

MOTOR INSURANCE



INSURANCE PRODUCT INFORMATION DOCUMENT

Company: Aviva Insurance Limited **Product:** Hagerty Private Client Car Insurance

Registered in Scotland No. SC002116 Registered Office Pitheavlis, Perth PH2 0NH.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202153

The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation.

What is this type of insurance?

This policy is a high net worth motor policy that is designed to meet the needs of owners of high value classic cars and collectors of multiple vehicles who want cover for loss or damage to their classic car(s) and claims for compensation arising from the ownership or use of their vehicle(s).



What is insured?

- ✓ Cover for any person driving an insured vehicle listed in the schedule with your permission, who is licenced to drive
- ✓ We will pay up to an unlimited sum for third party injury and up to £20,000,000 for damage to property. We will also pay reasonable legal fees costs or disbursements to defend a claim.
- ✓ Damage to your vehicle up to the amount insured or agreed value shown in the schedule if the loss occurs during the first 30 days of the policy, or thereafter if we have received a valuation certificate or acceptable photographs of your vehicle. Otherwise, we will pay the lower of vehicle's market value or the amount insured.
- ✓ Cover is extended to trips within the territorial limits for up to 90 days.
- ✓ Rallies: we will cover an insured vehicle while you are taking part in an officially organised rally on the public highway
- ✓ Medical costs for you or a named insured person following an accident while occupying an insured vehicle up to £1,000.
- ✓ If you or a named insured person die, or lose a limb or an eye in an accident involving an insured vehicle, we will pay a benefit of £25,000.
- ✓ 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 £2,500.
- ✓ Theft of or physical damage to trailers or non-motorised horseboxes. Up to £15,000.
- ✓ Diminution in value for vehicles purchased or appraised within the preceding two years up to a maximum of 20% of the agreed value or £500,000, whichever is less
- ✓ Vehicle accessories and spare parts that are lost or damaged due to an accident, fire, theft or attempted theft up to £10,000 per incident
- ✓ A vehicle's valuable papers that are lost or damaged due to an accident, fire, theft or attempted theft up to £2,500 in total.
- ✓ Legal costs and expenses for legal proceedings started on behalf of a named insured person during the period of insurance and in connection with pursuing civil claims arising from an insured incident relating to the use of an insured vehicle
- ✓ Replacement - we will pay up to 125% of the agreed value or £150,000, whichever is less to replace, or at our discretion repair, your vehicle to its condition immediately before the loss or damage.
- ✓ Newly Purchased Vehicles - we will cover newly purchased vehicles under this policy for up to 10% of the combined value of the insured vehicles listed on the schedule or up to a maximum of £1,000,000, whichever is less.



What is not insured?

- ✗ Loss of use of the insured vehicle, or any indirect loss.
- ✗ Loss or damage if you have exceeded the mileage declared in your application
- ✗ Assault by a relative or person known to you.
- ✗ 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.
- ✗ Liability arising from terrorism, other than as necessary to comply with the UK Road Traffic Act.
- ✗ Deliberate acts by you, an insured person or someone on your behalf.
- ✗ Reduction in value of an insured vehicle, including as a result of repairs.
- ✗ The use of an insured vehicle for racing, rallies, trials pace- making, speed testing or on any track or pre-organised event (such as the Gumball Rally or Cannonball Run), 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 to you or an insured person for a fee.
- ✗ Death or injury of an employee that is covered under a compulsory employers' liability policy.
- ✗ Any vehicles with fewer than four wheels, unless agreed by us.
- ✗ Any vehicles with ten or more seats, including the driver's seat.
- ✗ Waterborne or amphibious vehicles.
- ✗ Any vehicle whose main purpose is to transport explosives, gasoline, liquid petroleum or gases in liquid, compressed or gaseous form.
- ✗ Damage to tyres caused by braking, punctures, cuts or bursts.
- ✗ Loss or damage caused by wear and tear, mechanical or electrical breakdown or computer error or malfunction.
- ✗ Any newly Purchased vehicles above 10% of the combined value of the insured vehicles listed on the schedule or in excess of £1,000,000.
- ✗ Worldwide Damage outside of territorial limits excludes any vehicle driven under its own power



What is insured? (Continued)

- ✓ Worldwide Damage outside territorial limits - we will cover an insured vehicle, that is more than 15 years old, for any loss or damage arising while the insured vehicle is anywhere in the world outside the territorial limits. The insured vehicle is covered for up to £1,000,000, and for 90 days in total at any time during the period of insurance while outside the territorial limits
- ✓ Wheels and upholstery - if we cannot replace matching wheels or upholstery of any insured vehicle that is specified in the schedule and/or the Certificate of Motor Insurance because they are obsolete, we will pay up to £25,000, to replace all of the insured vehicle's wheels (not including tyres) or upholstery
- ✓ Vehicle Accessories and spare parts- we will pay up to £10,000 for physical loss or physical damage to any accessories and spare parts



What is not insured? (Continued)

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



Are there any restrictions on cover?

Physical Damage

- ! Endorsements may apply to your policy. These will be shown in your policy documents.
- ! We will not cover the amount of the excess. An excess of £125 applies to replacement windows and sunroofs.
- ! We will not cover loss or damage unless you are covered under the relevant section of the policy.
- ! Wheels and upholstery cover over £25,000, to replace all of the insured vehicle's wheels or upholstery
- ! Vehicle accessories and spare parts cover over £10,000
- ! Replacement - we will not pay more than the Agreed Value if the vehicle is less than 15 years old
- ! **Legal Expenses** – the prospects of success must be greater than 50%



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 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 accidents, injury and damage.
- You must tell us as soon as possible about any claim or loss by calling our 24/7 helpline, shown 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.
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy. Failure to do so could 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 in a single transaction 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 shown on the Schedule, both days inclusive.



How do I cancel the contract?

You can cancel your policy within 14 days of purchase or renewal (or from the day you receive the policy or renewal documents, if this is later). If you cancel before the cover starts we'll refund the premium you've paid. You can cancel your policy at anytime. If you cancel after your cover has started, we'll refund the premium you've paid, less a proportionate deduction for the time we have provided cover and an administration fee of £25. You will not receive a refund of the premium if we have paid a claim during the period of insurance.