

# Classic car insurance

Insurance product information document



**Company:** Hiscox Underwriting Ltd

**Product:** Hagerty classic car insurance

Authorised and regulated in the UK by the FCA – register number 308922

This document provides a summary of the key information relating to the standard terms and conditions of this classic car insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation and you should also check the schedule for any endorsements that change the scope of cover.

## What is this type of insurance?

This policy is designed to meet the needs of classic car owners who want cover for loss of or damage to their classic car and claims for compensation arising from the ownership or use of their vehicle.



### What is insured?

#### Physical damage (if selected)

- ✓ The cost of repairing or replacing an insured vehicle after physical loss or damage. Up to the amount shown in the schedule.
- ✓ In the event of a total loss, we will pay the agreed value shown in the schedule if we have received an acceptable valuation certificate or acceptable photographs of your vehicle. Otherwise, we will pay the lower of vehicle's market value or the amount insured.

#### Additional cover and benefits (if physical damage cover is selected)

- ✓ In the event of a covered loss, we will also cover loss or damage to permanently installed telephones, audio and electrical equipment. Up to £750, where included within the agreed value shown in the schedule.
- ✓ If you or a named insured person are physically assaulted in the course of theft or attempted theft of an insured vehicle by a person not known to you, we will pay the costs of legal representation, medical expenses, counselling and other associated expenses. Up to £5,000.
- ✓ Following a covered claim for impact damage, we will replace any child car seat, even if not damaged.
- ✓ If an accident resulting in a covered claim leads to your or a named insured person's disablement, we will cover the costs to modify your or their vehicle. Up to £10,000.
- ✓ Emergency transportation costs following a covered loss more than 50 miles from your or a named insured person's home. Up to £500 for transportation costs and £1,000 for accommodation and meals.
- ✓ We will reimburse payments made for emergency treatment under the UK Road Traffic Act as a result of a covered accident.
- ✓ Cover for trips outside of the United Kingdom, but within the territorial limits, for up to 90 days.
- ✓ Costs to repair or replace damaged glass.
- ✓ Costs to replace stolen vehicle or garage door keys. Up to £500.
- ✓ Medical costs for you or a named insured person following an accident while occupying an insured vehicle. Up to £500.
- ✓ If you or a named insured person die, lose a limb or an eye in an accident involving an insured vehicle, we will pay a benefit of £10,000.
- ✓ We will pay for physical loss of or damage to your personal effects in an insured vehicle due to an accident, fire or theft. Up to £500.



### What is not insured?

#### Physical damage (if selected)

- ✗ Loss of use of the insured vehicle, or any indirect loss.
- ✗ Loss or damage if you have exceeded the mileage declared in the proposal form.

#### Additional cover and benefits (if physical damage cover is selected)

- ✗ Personal accident benefit if you or the named insured person were intoxicated or under the influence of an illegal substance at the time of the accident.

#### Third-party liability (if selected)

- ✗ Liability arising from terrorism, other than as necessary to comply with the UK Road Traffic Act.

#### General exclusions – applicable to all covers

- ✗ Deliberate acts by you, an insured person or someone on your behalf.
- ✗ Reduction in value of an insured vehicle.
- ✗ The use of an insured vehicle for racing, rallies, trials pace-making, speed testing or on any track or pre-organised event, unless agreed by us.
- ✗ Anyone using an insured vehicle without the owner's permission.
- ✗ Use of an insured vehicle to carry people or property for a fee.
- ✗ Any insured vehicle that has been hired, leased or loaned by you or an insured person for a fee to any other person.
- ✗ Death or injury of an employee that is covered under a compulsory employers' liability policy.
- ✗ Any vehicles with less than four wheels, unless agreed by us.
- ✗ Any vehicles with ten or more seats, including the driver.
- ✗ Waterborne or amphibious vehicles.
- ✗ Any vehicles whose main purpose is to transport explosives, gasoline, liquid petroleum or gasses in liquid, compressed or gaseous form.
- ✗ Damage to tyres caused by braking, cuts or bursts.
- ✗ Loss or damage caused by wear and tear, mechanical or electrical breakdown or computer error or malfunction.

#### Legal Expenses

- ✗ Costs charged by a solicitor or claims adjuster without our consent.

- ✓ We will compensate your loss of a personal registration plate if the vehicle is stolen and not recovered. Up to £5,000.
- ✓ Theft of or physical damage to trailers or non-motorised horseboxes. Up to £5,000.

#### Third-party liability (if selected)

- ✓ The legal liability of you and any insured persons to compensate others following an accident arising from the maintenance, operation or use of an insured vehicle which causes:
  - death or bodily injury; or
  - physical loss or damage to property.Up to £20,000,000 for damage to property and unlimited for death or bodily injury.
- ✓ We will also pay reasonable costs to defend a claim.



## Are there any restrictions on cover?

#### Physical damage (if selected)

- ! Unless agreed otherwise, we won't cover loss or damage suffered between 10pm and 6am if the insured vehicle is within 500 metres of your or an insured person's address, unless the vehicle is in a secure locked garage or returned to the garage address.
- ! If your vehicle was manufactured after 1990, the most we will pay for glass claims is £1,500.
- ! We will not cover the amount of the excess, which is amended to £100, if you require replacement of glass.

#### General

- ! Cover for certain items or types of loss or claim are limited. All relevant limits can be found in the policy wording or schedule.

#### Legal Expenses

- ! Prospects of success must be greater than 50%



## Where am I covered?

The United Kingdom and the European Union, the Channel Islands, the Isle of Man, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey (west of the Bosphorus) or in transit by rail, sea, land or air between these countries.



## What are my obligations?

- You must take care when answering questions and ensure that all information is accurate and complete.
- You must let us know if the information provided changes.
- You must take reasonable care to make sure any insured vehicle is in a roadworthy condition and has a valid MOT certificate, where relevant.
- You must take reasonable care to prevent accident, injury and damage.
- You must tell us as soon as possible about any claim or loss by calling our 24/7 helpline, detailed in the policy.
- You must let us know and obtain our permission before any repair work is carried out on an insured vehicle.
- You must not admit liability or make any offer in respect of any injury or damage.

If you fail to comply with the obligations above this may affect your cover.



## When and how do I pay?

Payment must be made in full before cover commences. Payment can be made by Credit/Debit card single transaction, cheque or bank transfer.



## When does the cover start and end?

Cover starts on the start date shown on the schedule and ends on the end date, both days inclusive.



## How do I cancel the contract?

By writing to Hagerty Classic Car Insurance, The Arch Barn, Pury Hill Farm, Alderton, Northants, NN12 7TB at any time and returning the motor insurance certificate to us. You will receive a full refund if you cancel within 14 days of receipt of the policy or 14 days from the effective date, whichever is the later, if you have not made a claim. If you cancel at any other time and have not made a claim, we will return a pro-rata proportion of your premium less an administration charge of £50.