

### Specialist Vehicle “Combined” Policy Summary

Some important facts about your Motor Insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the Insurance Policy Booklet to make sure you understand the cover it provides. All references below are to the relevant section of the Insurance Policy Booklet.

#### NAME OF INSURER:

Zenith Insurance plc is regulated by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (No. 211787) 846-848 Europort, Gibraltar. QIC Europe Limited is authorised and regulated by the Malta Financial Services Authority (MFSA) to carry on general insurance business in terms of the Malta Insurance Business Act, 1998 and subject to limited regulation by the UK Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (No. 659521) No. 7, 4th Floor, Block C, Skyway Offices, 179 Marina Street, Pieta, PTA 9042, Malta.

Your policy has been arranged by Markerstudy Insurance Services Limited on behalf of the authorised insurer.

#### TYPE OF INSURANCE:

The policy offers Comprehensive, Third Party Fire and Theft Third Party Only or Off the Road Cover for your Specialist Vehicle(s), as selected by you when requesting the quotation and itemised in your schedule.

#### SIGNIFICANT FEATURES AND BENEFITS OF AMERICAN CAR POLICIES ONLY:

Included are the following features which are explained in detail in your Policy Booklet:

Cover	Comprehensive	Third Party Fire & Theft	Third Party Only	Off the Road Cover
Legal liability for death or injury to any other person, including passengers	Included	Included	Included	Excluded
Legal liability for damage to other people’s property up to £20,000,000.	Included	Included	Included	Excluded
Damage to your vehicle	Included	Fire & Theft only	Excluded	Included
Windscreen repair/replacement	Included (limits may apply- ask your insurance adviser for details)	Excluded	Excluded	Excluded
Personal Accident Benefits: For you or your spouse for death or loss of limbs/sight up to age 69	Up to £2,500	Excluded	Excluded	Excluded

<b>Medical expenses</b>	Up to £250	Excluded	Excluded	Excluded
<b>Personal belongings</b>	Up to £250	Excluded	Excluded	Excluded
<b>Class A courtesy car for duration of repairs <u>authorised by us</u> and completed by an approved repairer</b>	Included but subject to availability	Included but subject to availability	Excluded	Excluded
<b>Foreign use</b>	Cover is provided for maximum 90 days in total in any period of insurance. You must notify your insurance adviser in advance of travel.	Cover is provided for maximum 90 days in total in any period of insurance. You must notify your insurance adviser in advance of travel.	The minimum cover required by law relating to compulsory motor insurance in the European Union, Andorra, Iceland, Liechtenstein, Norway, Serbia & Switzerland is provided.	Excluded
<b>In-car entertainment &amp; navigation equipment</b>	Up to £750, subject to policy excess	Up to £750, subject to policy excess	Excluded	Up to £750, subject to policy excess
<b>Voluntary work &amp; “indemnity to principle” cover</b>	Included	Included	Included	Excluded
<b>Cover under the Corporate Manslaughter and Corporate Homicide Act 2007 up to £5m – only applies to policies in the name of a company.</b>	Included	Included	Included	Excluded
<b>Driving Other Cars (Not owned by You)</b>	Third Party cover may be provided for you to drive a car not owned by you in circumstances where you do not have this cover provided elsewhere by another private car insurer. You should consult your insurance adviser to see whether you have this extension.	Third Party cover may be provided for you to drive a car not owned by you in circumstances where you do not have this cover provided elsewhere by another private car insurer. You should consult your insurance adviser to see whether you have this extension.	Third Party cover may be provided for you to drive a car not owned by you in circumstances where you do not have this cover provided elsewhere by another private car insurer. You should consult your insurance adviser to see whether you have this extension.	Excluded

**OPTIONAL BENEFITS- ask your insurance adviser for full details**

**Wedding Hire** – Subject to payment of an additional premium, your policy can be extended to allow for the hire of your vehicle at weddings.

**Agreed value** - It is possible for the value of your vehicle to be agreed provided its condition at the time of any subsequent claim is as described to Underwriters originally and the value is approximately in line with prices guides regularly published in the classic car press. Refer to General conditions T & U

**SIGNIFICANT FEATURES AND BENEFITS OF MOTORHOME POLICIES ONLY:**

Included are the following features which are explained in detail in your Policy Booklet:

Cover	Comprehensive (including “Gold” cover at no extra charge)	Third Party Fire & Theft	Third Party Only
Legal liability for death or injury to any other person, including passengers	Included	Included	Included
Legal liability for damage to other people’s property up to £20,000,000.	Included	Included	Included
Damage to your vehicle	Included	Fire & Theft Only	Excluded
Windscreen repair / replacement	Included up to a maximum value of £1,000 subject to a £70 excess	Excluded	Excluded
Personal Accident Benefits: For you or your spouse for death or loss of limbs/sight up to age 69	Up to £5,000	Excluded	Excluded
Medical expenses	Up to £250	Excluded	Excluded
Personal belongings (for equipment and personal belongings specifically designed for camping and/or caravanning use)	£2,000 with a single article limit of £200	Excluded	Excluded
Awnings/Gas Bottles/Generators	£2,000 with a single article limit of £1,000	Excluded	Excluded
Emergency Accommodation	£35 per day for a maximum of 14 days	Excluded	Excluded
Class A courtesy car for duration of repairs authorised by us and completed by an approved repairer	Included but subject to availability	Included but subject to availability	Excluded

<b>Foreign use</b>	Motorhome policies provide premium linked options of 30, 60, 90 or an unlimited amount of days with full policy cover per policy year. You must notify your insurance adviser in advance of travel.	Motorhome policies provide premium linked options of 30, 60, 90 or an unlimited amount of days with full policy cover per policy year. You must notify your insurance adviser in advance of travel	The minimum cover required by law relating to compulsory motor insurance in the European Union, Andorra, Iceland, Liechtenstein, Norway, Serbia & Switzerland is provided.
<b>Voluntary work &amp; “indemnity to principle” cover</b>	Included	Included	Included
<b>Cover under the Corporate Manslaughter and Corporate Homicide Act 2007 up to £5m – only applies to policies in the name of a company.</b>	Included	Included	Included
<b>In-car entertainment &amp; navigation equipment</b>	Up to £750, subject to policy excess	Up to £750, subject to policy excess	Excluded
<b>“new for old” cover to replace your vehicle in the event of a total loss when it is less than one year old</b>	Included	Included	Excluded
<b>Driving Other Cars (not owned by you)</b>	Excluded	Excluded	Excluded

**SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS:**

Your policy excludes some situations. Please refer to your Policy Booklet for full details, but the most significant or unusual exclusions and limitations are outlined below.

You will be responsible for the first part of any claim – this is known as the “Excess”. The Excess will be shown on your Schedule and can be advised to you by your insurance adviser.

If your vehicle is damaged while a young or inexperienced person (including you) is driving, or is in charge of the car, you will have to pay an additional amount as well as the “Excess”. Refer to Excesses for young or inexperienced drivers Section 9.

Loss or damage when your vehicle is left unattended if the last person in charge of your vehicle before the loss or damage happened is not shown on your certificate of motor insurance as allowed to drive. Refer to, Exceptions to section 5, 6, & 7 (l)

Damage to or loss of your vehicle or its accessories when your vehicle is left unattended unless all ignition keys are removed from your vehicle and all doors, windows and other openings are closed and locked so that your vehicle is fully secured. This applies even for short periods such as in a petrol station. Refer to, Exceptions to sections 5, 6 & 7 (m).

Loss or damage caused by an inappropriate type or grade of fuel being used. Refer to, Exceptions to sections 5, 6 & 7 (p).

Loss or damage caused by poor workmanship. Refer to, Exceptions to sections 4, 5 & 6 (s).

Courtesy cars are not always available but we will always do our utmost to provide you with assistance and where possible supply a car within 48 hours following collection of the damaged vehicle. Some specialist repairers or repairers not on our approved repairer panel may not be able to provide you with a courtesy car. You are not entitled to a courtesy car if it is believed your vehicle is beyond economical repair. Courtesy cars must be cared for by you and as such you will be responsible for any damage, unauthorised use and any penalties associated with its use. Refer to Courtesy Car Provision Sections 5 & 6.

Damage to panoramic windscreens is not included. Refer to section 8.

Any liability to others, or loss or damage to any vehicle covered by this insurance when the vehicle is being driven in an unsafe, unroadworthy or damaged condition or does not have a valid MOT certificate or Single Vehicle Approval certificate when needed. Refer to, General exceptions A (6).

Any liability to others, or loss or damage to any vehicle covered by this insurance when the vehicle is carrying a load or a number of passengers which is unsafe or greater than the manufacturer's specifications. Refer to General exceptions A (7).

Section 2 'Driving other cars', may be excluded from this policy particularly when you already have this cover provided on another private car insurance policy. If included this section will not apply when the other car is not insured in its own right. Other restrictions may apply in addition, please refer to your insurance adviser/policy booklet for confirmation of cover.

Loss or damage when your vehicle is parked within one kilometre/0.6 mile of the address notified by you as being where the vehicle is usually kept between the hours of 10.00pm and 6.00am unless it is parked in a locked garage, building or compound. Subject to payment of an additional premium and the relevant endorsement shown on your policy schedule this restriction may occasionally be lifted. Refer to Sections 5 and 6. **THIS EXCLUSION DOES NOT APPLY TO MOTORHOME POLICIES.**

If the level of cover you have chosen to take is "Off the Road" cover, sections 1, 2, 3, 4, 8, 9, 10, 11, 12 and 13 of the policy booklet are excluded.

Any loss, damage or liability incurred when your vehicle is being used on derestricted toll roads or roads that have been closed by central/local government for motorsport purposes (including the Nurburgring). Refer to General exception 11.

If cover for your vehicle is not on an agreed value basis the most we will pay is your vehicle's market value at the time of a claim. If your premium has been calculated based on the declared value and its market value is higher then we will deduct the extra premium required from the cost of the claim. Refer to The most we will pay sections 5 & 6.

We will not provide any cover under this insurance (other than that required by the Road Traffic Acts), if an accident occurs whilst you or any other insured person whilst driving;

a is found to be over the lawful limit for driving with alcohol

b is driving whilst unfit through drink or drugs, whether prescribed or otherwise

c fails to provide a sample of blood, urine or breath when required to do so, without a lawful reason.

In addition, we will recover from you or the driver all sums paid (including legal costs) whether in settlement or under a judgement of any claim arising from an accident including damage to your car and any third party claim. Refer to General exception L

#### **DURATION OF CONTRACT:**

Your cover is valid for a twelve-month period.

**CLAIMS**

You should report immediately any accident or loss under the policy to **Markerstudy Insurance Services Limited** at:

Claims Telephone Number - 0344 873 8183

**CANCELLATION:**

We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of receiving the policy documents or the start of the policy, whichever is later, without giving any reasons. If that happens, we will refund your premium, first deducting a charge for the cover provided from the beginning of the contract until the policy is cancelled.

However to help keep premiums for specialist vehicles as competitive as possible for all our policyholders we cannot provide cancellation refunds outside of the initial 14-day cancellation period where the annual premium is less than £100. Where a refund is provided the following scale will apply:-

<b>Period of cover not exceeding</b>	<b>Percentage of annual premium refunded</b>
One Month	70%
Two Months	60%
Three Months	50%
Four Months	40%
More than four months	No refund

Whenever a policy is cancelled we may charge a fee to cover our administration costs.

**COMPLAINTS PROCESS:**

In the first instance these should be referred to the insurance Intermediary arranging the insurance.

If you are not satisfied with his or her answer, please make contact at Markerstudy Insurance Services Limited, Markerstudy Customer Relations, PO Box 727, Chesterfield, S40 9LH

You will need to quote your policy number shown in the Schedule.

We will make every effort to resolve your complaint by the end of the third working day after receipt. If we cannot resolve your complaint within this time frame we will acknowledge your complaint within five working days of receipt and do our best to resolve the problem within four weeks by sending you a final response letter. If we are unable to do so, we will write to advise you of progress and will endeavour to resolve your complaint in full within the following four weeks. If we are still unable to provide you with a final response at this stage, we will write to you explaining why and advise when you can expect a final response. At this point you may refer your complaint to The Financial Ombudsman Service Following the complaints procedure above does not affect your right to take legal action.

**COMPENSATION SCHEME:**

The Insurer is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. You can get more information about compensation scheme arrangements from the FSCS.