



## 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](http://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) Haulage 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 and Section 3 - Foreign use.

### 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

The most we will pay for property damage is £5,000,000 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.

### 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 £1,000 limit for permanently fitted audio or telephone equipment which is not the manufacturer's standard fitted equipment (less any excess you must pay).

Unless previously agreed and specified in the policy, all drivers must be aged 25 and over and have held a full relevant licence for 2 or more years.

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.

### SECTION 3

Foreign use is limited to trips we have agreed to cover and which you have paid an additional premium for.

## 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.

## 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 609 1284 or if the claim is solely for windscreen damage call 0845 602 3378.



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## **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](mailto: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](mailto: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](mailto: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](http://www.fscs.org.uk).