

Hagerty Classic Car & Bike Policy Summary

This document provides the key information about the Hagerty Classic Car & Bike Insurance Policy, full terms and conditions can be found in the policy wording. If you have other questions then please contact your insurance agent.

Policy Name	Hagerty Classic Car & Bike Insurance Policy
Type of Insurance	Motor insurance
Underwritten by	Aviva Insurance Limited. Legal expenses cover, section 10, underwritten by Inter Partner Assistance and serviced by LawShield.

Significant features and benefits

The Hagerty Classic Car & Bike Insurance Policy is specifically designed for individuals with classic cars, classic bikes, and classic collections.

Key benefits for fully comprehensive cover include:

- For the first 30 days of your policy or 30 days from when a vehicle is added to your policy, we will automatically insure your vehicle on an agreed value basis. After this date you can continue to insure your vehicle for its agreed value provided we have received, within 30 days of the start of your insurance or 30 days from the date when a vehicle is added to your policy, an acceptable valuation certificate or acceptable photographs. Agreed value will protect you against any depreciation in your vehicle during the policy period. Please note however, that the agreed value will not increase if the market value of your vehicle appreciates. It is important that you keep the agreed value of your vehicle up to date.
- Roadside Assistance and Recovery available in case of breakdown within the United Kingdom.
- Foreign use within territorial limits (for up to 90 days per policy period).
- You can pick a repairer of your choice.
- Option to retain the salvage of your car in the event of a total loss, where legislation permits.
- Your vehicle is automatically covered while being towed on a trailer throughout the territorial limits.
- Legal expenses insurance up to £100,000 per policy period.
- Comprehensive insurance applies when driving other cars insured under a Hagerty classic car policy underwritten by Hiscox.

Significant or unusual exclusions / limitations

- If you do not send an acceptable valuation certificate or acceptable photos of your vehicle to us and your vehicle is declared a total loss, your vehicle will be insured for the lesser of the amount insured shown in your schedule or its market value at the time of loss.
- You will have to pay an excess when you make a claim. The excess shown on your policy schedule is the excess applicable to your policy unless otherwise stated.
- In deciding to accept the insurance and in setting its terms and premium we have relied on each driver having their own regular use car on which they can rely throughout the duration of the policy period.
- If between the hours of 10pm and 6am your vehicle is within 500 metres of your or an insured person's permanent address in the United Kingdom, you must ensure that the vehicle is kept in a secured locked garage or returned to the garage address advised to us. Unless we have agreed alternative arrangements we will not cover any loss or damage if you fail to comply with these obligations.
- We do not cover any loss, damage or liability arising from participation in or instruction or preparation for any racing, rallies, trials, pace making or speed testing in any prearranged or organised event or any on track use.
- If you are driving a vehicle manufactured after 1990 any glass claims are only covered up to £1,500 per claim.
- Although we allow your vehicle to be taken abroad within the territorial limits, we restrict the length of time to 90 days during the policy period, unless a longer period is agreed by us.
- If you are driving another vehicle insured under this scheme, as mentioned in the Key Benefits for fully comprehensive cover and in the Policy Wording, an excess of £1,000 will apply.
- If you chose to retain the salvage of the vehicle in the event of a total loss, we may reduce the total payment to you by an appropriate amount.
- If you exceed the mileage shown in the schedule we will not pay any claims for loss or damage to your vehicle.
- You must take reasonable steps to keep your vehicle in a roadworthy condition and ensure you have a current and valid MOT certificate or any other documentation required under current legislation.
- No claim will be considered without full and complete settlement of your premium.
- We must authorise repairs to your vehicle before any work begins.

Any special terms and conditions that may apply will be found in your individual quotation and schedule.

Duration of contract

Insurance contracts normally run for 12 months. We strongly urge our customers to review their contract each year to ensure that they have adequate cover in place.

Cancellation Rights

You can cancel your new insurance policy up to 14 days from the start of the contract. If you cancel during this period we may apply a reasonable charge to cover the period we insured for you. After this you may cancel your insurance at any time by writing to us and returning your certificate of insurance. If you have not made a claim, we will return any premium you have paid for the period of insurance left minus a £25 cancellation fee and the charges for the Legal Expenses and Breakdown parts of the policy. However, we will not return any premium if the amount is less than the cancellation fee.

We may cancel your insurance policy by sending you 14 days' notice by registered post to your most recent correspondence address notified to us and shown in your schedule. We will return any premium you have paid for any period of insurance left.

All cancellations are subject to administrative charges.

Information

In deciding whether to accept the insurance and in setting the terms and premium, we have relied on the information you have given us. You must take care when answering any questions we ask by ensuring that all information provided is accurate and complete. You must tell us, as soon as possible, if there are any changes to the information you have given us. If you are in any doubt, please contact us or your insurance agent. When we are notified of a change we will tell you if this affects your policy. For example, we may cancel your policy in accordance with the cancellation condition, amend the terms of your policy or require you to pay more for your insurance. If you do not inform us about a change it may affect any claim you make or could result in your insurance being invalid.

Claims service

If you suffer a loss and need to make a claim you should contact our 24 hour emergency claims number of 0333 323 1243. For calls from outside the UK please call +44 1925 422 794. You will need to provide your Hagerty Policy number and full details of the claim, including the date, the amount, circumstances of loss and full details of all other people involved.

Complaints Procedure

If you have a question or complaint, please contact us using the details below:

Hagerty International Ltd
The Arch Barn
Pury Hill Farm
Alderton
Towcester, Northants NN12 7TB
Telephone: 0333 323 1242
Email: enquiries@hagertyinsurance.co.uk

If you are not satisfied with the way your complaint has been handled, you may ask the Ombudsman to review your case without affecting your statutory rights.

The address is:
Financial Ombudsman Service
Exchange Tower
London E14 9SR
Telephone: 0800 023 4567 (free from landline) or 0300 123 9123.
You can also visit www.financial-ombudsman.org.uk

Following the complaints procedure does not affect your right to take legal action.

Aviva are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim.