

PLEASE RETAIN THIS FOR FUTURE REFERENCE

This is a Policy Summary only and does not contain the full terms and conditions of the contract. Full terms can be found in the Policy wording.

SUMMARY OF COVER – CLASSIC AND COLLECTABLE VEHICLES DURATION – 12 MONTHS CONTRACT	POLICY SECTIONS	COMP
Unlimited indemnity in respect of any claims by a third party for personal injury.	1	Yes
£20,000,000 indemnity in respect of any claims by a third party for property damage caused by a Motor Car. This limit is reduced to £5,000,000 if the damage is caused by a Historic Commercial or Collectable Military vehicle.	1	Yes
Personal effects cover up to £100 (Not included on vehicles with soft/removable hard tops).	6	Yes
Legal Fees, costs and expenses incurred with the underwriters consent.	11	Yes
Loss or damage caused by fire & theft	3	Yes
Accidental Damage.	2	Yes
Compulsory Excesses.	2,3&5	Yes
Windscreen Cover- Cover is limited to a maximum of £500 and subject to a £50 excess per claim. The excess is waived if the glass is repaired. Cover is exhausted at £500 in total in any one insurance year.	5	Yes
No Claim Bonus.	-	No
Audio cover – No more than 10% of the vehicles insured value up to a maximum limit of £200.	2&3	Yes
Foreign travel - The minimum cover required by law is provided in any EU country. Full policy cover can be provided free of charge for up to 30 days in any insurance year for EU countries subject to certain terms and conditions.	10	Yes
Replacement keys and locks – maximum cover £100.	7	Yes
Spare parts and accessories - Cover is provided up to 10% of the vehicle value to a maximum of £500 for spare parts and accessories whilst in or on the vehicle or kept in the declared locked garage.	4	Yes

DRIVING

Named drivers only subject to Underwriters acceptance. A maximum of 4 drivers including the proposer is permitted.

USE

The standard use is social domestic and pleasure including shows and rallies. Commuting and 'occasional' wedding hire may be included subject to an additional premium.

LIMITED MILEAGE

Most Classic and Collectable vehicle policies are normally issued on a limited mileage basis. Please ensure that you have requested the correct mileage limit for your requirements.

WARNING: If you exceed the mileage limit given the cover under your policy will revert to Road Traffic Act only.

AGREED VALUE

The agreed value is subject to 6 photographs (6x4) showing all aspects of the vehicle.

DRIVING OTHER VEHICLES

This benefit is automatically excluded.

YOUR RIGHT OF CANCELLATION

Once you have entered into this insurance contract with us, you are entitled to 14 days to decide whether you wish to proceed and this commences from either: The day of conclusion of the contract or the day on which you receive the full terms of the insurance contract detailing the full contractual terms, conditions and information of the contract, whichever is the later. A pro rata charge will be made for this period of cover.

POLICY CANCELLATION (see GENERAL CONDITIONS, page24 of the policy booklet) A cancellation will only become effective from the date the certificate is received by us. The amount of the annual premium refunded will be calculated using the following short period scale of charges.

Period not exceeding	30 days	60 days	90 days	Over 90 days
Proportion of premium refunded	60%	40%	20%	No Refund

Where a claim has occurred no refund of premium will be allowed if the policy is cancelled.

GARAGING

If your insurance has been accepted on the understanding that the vehicle is garaged the following policy wording will apply: 'This insurance does not cover damage to the insured vehicle from any cause nor theft of the vehicle unless it is kept in a proper locked garage when not in the course of a journey.' If you are in any doubt as to whether this applies please check with your broker/agent.

EXCLUSIONS

The following is a brief list of exclusions and is not exhaustive. This insurance does not cover you for:

Any excess shown on the schedule. Compensation for you not being able to use your vehicle or the cost of hiring another vehicle. Wear and tear, mechanical or electrical breakdown and failures or breakages. Repairs or replacements which improve the condition of your vehicle. Theft of the vehicle by someone who obtained it by fraud or trickery. Theft of the vehicle if the keys have been left in or near it, if the vehicle has been left unlocked or if reasonable precautions have not been taken to protect it.

CLAIMS

In the event of a claim please ring our claims telephone number 0870 242 1218

DISPUTES PROCEDURE

If you have a problem with your insurance please contact your insurance adviser. If you are still unhappy please write to:

The Underwriter, KGM Motor Policies at Lloyd's, KGM House, George Lane, London, E18 1RZ.

If you are still unable to resolve the situation and wish to make a complaint you can refer the matter to the Complaints Department at Lloyd's. Their address is: Complaints Department, Lloyd's, One Lime Street, London, EC3M 7HA. Tel: 020 7327 5693. Fax: 020 7327 5225. e-mail: Complaints@Lloyds.com

Complaints that cannot be resolved by the Complaints Department may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

FINANCIAL SERVICES COMPENSATION SCHEME

In the event that the KGM Motor Policies at Lloyd's is unable to meet its liabilities and pay a claim you may be entitled to compensation from the Financial Services Compensation Scheme.

LAW AND LANGUAGE

This insurance contract is written in English and is subject to English Law. All communications about it will be conducted in English.