

keyfacts



ABOUT THIS DOCUMENT

Please note that this policy summary does not contain the full terms and conditions of the contract of insurance, which can be found in the insurance document.

INSURER

Equity Red Star Motor Policies at Lloyd's, managed by Cox Syndicate Management Ltd which is authorised and regulated by the Financial Services Authority.

TYPE OF INSURANCE AND COVER

Equity Red Star Motor Policies at Lloyd's offers the following Motor Fleet insurance covers.

- * Third Party Only (TPO)
- * Third Party, Fire & Theft (TPFT)
- * Comprehensive (COMP)

Cover specific features and benefits (referenced to the numbered sections contained in the insurance document)

Cover	Comprehensive	Third Party Fire & Theft	Third Party Only
Liability to others in respect of death or injury to another person	Unlimited	Unlimited	Unlimited
Damage to other peoples property by your private car	£20 million	£20 million	£20 million
Damage to other peoples property by your commercial vehicle, minibus, coach or bus	Minimum £1million Maximum £5 million	Minimum £1million Maximum £5 million	Minimum £1million Maximum £5 million
Liability to others whilst towing a trailer or caravan	√	√	√
Loss or damage to your vehicle	√	X	X
Loss or damage to your vehicle by fire, theft or attempted theft	√	√	X
New car replacement for private cars less than one year old	√	√	X
Loss or damage to in-car entertainment	√ limit £400 other than manufacturers own	√ limit £400 other than manufacturers own	X
Loss or damage to in-car entertainment	√	√	X
Glass repair or replacement arranged through ERS helpline	Unlimited	X	X
Foreign travel for private cars & vans to 3.5T GVW	√	√	√
Medical expenses	√ £500 limit	√ £500 limit	√ £500 limit
Manslaughter Defence costs	√	√	√

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS (BY SECTION)

Loss of or damage to your vehicle or its contents by theft or attempted theft or an unauthorised person taking and driving it will not be covered if it has been left unlocked, left with the keys in it, left with the windows, roof panel or the roof open (in the case of a convertible vehicle) or reasonable precautions have not been taken to protect it.

Any liability to others or loss or damage to any vehicle covered by the insurance when the vehicle is being driven in an unsafe, unroadworthy or damaged condition or does not have a valid MOT Certificate when needed.

Any liability to others, or loss or damage to any vehicles covered by this insurance when the vehicle is carrying an insecure load.

Any legal liability caused directly or indirectly by terrorism or any similar event. This exclusion does not apply to the cover we must provide under the Road Traffic Acts or any laws that apply to motor insurance. This exclusion does not apply to damage to your car.

Any accident, injury, loss or damage whilst any vehicle covered by this insurance is being used for the carriage of hazardous goods.

Any accident, injury, loss or damage whilst any vehicle covered by this insurance is being used as a tool of trade.

Any accident, injury, loss, damage or legal liability whilst any vehicle covered by this insurance is being used in or on an airport or airfield.

PERIOD OF INSURANCE

The insurance offered is a 12-month contract, which may be renewed each year. Renewal will be subject to the terms and conditions that apply at the time of renewal.

CANCELLATION

You may cancel the insurance at any time by sending us written notice and returning the certificate of insurance. The charges that will apply are detailed in the General conditions section of the insurance document.

Your right to change your mind:

As long as your vehicle has not been written off as a result of a claim under the insurance, you may cancel the insurance, without giving reason, by sending us written notice and returning the certificate of insurance within 14 days of it starting or (if later) within 14 days of you receiving the insurance documents. We will make a charge equal to the period of cover you have had, but this charge will be subject to a minimum amount of £25 + Insurance Premium Tax (IPT).

HOW TO CLAIM

If a claim or possible claim occurs you must report it to us as soon as possible. Please phone our 24-hour helpline on 0870 6081931 or if the claim is solely for windscreen damage please call 0870 6081934.

COMPLAINTS

If you have any cause to complain about your insurance, or us, please contact your intermediary who administers the insurance on our behalf.

Having contacted your adviser, if you are still not satisfied with the way a complaint has been dealt with, you should write to the Chief Executive of Equity Red Star at Library House, New Road, Brentwood, Essex CM14 4GD. When you do this, quote your insurance document number, as it will help us to deal with your complaint promptly.

After this action, if you are still not satisfied with the way a complaint has been dealt with, you should refer your case to the Complaints Department at Lloyd's. The address is Complaints Department, Lloyd's, One Lime Street, London EC3M 7HA.

(These procedures do not affect your right to take legal action if necessary).

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

If Equity Red Star Motor Policies at Lloyd's is unable to meet its liabilities under the insurance, you may be entitled to compensation from the FSCS. The first £2000 of a claim is protected in full and 90% of the remainder of the claim will be met. You can get further information from us or the Financial Services Authority (FSA).

LAW APPLYING TO THE INSURANCE

Unless we have agreed otherwise with you, English law will apply to this insurance.