

ABOUT THIS DOCUMENT

Please note that this policy summary does not contain the full terms and conditions of the contract of insurance, which can be found in your policy document. You can find your policy document at www.ers.com.

INSURER

ERS (Syndicate 218 at Lloyd's) is managed by ERS Syndicate Management Limited, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. (Registered number 204851.)

LANGUAGE AND LAW APPLYING TO THE INSURANCE

This insurance is written in English and all communications about it will be in English. Unless we have agreed otherwise with you, English law will apply to this insurance.

TYPE OF INSURANCE AND COVER

ERS offers Comprehensive (COMP), Third Party, Fire and Theft (TPFT) and Third Party Only (TPO) Farm and Estate motor insurance cover.

COVER SPECIFIC FEATURES AND BENEFITS (referenced to the numbered sections contained in the insurance document)

COMPREHENSIVE - COMP

Section 1 - Liability to others, Section 2 - Loss of or damage to your vehicle, Section 3 - Foreign use, Section 4 - Medical expenses, Section 5 - Personal accident benefits, Section 6 - Personal belongings, Section 7 - Loss of keys and replacing locks, Section 8 - Unauthorised use and Section 9 - Unlicensed drivers.

THIRD PARTY, FIRE AND THEFT - TPFT

Section 1 - Liability to others, Section 2 - Loss of or damage to your vehicle (except accidental or malicious damage, flood damage or vandalism) and Section 3 - Foreign use.

THIRD PARTY ONLY - TPO

Section 1 - Liability to others and Section 3 - Foreign use.

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS (BY SECTION)

SECTION 1

If your vehicle is an agricultural or commercial vehicle, the most we will pay for property damage is £1,000,000 for any one claim or claims arising out of one incident.

The most we will pay for costs and expenses arising from property damage is £5,000,000 for any one claim or claims arising out of one incident.

If your vehicle is a private car, the most we will pay for property damage is £1,000,000 for any one claim or claims arising out of one incident.

The most we will pay for costs and expenses arising from property damage is £5,000,000 for any one claim or claims arising out of one incident.

Under the sub section "Costs and expenses", the most we will pay for legal costs is £35,000 towards your legal fees and expenses for defending legal proceedings

The most we will pay for any prosecution awarded against you arising from breaking the Health and Safety at Work Act 1974, Health and Safety at Work (Northern Ireland) Order 1978 or Corporate Manslaughter and Corporate Homicide Act 2007 is £1,000,000.

SECTION 2

You must pay an amount towards any claim that you make under section 2 of your insurance. This is called the 'excess' and more than one excess may apply to a claim. Details of all excesses, including windscreen, will be shown in your policy document and/or on your policy schedule. Where cover is agreed by our underwriters, an additional excess will apply while your vehicle is being driven by a young or inexperienced driver.

There is a £500 limit for permanently fitted audio, visual, communication, guidance or tracking equipment that did not form part of your vehicle when it was originally made.

The new vehicle replacement benefit only applies if your vehicle is a private car or a commercial vehicle with a gross vehicle weight of 3.5 tonnes or less.

We may use recycled or non-original parts and equipment when repairing your vehicle.

If your insurance ends due to the total loss of your vehicle, you will not receive a refund of premium. If you pay your premium on the Equity Red Star instalment plan, the amount you owe for the years premium will be taken from the claim payment. When calculating the value of the vehicle we may take into account any discount on the manufacturer's recommended retail price when purchasing the vehicle.

We will not provide any cover for the loss of or damage to your vehicle or its contents by theft or attempted theft or an unauthorised person taking and driving it if it has been left unlocked, left with the keys in it, left with the windows open or reasonable precautions have not been taken to protect it.

If your vehicle is taken without consent by a member of your immediate family or a person living in your home, we will not provide any cover for the loss of or damage to the vehicle unless that person is convicted of theft.

SECTION 3

If your vehicle is a private car or a commercial vehicle with a gross vehicle weight of 3.5 tonnes or less, we will allow 60 days full policy cover while you are using your vehicle in the European Union, Andorra, Iceland, Norway, Serbia or Switzerland (including Liechtenstein).

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.

SECTION 4

There is a £500 limit for the medical expenses of anyone that is injured while they are in your vehicle as a result of an accident involving your vehicle.

SECTION 5

Personal accident benefits are only given to the driver of an insured vehicle and are restricted to accidents resulting from travelling in, or getting into or out of the vehicle. We will pay up to £10,000 for death, the loss of any limb or permanent blindness in one or both eyes. The most we will pay in any one accident is £10,000.

SECTION 6

There is a £500 limit on personal belongings cover. This benefit does not apply to money, goods or samples connected with your work, property insured under any other contract or property that was not reasonably protected.

SECTION 7

We will pay up to £1,000 if the keys for your vehicle are lost or stolen and have not been recovered.

This cover only applies if the address where the vehicle is kept would be known to any person that has your keys or lock transponder and you let the police know about the loss as soon as it is discovered.

SECTION 8

We will provide cover if an employee uses your vehicle without your authority but are not liable to insure the employee.

SECTION 9

We will only insure an unlicensed driver where a licence is not required by law.

PERIOD OF INSURANCE

The insurance offered 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.

CANCELLATION

You may cancel the insurance at any time by sending us written notice and returning the certificate of insurance. The charges that will apply are detailed in the General conditions section of the insurance document.

YOUR RIGHT TO CHANGE YOUR MIND

As long as your vehicle has not been written off as a result of a claim under the insurance, you may cancel the insurance, without giving reason, by sending us written notice and returning the certificate of insurance within 14 days of it starting or (if later) within 14 days of you receiving the insurance documents. We will make a charge equal to the period of cover you have had, but this charge will be subject to a minimum amount of £25 + Insurance Premium Tax (IPT).

HOW TO CLAIM

If a claim or possible claim occurs you must report it to us as soon as possible. Call our 24-hour helpline on 0845 602 3396 or if the claim is solely for windscreen damage call 0845 602 3378.

PREVENTING AND DETECTING FRAUD AND CLAIMS HISTORY

If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering.

Further details explaining how the information held by fraud prevention agencies are contained in your policy document.

DISCLOSURE OF INFORMATION

You must tell us immediately about any changes to the information you have already provided. Contact your broker if you are not sure if information is relevant. If you do not tell us about relevant changes, your insurance may not cover you fully, or at all.

COMPLAINTS

We aim to provide a first class service. If you have any reason to complain about your insurance policy, or us, the complaints procedure is as follows.

The first step is to contact our dedicated complaint handling department who will review your case on behalf of our Chief Executive. The address is Underwriting Governance, ERS, Library House, New Road, Brentwood, Essex CM14 4GD. Tel: 0845 268 0279. Email: complaints@ers.com.

If you are not satisfied with our response you may ask the Policyholder & Market Assistance department at Lloyd's to review your case. The address is Policyholder and Market Assistance, Lloyd's, Fidentia House, Walter Burke Way, Chatham Maritime, Kent, ME4 4RN. Tel: 020 7327 5693. Email: complaints@lloyds.com

If you are still not satisfied after contacting Lloyd's, you can refer your complaint to the Financial Ombudsman Service (FOS.) The address is The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Tel: 0800 023 4567. Email: complaint.info@financial-ombudsman.org.uk

This does not affect your right to take legal action.

If you ask someone else to act on your behalf we will require written authority to allow us to deal with them.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

If ERS is unable to meet its liabilities under this insurance, you may be entitled to compensation from the FSCS. A claim is protected for 90% without any upper limit. For compulsory types of insurance the claim will be met in full. You can get further information about the compensation scheme arrangements from the FSCS. Information can be obtained on request, or by visiting the FSCS website at www.fscs.org.uk.