

CHERISHED CAR INSURANCE

INCORPORATING VINTAGE TRACTOR INSURANCE

16 Windermere Way
Farnham, Surrey GU9 0DE

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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: 55% JAN: 60% FEB: 65%

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 DAS Legal Expenses.
Authorised and Regulated by the Financial Services Authority.**

VINTAGE TRACTOR INSURANCE SCHEME PROPOSAL FORM

Underwritten by KGM Motor Policies at Lloyds

Please use BLOCK LETTERS and answer each question fully. Ticks and dashes will NOT be acceptable.

Please continue on the back of this form, if necessary.

PROPOSERS FULL NAME :

ADDRESS :

POSTCODE :

EMAIL:

DATE OF BIRTH :

DAYTIME Telephone No :

OCCUPATION :
(Full and Part-time)

VEHICLE PARTICULARS :

<u>Year</u>	<u>Make and Model</u>	<u>Chassis/Engine or Registration Number</u>	<u>Value</u>

COVER REQUIRED (Delete as necessary) : COMPREHENSIVE / THIRD PARTY FIRE AND THEFT / THIRD PARTY ONLY

FULL name and Date of Birth of any driver under 21. If none, state 'NONE' ...

Do you or any driver suffer from Diabetes, any Heart Complaint, Defective Vision or Hearing, or from any other medical and/or physical infirmity? Answer YES or NO. If yes, give details ...

In the last ten years have you or any driver been convicted of any offences with any motor vehicle, had your licence endorsed or suspended, or is any prosecution pending? Answer YES or NO. If yes, give details ...

Have you or any driver ever been declined motor insurance, had a policy cancelled or any special terms imposed? Answer YES or NO. If yes, give details ...

Have you or any other person who may drive had any accidents or losses (whether covered by insurance or not, and regardless of blame) during the last three years in connection with any vehicle? Your answer must include any accidents or losses on vehicles owned by you even though you may not have been driving. Answer YES or NO. If yes, give details ...

ALL POLICIES ARE RENEWABLE ON 31ST MARCH EACH YEAR

Declaration: I declare that the answers given above (on which the Underwriters will rely in deciding whether to accept the risk and in fixing the premium) are true to the best of my knowledge and belief and that no information has been withheld by me that might influence the Underwriters acceptance and assessment of this insurance. I agree to accept the policy subject to the terms, conditions and exceptions contained therein. I also declare that if anything on this form has been written by another person he/she acted as my agent for this purpose.

BEFORE SIGNING THIS FORM PLEASE READ NOTE BELOW

SIGNATURE OF PROPOSER

DATE

Warning: If you have any doubt about a particular fact being material to this insurance you should disclose it. Failure to disclose all material information may result in the insurance not being operative. It is an offence under the Road Traffic Acts to make any false statement or to withhold any material information for the purpose of obtaining a Certificate of Motor Insurance. At your request a copy of this completed proposal form will be supplied to you, providing the request has been made within a period of three months after its completion. A specimen policy is also available on request.

Any enquiry or complaint should be addressed in the first instance to your insurance advisor, or subsequently to KGM. If you are still not satisfied you may ask the Complaints and Advisory Department at Lloyd's (One Lime Street, London EC3M 7HA) to review your case without prejudice to your legal rights. Unless specifically agreed to the contrary, this insurance shall be subject to English Law.