Classic Car Motor Insurance

Insurance Product Information Document

Company: Ripe Insurance Services Limited

Product: Classic Cars

Ripe Insurance Services Limited are permitted to deal as an agent for the insurer and are Authorised and Regulated by the Financial Conduct Authority, Reference No. 313411. Registered office: One Stockport Exchange, Railway Road, Stockport, United Kingdom SK1 3SW. Registered in England and Wales No. 04507332.

This insurance is underwritten by ERS (Syndicate 218 at Lloyd's) which is registered in the UK. IQUW Syndicate Management Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Registered number: 204851.

This document provides a summary of the main Policy benefits and terms and conditions. The full terms and conditions of the cover and other important information are included in Your Policy documents.

What is this type of insurance?

Comprehensive cover – You are covered for loss or damage caused by accidental damage, fire, theft and third party liability cover.

What is insured?

- ✓ Whilst driving your vehicle you will be covered for any one claim or claims arising out of one incident following:
  - Property damage up to £20,000,000;
  - Property damage costs/expenses up to £5,000,000;
  - Legal costs up to £35,000.
- ✓ Third Party Cover for driving other cars is provided when shown on your motor certificate.
- ✓ Loss of or damage to your vehicle as shown in your schedule for accidental damage, fire and theft. We will either repair, replace or pay a cash amount to replace the lost or damaged item.
- ✓ The most we will pay for claims in relation to loss of or damage to your vehicle is up to the value shown on your policy schedule and statement of fact, as this is the limit of cover available in respect of such claims.
- ✓ Damage to your windscreen or windows is provided.
- ✓ Loss of keys and replacing locks for your vehicle if lost or stolen and have not been recovered up to £500, provided you let the police know and we deem it necessary to replace the above stated items due to a risk of the vehicle being stolen.
- ✓ Child seats (or booster seat) will be replaced up to £150 if it was in your vehicle at the time of an accident or theft.
- ✓ Medical expenses for you or anyone who is injured while they are in your vehicle as a result of an accident up to £500.
- ✓ Personal Accident cover for you or your husband, wife or civil partner, if involved in an accident and within three months of that accident it is the only cause of death or injury. The most we will pay in any period of insurance is £7,000 (Death - £7,000 and Loss of any limb or permanent loss of sight in one or both eyes - £5,000).
- ✓ Personal belongings lost or damaged in or on your vehicle caused by an accident, fire, theft or attempted theft, up to £300.
- ✓ Inflatable storage device lost or damaged in or on your vehicle caused by fire, theft or attempted theft up to £500.

What is not insured?

- ✗ Your policy excesses as shown in policy documentation.
- ✗ Compensation for not being able to use your vehicle.
- ✗ Damage or loss due to wear and tear, failures, breakdowns or breakages of mechanical, electrical or computer equipment.
- ✗ Damage to your tyres unless caused by an accident to your vehicle.
- ✗ Any accessories not permanently attached to your vehicle.
- ✗ Loss or damage to your vehicle as a result of deception.
- ✗ Loss or damage by theft or attempted theft if left unlocked or windows/roof panels/ convertible roof left open or the keys left in or on your vehicle.
- ✗ Loss or damage to your vehicle taken without consent by a member of your immediate family or a person living in your home, unless that person is convicted of theft.
- ✗ Loss of fuel.
- ✗ For Personal Accident, death or injury caused by suicide, attempted suicide, or where anyone is 70 or older at the time of the accident.
- ✗ Any legal liability, loss or damage if driving whilst under the influence of alcohol or drugs.
- ✗ Loss or damage covered by another insurance policy.

N.B. Please refer to your policy wording for full terms and conditions.

Are there any restrictions on cover?

! Endorsements may apply to your policy, these will be shown in your policy documents.

! If a claim is made which you or anyone acting on your behalf knows is false, fraudulent, exaggerated, or provides false or stolen documents to support a claim we will not pay the claim and cover under this insurance will end.

! Where the driving other cars benefit applies, the vehicle you are driving must be insured in its own right.

Where am I covered?

✓ We will provide the minimum insurance needed by the relevant law to allow you to use your vehicle in the European Union, Andorra, Bosnia and Herzegovina, Iceland, Montenegro, Norway, Serbia or Switzerland (including Liechtenstein).

✓ We will provide the cover shown on your schedule in these countries for up to 90 days per trip.

✓ Your permanent home must be in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man and your visit to these countries must be temporary.

✓ We can provide full policy cover when you travel abroad or additional countries for which we have agreed to.

What are my obligations?

- Your premium is based on the information you gave at the start of the insurance and when it is renewed. If you have failed to give us complete and accurate information, this could lead to us changing the terms of your policy, refusing your claim or the insurance not being valid.
- You must tell us immediately about any changes to the information you have already provided. Please contact your broker if you are not sure if information is relevant. If you don't tell us about relevant changes, your insurance may not cover you fully, or at all.
- In the event of a claim or possible claim:
  - You will need to pay the agreed excess as shown in your schedule.
  - You must not admit to, negotiate on or refuse any claim unless you have our permission.
- Windscreen excesses:
  - If your windscreen is replaced by our approved supplier, you must pay the first £75 of any claim.
  - If your windscreen is repaired by our approved supplier, you must pay the first £10 of any claim.
  - If your windscreen is repaired or replaced by any other company, you must pay the first £125 of any claim.

When and how do I pay?

For full details of when and how you pay, you need to contact your broker directly

When does the cover start and end?

Your insurance is a 12 month contract which may be renewed each year. Renewal will be subject to the terms and conditions that apply at the time of renewal.

Your insurance cover start and end dates will be shown on your policy schedule and certificate of motor insurance.

How do I cancel the contract?

If You are not happy with it and choose to cancel Your policy within the first 14 days of the purchase or renewal of the policy or the day on which You receive Your policy documentation, whichever is the later, You will be entitled to a full refund of Your policy insurance premium including any insurance premium tax and policy fees paid. If You don't exercise Your right to cancel Your policy, it will continue in force and You will be required to pay the premium.

You may cancel after the 14 days have expired. You may be entitled to a refund of the premium paid subject to a proportionate deduction for the time on cover.

Where a claim has occurred within the period of insurance no refund of premium will be paid. In addition, a cancellation charge will be made by Ripe as outlined in their Terms of Business. If You wish to cancel Your policy please contact Ripe.

You must send a signed letter of cancellation via post or send an email.

Post: One Stockport Exchange, Railway Road, Stockport, United Kingdom, SK1 3SW

Email: classiccars@ripeinsurance.co.uk

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