

### **Policy Terms & Conditions and our Terms of Business**

As we are not making a formal recommendation to you, please consider all the information we have provided, to ensure that it meets your requirements before you decide to proceed. If you are unclear about any aspect of the information given, please do not hesitate to contact us.

### **Significant Exclusions and Limitations**

- The policy covers you to drive this car only, unless 'Driving Other Classics' cover is selected, and it is stated on your Certificate of Motor Insurance.
- No claims discount does not apply.
- You are not covered for motorsports or being trackside unless this is agreed in advance.
- You will be covered up to £200 for loss of or damage to clothing and personal belongings caused by fire, theft, attempted theft or an accident. We will also pay up to an extra £200 to include personal belongings that are branded with the manufacturer or model of your vehicle.
- An excess will apply to your policy and will be payable by you in the event of a claim. The amount of excess payable will be shown on your documentation and/or Schedule of Insurance.
- There is no cover for liability, loss or damage if your vehicle is used to carry more than eight passengers.

### **Methods of Communication**

Our primary method of communication about your policy documentation will be through electronic means, except when we invite renewal of your policy when we will post your renewal invitation to you. If you should ever wish to receive paper copies of your policy documentation, then please contact us.

You will receive an email from Footman James within the next working day of you purchasing cover. This email will give you access to our online document portal, allowing you to view/download your insurance documents. If you do not receive this email within the next working day, please call us on 0333 207 6132.

### **Fees and Charges**

#### **New Business**

- At inception of your policy a £25.00 arrangement fee will apply, this covers the cost of setting up your policy and issuing your documentation.

#### **Renewal**

- When accepting your renewal premium, a £20.00 arrangement fee will apply, this covers the cost of completing your renewal and issuing your documentation.

#### **Mid-Term Adjustments**

- Policy adjustments and alterations will incur an administration charge of £25.00. The kind of changes that you will be charged for include but are not limited to adding a vehicle, change of vehicle, increase vehicle value and cancellation of policy.

These are in addition to all other charges imposed by the Insurers. Any other charges will be discussed and agreed with you before being made.

Our fees are non-refundable even if you cancel your policy.

## Cancellation Terms

If this insurance does not meet your needs, you can cancel it within 14 days of receiving your documents or within 14 days of the start date of your policy, whichever is later. If you have not made a claim for a total loss under the policy and you confirm that you do not know about any incident which may give rise to a claim, you will receive a return of the premium paid less:

- a charge for the number of days you have had cover for plus insurance premium tax; or
- £15 plus insurance premium tax; whichever is more.

Period you have had cover for	Up to one month	Up to two months	Up to three months	Up to four months	Up to six months	Over six months
Percentage of annual premium covering that period	33.30%	33.30%	33.30%	66.70%	66.70%	Full Premium
Percentage of refund	66.70%	66.70%	66.70%	33.30%	33.30%	Nil

If you cancel your policy in the second policy year onwards you will receive a pro-rata return of any premium you have paid less a charge for the number of days you have had cover for, plus insurance premium tax.

## Outstanding Information

You need to provide us with the required outstanding information, within 14 days from the date you receive your policy documents, for the policy to proceed (e.g. proof of registration number, club membership number etc.) You will find this information within your policy documents. Failing to provide this information may result in the insurer changing the premium, terms or cancelling the policy.

## Demands and Needs

This product meets the demands and needs of those requiring cover for loss or damage to their vehicle(s), for third party liability, and other motor insurance related needs. Please refer to your policy document(s) for full details of cover and the Policy Schedule for your selected cover and any special terms which apply.

## Our Insurance Placement Approach

We are contractually required to place your policy with a specific insurer. We have carefully selected your policy from the following insurer that we work with: Ageas Insurance Limited.

## Who we act for

On your behalf we establish your insurance requirements, find a product to meet your needs and provide you with the key features of that policy.

We act as agent of the insurance company when, placing your insurance and collecting and handling your insurance premiums.