

## Policy Summary

Please read this document carefully. Full terms and conditions can be found within the Policy Document.

### Vintage Car Private Motor Policy

The Vintage Car Private Motor Policy is underwritten by Markerstudy Insurance and will run for 12 months as shown in the policy schedule.

Please refer to your policy booklet for full terms and conditions and to your policy schedule for full details of endorsements or excess that may apply.

### Significant Features and Benefits

Description	Comprehensive
Annual Mileage	Unlimited
Agreed Value	Agreed Value is accepted by the Company subject to receipt of 6 colour photographs and a copy of a purchase receipt or valuation letter from a local Club or engineer experienced with vintage cars.
Rallies & Trials	Notwithstanding the limitations as to use contained in your Certificate of Motor Insurance, cover will operate if your vehicle is entered into or participates in any static show, parade, classic run, treasure hunt, track day on a motor sport circuit or other events or rallies anywhere in the United Kingdom provided the event is not timed, is managed to provide an appropriate safety distance between vehicles on the track, authorised stewards are employed to supervise the event and there is no element of racing against other cars or against the clock.  Where your vehicle is being used in connection with any such event our maximum liability in respect of death of, or injury caused to, any person will not exceed £10,000,000 unless we have to provide a higher limit as a requirement of the Road Traffic Acts
Salvage rights	In the event of a total loss the Insured has the opportunity to retain the salvage subject to an agreed deduction from the claims settlement.
No Claim Discount Allowance	Up to 60%
Driving Other Cars	Available - Please refer to your certificate of Motor insurance
Foreign Travel	Provides the minimum cover which is legally required to use your vehicle in all EU countries and any country which agrees to follow EU directives and is approved by the Commission of the European Union. <b>Full cover can be provided subject to at least 14 days prior notification and payment of an additional premium.</b>
Loss of Accessories from car or garage	£500
Personal Belongings (Section 1A of the Policy)	
Loss or damage caused by accident, fire or theft if located in or on your vehicle	£100
Compulsory Accidental Damage Excess which is in addition to all other excesses. (Comprehensive Cover only)	Variable excess dependent on vehicle – See Schedule
Fire, Theft & Malicious Damage excess	£100
Personal Accident Cover for Policyholder & Spouse aged 18 to 69	£2,000
Trailer Cover	Third Party cover only whilst attached to the vintage car.
N/B Additional compulsory accidental damage excesses may also apply dependent on the type of vehicle or claims and conviction record. Ask Vintage Car Insurance Associates for details	

### Exclusions & Limitations

Description	Comprehensive
Loss or Damage as a result of Theft if: the Ignition key or similar device is left in or on the car and all windows, doors and roofs have not been closed and locked.	No Cover
Loss or Damage as a result of Theft if: any security or tracking device has not been set or is not in working order.	No Cover
Compulsory Excess which is in addition to all other excesses.	Minimum £150  Variable excess dependent on vehicle
Fire & Theft excess	Minimum £100  Variable excess dependent on vehicle
Windscreen excess (Replacement)	£80
Windscreen excess (Repair)	£25
Terrorism	No Cover
Loss suffered through obtaining property by deception	No Cover



## Making a Claim

To ensure that your claim is settled quickly and efficiently, please call our 24 hour Claims Helpline:

**0844 873 8183**

## Rights of Cancellation

The policy provides you with a 14 day reflection period to decide whether you wish to continue for the full policy year. This is subject to certain terms, including a pro-rata time on risk charge and/or a relevant administration fee. Full details are shown in the full policy wording which is available on request.

## How do I make a complaint about my Markerstudy Motorhome policy?

At Markerstudy we are dedicated to delivering a first class level of service to all policyholders. However, we accept that things can occasionally go wrong and would rather be told about any concerns you have so that we can take steps to make sure the service you receive meets your expectations in the future.

If a dispute regarding your policy or claim does arise, and it cannot be resolved by reference to your insurance intermediary/broker please contact:

### Complaints Handling

**Markerstudy Ltd,  
PO Box 420 ,  
Tunbridge Wells  
Kent  
TN2 9LT**

Tel: 0844 874 0633

Email: [complaints@markerstudy.com](mailto:complaints@markerstudy.com)

We will always confirm receipt of your complaint within five working days and do our best to resolve the problem within four weeks. If we are unable to do so, we will let you know when the answer may be expected. If we have not resolved the matter within eight weeks, you can refer the matter to the Financial Ombudsman Service.

In the event that Markerstudy Insurance Company is unable to pay a claim you may be entitled to compensation from the Financial Services Compensation Scheme. We can provide full details on request.

Markerstudy Insurance Company Ltd, Authorised Insurers, registered in Gibraltar (No. 78789) with registered office address at 846-848 Europort, Gibraltar. Markerstudy Insurance Company Ltd is an authorised insurance company licensed and based in Gibraltar and is regulated by the Gibraltar Financial Services Commission and subject to a limited regulation by the Financial Services Authority in respect of underwriting business in the UK (FSA Register Number 206322).