

## PLEASE RETAIN THIS FOR FUTURE REFERENCE

This is a Policy Summary only and does not contain the full terms and conditions of the contract. Full terms can be found in the Policy booklet.

SUMMARY OF COVER 4X4/AMERICAN/CLASSIC/CUSTOM/KIT VEHICLES UP TO 5000 MILES PER ANNUM ONLY. DURATION – 12 MONTH CONTRACT	POLICY SECTIONS	COMP	TPFT
Unlimited indemnity in respect of any claims by a third party for personal injury.	1	Yes	Yes
£20,000,000 indemnity in respect of any claims by a third party for property damage. This limit is reduced to £5,000,000 if the damage is caused by a Historic Commercial or Collectable Military vehicle.	1	Yes	Yes
Personal effects cover up to £100 (Not included on vehicles with soft/removable hard tops, unless kept in a locked boot).	6	Yes	No
Legal Fees, costs and expenses incurred with the Underwriters' consent.	11	Yes	Yes
Loss or damage caused by fire & theft.	3	Yes	Yes
Accidental Damage.	2	Yes	No
Compulsory Excesses.	2,3 & 5	Yes	Yes
Windscreen - Cover is limited to a maximum of £500 and subject to a £60 excess per claim. The excess is waived if the glass is repaired. Cover is exhausted at £500 in total in any one insurance year.	5	Yes	No
No Claim Discount.	-	No	No
Audio cover – No more than 10% of the vehicles insured value up to a maximum limit of £200.	2 & 3	Yes	Yes
Foreign travel - The minimum cover required by law is provided in any EU country. Full policy cover can be provided free of charge for up to 30 days in any insurance year for EU countries subject to certain terms and conditions.	10	Yes	Yes
Replacement keys and locks – maximum cover £150.	7	Yes	No
Spare parts and accessories - Cover is provided up to 10% of the vehicle value to a maximum of £500 for spare parts and accessories whilst in or on the vehicle or kept in the declared locked garage.	4	Yes	No

**DRIVING**

Named drivers only subject to Underwriters' acceptance. A maximum of 4 drivers including the proposer is permitted.

**USE**

The standard use is social domestic and pleasure including shows and rallies. Commuting and 'occasional' wedding hire may be included subject to an additional premium.

**OFF ROAD USE**

Where a policy is arranged on a 4X4 vehicle, off road cover is available for Club arranged off road open days or Club arranged green lane events. This cover is provided for purely pleasure purposes with no element of competition taking place. If you are in any doubt as to whether this cover is given please check with your broker/agent.

**LIMITED MILEAGE**

The mileage must be limited to 5000 miles per annum or less. Please ensure that you have requested the correct mileage limit for your requirements.

**WARNING: If you exceed the mileage limit given, the cover under your policy will revert to Road Traffic Acts cover only.**

**VEHICLE VALUE**

All policies are issued on a market value basis. Where an agreed value is required the Underwriters will give individual consideration upon request.

**DRIVING OTHER VEHICLES**

This benefit is automatically excluded.

**YOUR RIGHT OF CANCELLATION**

Once you have entered into this insurance contract with us, you are entitled to 14 days to decide whether you wish to proceed and this commences from either: The day of conclusion of the contract or the day on which you receive the full terms of the insurance contract detailing the full contractual terms, conditions and information of the contract, whichever is the latter. A pro rata charge will be made for this period of cover.

**POLICY CANCELLATION (see GENERAL CONDITIONS, page 24 of the policy booklet)** A cancellation will only become effective from the date the certificate is received by us. The amount of the annual premium refunded will be calculated using the following short period cancellation scale of charges.

Period not exceeding	30 days	60 days	90 days	Over 90 days
Proportion of premium refunded	60%	40%	20%	No Refund

**N.B. Where a claim has occurred, no refund of premium will be allowed if the policy is cancelled.**

**GARAGING**

If your insurance has been accepted on the understanding that the vehicle is garaged the following policy endorsement will apply: 'This insurance does not cover damage to the insured vehicle from any cause nor theft of the vehicle unless it is kept in a proper locked garage when not in the course of a journey.' If you are in any doubt as to whether this applies please check with your broker/agent.

**EXCLUSIONS**

The following is a brief list of exclusions and is not exhaustive. This insurance does not cover you for;

Any excess shown on the schedule; Compensation for you not being able to use your vehicle or the cost of hiring another vehicle; Wear and tear, mechanical or electrical breakdown and failures or breakages; Repairs or replacements which improve the condition of your vehicle; Theft of the vehicle by someone who obtained it by fraud or trickery; Loss or damage if your vehicle is not securely locked and the keys removed when it is unoccupied or if reasonable precautions have not been taken to protect it.

**CLAIMS**

In the event of a claim please ring our claims telephone number 0844 4126412.

**DISPUTES PROCEDURE**

If you wish to make a complaint about any aspect of your insurance please contact; The Risk & Compliance Director, KGM Motor Insurance, KGM House, George Lane, London, E18 1RZ. KGM Motor Insurance has internal complaint guidance for customers that are available upon request. In the event that you remain dissatisfied you can refer the matter to the Complaints Department at Lloyd's. The contact details are; Complaints Department, Lloyd's, One Lime Street, London, EC3M 7HA. Tel. 020 7327 5693, Fax 020 7327 5225, E-mail: complaints@lloyds.com. Complaints that cannot be resolved by the Complaints Department may be referred to; The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Tel 0845-080-1800. Further details will be provided at the appropriate stage of the complaint process. The complaints procedure is without prejudice to your rights to take legal proceedings.

KGM Motor Insurance is a brand name of KGM Underwriting Agencies which is authorised and regulated by the Financial Services Authority.

**FINANCIAL SERVICES COMPENSATION SCHEME**

In the event that the KGM Motor Insurance is unable to meet its liabilities and pay a claim you may be entitled to compensation from the Financial Services Compensation Scheme. Further information about the scheme is available on the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk).

**LAW AND LANGUAGE**

This insurance contract is written in English and is subject to English Law. All communications about it will be conducted in English.