

Motor Insurance

Insurance Product Information Document

Companies: Zenith Insurance plc and QIC Europe Limited

Zenith Insurance Plc authorised insurer, registered in Gibraltar (Reg. No 84085). Zenith Insurance Plc is licensed and based in Gibraltar and is regulated by the Gibraltar Financial Services Commission and subject to a limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (No. 211787).

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This document provides a summary of the key information relating to this motor insurance policy and should be read in conjunction with your Policy Wording, Policy Schedule, Certificate and proposal form or statement of fact to ensure you understand the full terms and conditions that apply. [ZMCLASADFT08/18]

What is this type of insurance?

ZM Specialist Vehicle Classic Car - Motor Insurance policies provide the level of cover you are required, by law, to have to drive your vehicle on the road. This policy also provides cover for damage to your vehicle following an accident, fire or theft.



What is insured?

- ✓ Damage to your vehicle up to the market value or as agreed by Zenith Marque
- ✓ In-car entertainment & navigation equipment – Up to £750 subject to policy excess.



What is not insured?

- ✗ All sections of your policy booklet, except sections 5 and 6 are cancelled.
Sections 5 and 6 also exclude loss or damage occurring whilst the Insured Vehicle is
 - a) Being driven under its own power, or
 - b) On a road to which the public have access.
- ✗ 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 intermediary
- ✗ 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
- ✗ Loss or damage caused by poor workmanship
- ✗ Mechanical, electrical, electronic, computer or computer software breakdowns, failures, faults or breakages.
- ✗ The loss of, or damage to, your car resulting from fraud, deception or attempted fraud or deception or by the use of a counterfeit or other form of payment which a bank or building society will not authorise.



Are there any restrictions on cover?



Cover is only operative if the vehicle is kept in your locked garage when unattended.



Where am I covered?

This policy will only cover your vehicle whilst laid up in the UK



What are my obligations?

- At the start of the policy you must give complete and accurate answers to any questions we may ask you
- Premiums must be paid on time
- If you need to make a claim you must provide us with full details as soon as possible
- At renewal, you must let us know of any changes including any changes to medical conditions or the health of anyone on the policy



When and how do I pay?

Payment will be required when you take the policy out, or by instalment if your insurance intermediary can arrange this for you.



When does the cover start and end?

The policy is for a period of one year. Cover will start on () and end on ().



How do I cancel the contract?

You may cancel your insurance contract at any time by contacting your insurance intermediary.

We will make a deduction for any administration costs we have incurred and these charges may be in addition to any cancellation charges levied by your insurance intermediary.

Full cancellation details are contained within your policy booklet, a copy of which is available from your insurance intermediary.