Hagerty Motor Insurance
Insurance Product Information Document
Company: KGM

Product: Motor Collections

KGM is a trading name of DUAL Corporate Risks Limited. DUAL Corporate Risks Limited is authorised and regulated by the Financial Conduct Authority under firm reference number 312593, registered in England and Wales, Companies House Registration Number 4160680, with its registered office at: One Creechurch Place, London, EC3A 5AF.

This Insurance Product Information Document contains only a summary of the insurance cover. It does not contain the full terms and conditions of the insurance which can be found in your Policy Document, Policy Schedule and Certificate of Insurance.

What is this type of insurance?
Comprehensive Motor Insurance

What is insured?

The following benefits are insured as a result of loss or damage:

- ✓ Unlimited cover in respect of any claims by a third party for personal injury
- ✓ Cover in respect of any claims by a third party for property damage
- ✓ Legal defence costs with our written consent
- ✓ Loss of or damage to your vehicle caused by Accidental Damage, Malicious Damage or Vandalism
- ✓ Loss of or damage to your vehicle caused by Fire, Theft or attempted Theft
- ✓ Audio cover (Private Motor Cars and Specialist Vehicles only) – there is no limit on the level of cover if fitted by the manufacturer at the time the vehicle was made
- ✓ Satellite Navigation cover (Private Motor Cars and Specialist Vehicles only) – there is no limit on the level of cover if fitted by the manufacturer at the time the vehicle was made.
- ✓ Windscreen/Glass – unlimited cover for Specialist Vehicles, Private Motor Cars and for Commercial Vehicles if you use our approved repairers. Please refer to your schedule which will show the windscreen excess that will apply.
- ✓ Personal belongings cover up to £500 (Private Motor Cars and Specialist Vehicles only)
- ✓ Replacement keys and locks cover (Private Motor Cars and Specialist Vehicles only)
- ✓ Personal Accident cover (Private Motor Cars and Specialist Vehicles only)
- ✓ Spare parts and accessories cover (Specialist Vehicles only)
- ✓ Medical expenses cover (Private Motor Cars and Specialist Vehicles only)

What is not insured?

The following is a list of significant exclusions. The full list is contained within your Policy Document:

- ✘ Wear and tear, depreciation and any mechanical or electrical failures or breakages
- ✘ Loss or damage if your vehicle is taken or driven without your permission by a spouse/civil partner, partner, boyfriend or girlfriend, member of the family or household of a permitted driver
- ✘ Loss of or damage to your vehicle, caused (directly or indirectly)where possession of it is gained by deception
- ✘ Loss or damage to your vehicle if it has been left un-locked, it has been left with the keys in, on or in the vicinity of the vehicle, it has been left with the windows or sunroof open or if reasonable precautions have not been taken to protect it
- ✘ Loss or damage to your vehicle caused by filling its fuel tank with the incorrect fuel
- ✘ Damage to the tyres caused by breaking punctures, cuts and bursts unless as a direct result of an accident covered by this policy
- ✘ Compensation for any costs incurred as a result of not being able to use your vehicle following loss or damage
- ✘ Costs which exceed the market value of your vehicle
- ✘ Loss or damage caused by acts of war, riot, earthquake or terrorism
- ✘ Audio and Satellite Navigation cover is excluded for Motorcycles, Trikes or Quads
- ✘ Personal belongings, we will not cover loss or damage to money, bank card, jewellery, stamps, tickets, documents, and securities

Are there any restrictions on cover?

- ! Endorsements may apply to your policy. Please refer to your policy schedule for details of these Any compulsory or voluntary policy excess which applies as shown in the policy schedule
- ! If you choose not to use our approved vehicle repairer an additional £250 excess applies
- ! Third Party Property Damage claims limit - £20,000,000 but reduces to £5,000,000 if the damage is caused by a Commercial, Historic Commercial or Collectable Military vehicle
- ! Audio cover limit – 10% of market value up a maximum limit of £750 If not fitted by the vehicle manufacturer
- ! Sat Nav cover limit - 10% of market value up a maximum limit of £750 If not fitted by the by the vehicle manufacturer
- ! For Private motor car and commercial vehicles, cover is limited to the maximum amount of £100 after deduction of the policy excess if you do not use our approved glass repairer or any repairer not authorised by us
- ! Personal belongings cover is limited £500 we will not accept any claim if any of the doors are unlocked or if any of the windows are left open whilst your vehicle is left unattended
- ! Replacement keys and locks is limited to £1000

Where am I covered?

- The United Kingdom and the European Union, as defined in the policy wording or in transit by rail, sea, land or air between these countries.

What are my obligations?

- You must take reasonable care to provide complete and accurate answers to the questions asked when you take out, make changes to, or renew your policy
- You must tell us as soon as possible about any changes to the information you provided at the time of quotation, when you took out this policy, during the policy cover or at renewal. If you do not tell us about any changes then your policy cover may be affected (which may also affect the payment of a claim) or your policy may become invalid
- Protect your vehicle from loss or damage
- Keep your vehicle in a safe and roadworthy condition, including having a valid MOT where required by law
- You must tell us without delay about any event that could lead to a claim and send to us unanswered, any letter, claim, writ or summons you receive

How do I cancel the contract?

- You have the right to cancel your policy at any time during the policy term. To cancel your policy please contact Hagerty International.
- Once you have entered into this insurance contract with us, you are entitled to 14 days to decide whether you wish to proceed. This 14-day period will commence from either the inception date of the contract or the date on which you receive the full terms and conditions of the contract, whichever is later. Provided a claim has not been made, a pro-rata charge will be made for the cover we have provided plus an administration fee of £25 excluding insurance premium tax. Further information regarding the procedure for cancelling your policy is contained in our Policy Document under 'General Conditions'.
- Where a claim has occurred, no refund of premium will be allowed.

When and How do I pay?

Terms and conditions of payment are agreed with your insurance advisor

When does the cover start and end?

From the start date you select for 12 months