

CHERISHED CAR INSURANCE

INCORPORATING VINTAGE TRACTOR INSURANCE

16 Windermere Way
Farnham, Surrey GU9 0DE

Tel: 01252 713148

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KEY FACTS

PLEASE RETAIN THIS FOR FUTURE REFERENCE

This is a policy summary only and does not contain the full terms and conditions. Full terms can be found in the policy document issued to The Vintage Tractor Insurance Scheme a copy of which is available on request.

	<u>Comprehensive</u>	<u>Third Party Fire & Theft</u>	<u>Third Party Only</u>
Unlimited indemnity in respect of third party personal injury claims	Yes	Yes	Yes
£5,000,000 indemnity in respect of third party property damage claims	Yes	Yes	Yes
Accidental damage to your vehicle	Yes	No	No
Fire or Theft damage to your vehicle	Yes	Yes	No
Policy excess (a larger excess applies to young/inexperienced drivers)	£100	£100	Nil
Use by any driver 21 or over	Yes	Yes	Yes
Spare parts and accessories up to 10% of vehicle value (maximum £500) whilst in or on the vehicle or in locked garage	Yes	Yes	No
Foreign travel – full policy cover in EU up to 30 days subject to prior notification	Yes	Yes	Yes
Uninsured Loss Recovery including Legal Expenses £100,000	Yes	Yes	Yes

Use permitted is social domestic and pleasure including attendance at shows and rallies and to and from place of work. Use for any business purpose is not permitted. Use whilst towing a trailer or trailed equipment is allowed but the items must be declared if damage or fire and theft cover is required. The policy does not allow you to drive other vehicles

All policies are renewable on 31st March, policies effected after 31st March will run to 31st March of the following year and after 1st July a credit will be carried forward and deducted from next year's premium on the following scale:

MAY: 10% JUN: 15% JUL: 20% AUG: 30% SEP: 35% OCT: 40% NOV: 50% DEC: 60% JAN: 70% FEB: 80%

Young Drivers: Named drivers under 21 can be included for an additional premium. Cover for drivers under 21 will be limited to Third Party Fire & Theft only.

Your Right of Cancellation You may return the certificate within 14 days if you feel that the insurance does not meet with your requirements. A pro-rata charge will be made.

Policy Cancellation will only become effective from the date the certificate is received by us. Subject to no claim the refund will be calculated as follows:

within 30 days – 60% within 60 days – 40% within 90 days - 20%

Where a claim has occurred no refund of premium will be allowed if the policy is cancelled

CLAIMS should reported to KGM's claims advice number quoting your policy number 1456187/8/9, telephone no: 0870 242 1218

DISPUTES PROCEDURE Please advise us immediately if you have a problem. If you are unhappy with our response please write to The Underwriter, KGM Motor Policies at Lloyd's, George Lane London E18 1RZ. If you are still unable to resolve the matter you can apply to the Complaints Department at Lloyd's and the Financial Ombudsman Service, further details will be provided at the appropriate stage of the complaints process.

**Policies underwritten by KGM Motor Policies at Lloyd's.
Uninsured Loss Recovery Services (including legal costs up to £100,000) are provided by Angel Assistance.
Authorised and Regulated by the Financial Services Authority.**

