

**Policy Underwritten by:**  
**Highway Insurance Company Limited**  
 Highway House, 171 Kings Road, Brentwood, Essex CM14 4EJ.

## Highway Specialist Vehicle Insurance – Policy Summary

Some important facts about your Specialist Vehicle insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

**This is a Limited Mileage policy. If you exceed the annual mileage limit shown on the schedule the policy cover will be limited to Third Party Cover.**

**For people who only require cover for their competition vehicle this policy is only suitable for people who hold an RAC/MSA competition licence. No cover will be in force while the insured vehicle is competing on course or taking part in any stages, trials, sprints, hillclimbs, autotest or any other competition.**

This policy is valid for a calendar year.

Features and benefits included automatically	Significant exclusions or limitations	Policy section information can be found in
<p><b>Third Party Cover</b> - Third party liability: Unlimited indemnity in respect of death or injury to third parties (including passengers). Limited cover for damage to other people's property.</p> <p><b>Legal Representation and Costs</b> - Reasonable legal costs and expenses for representing anyone we insure at an inquest or enquiry or defending charges of manslaughter or causing death by dangerous or reckless driving.</p> <p><b>Towing</b> - Cover is extended under this section while the insured vehicle is legally towing a caravan, trailer or broken-down vehicle.</p> <p><b>Emergency Medical Treatment</b> – We will pay for emergency medical treatment after an accident involving the insured vehicle.</p>	<p>Applies to all covers.</p> <p>Excludes:-</p> <ul style="list-style-type: none"> <li>• Any amount above £10,000,000 for damage to other people's property when caused by an insured commercial or historic military vehicle or any amount over £20,000,000 for damage to other people's property when caused by an insured private car or motorcycle and any amount above £5,000,000 for costs and expenses incurred.</li> <li>• Loss or damage to the insured vehicle.</li> <li>• Any property in/on the vehicle.</li> <li>• Death or injury to the person driving the insured vehicle.</li> </ul> <p>We will pay for emergency medical treatment up to the limits specified in the Road Traffic Acts.</p>	1
<p><b>Fire &amp; Theft Cover</b> – We will cover you for the loss or damage to the insured vehicle, including standard accessories and any fitted entertainment equipment, by fire, lightning, explosion, theft or attempted theft.</p>	<p>Only applies to Comprehensive or Third Party Fire &amp; Theft cover.</p> <p>Must be the insured vehicle for a claim to be made.</p> <p>The maximum amount we will pay is the market value of the vehicle at the time the loss or damage occurred.</p> <p>There are limits to the amount paid for fitted entertainment equipment, dependant on the cover you have chosen.</p> <p>Excludes:-</p> <ul style="list-style-type: none"> <li>• The excess, or any loss or damage up to the amount of the excess, that appears on the schedule.</li> <li>• Wear and tear, mechanical, electrical, electronic and computer failure, breakdowns and breakages.</li> <li>• Satellite navigation equipment unless fitted as standard.</li> <li>• Loss or damage if the insured vehicle has been left unlocked and/or with the keys, lock transmitter, entry card or other ignition control device left in, on or in the immediate proximity of the vehicle.</li> <li>• Loss or damage if the insured vehicle is taken, or driven, by any person who is not an insured driver but is a member of the policyholder's family or household, or by an employee or ex-employee unless you report the person to the police.</li> </ul> <p>You must keep your vehicle and its keys safe at all times for a claim to be valid. When leaving your vehicle at any time you must ALWAYS close the doors, windows, and sunroof and lock the vehicle removing the keys.</p> <p>If your insurance has been accepted on the understanding that the vehicle is garaged the following wording will apply:          'This insurance does not cover loss or damage to the insured vehicle from any cause nor theft or attempted theft of the vehicle (Sections 2 and 3) unless it is kept in a properly constructed and locked garage when at the home or garaging address between the hours of 10:00 PM (22:00 Hrs) and 6:00 AM (06:00 Hrs).'</p> <p>If you are in any doubt as to whether this applies please check with your insurance adviser.</p>	2

Features and benefits included automatically	Significant exclusions or limitations	Policy section information can be found in
<p><b>Accidental Damage</b> – We cover the loss or damage to the insured vehicle including standard accessories and any fitted entertainment equipment.</p> <p>Where the insured vehicle is a private car a Courtesy Car will be provided, subject to availability, whilst the insured vehicle is being repaired at our approved repairer.</p>	<p>Only applies to Comprehensive cover.</p> <p>The limit of our liability in the event of a total loss claim is the insured vehicle's market value at the time of loss and we will not provide a new vehicle by way of settlement under any circumstances.</p> <p>Excludes:-</p> <ul style="list-style-type: none"> <li>• Any exclusion or limitation applying to the Fire &amp; Theft section also applies to this section.</li> <li>• Damage caused by frost unless you have taken care to prevent it.</li> <li>• Damage caused by filling the insured vehicle with the wrong fuel.</li> <li>• Tyre damage caused by wear and tear, braking, punctures, cuts or bursts.</li> </ul>	3
<p><b>Windscreen and Windows</b> – We pay for the damage to the insured vehicle's windscreen and windows.</p>	<p>Only applies to Comprehensive cover.</p> <p>Cover excluded for competition car policies.</p> <p>Cover is limited to a maximum of £600 in any one period of insurance and is subject to the excess applicable per claim. The excess is waived if the glass is repaired.</p>	4
<p><b>Personal Accident, Personal Belongings and Medical Expenses</b> – We provide cover in the event of death or injury to the insured or spouse or civil partner when caused by an accident using the insured vehicle.</p> <p>There is limited cover for personal belongings arising from an accident, fire, theft or attempted theft involving the insured vehicle.</p> <p>There is limited cover for medical expenses, in addition to the compulsory Emergency Medical Treatment fee (see Section 1), arising from an accident involving the insured vehicle.</p>	<p>Only applies to Comprehensive cover.</p> <p>Cover excluded for competition car policies.</p> <p><b>Personal Accident cover</b></p> <ul style="list-style-type: none"> <li>• Excludes anyone who is under 21 or 75 or older</li> <li>• Excludes any death or bodily injury from suicide or attempted suicide.</li> <li>• Excludes failure to use seatbelts,</li> <li>• Maximum payment £5000 per person.</li> </ul> <p><b>Personal Belongings cover</b></p> <ul style="list-style-type: none"> <li>• Maximum payment £100.</li> <li>• (Motorhome Policies Only) Camping equipment cover for up to £200 for any one item, except gas bottles and awnings, up to a maximum of £3,500.</li> <li>• Excludes money, stamps, tickets, documents, securities, furs, jewellery, entertainment, phone or computer equipment, keys, remote devices or property covered by any other insurance.</li> </ul> <p><b>Medical Expenses cover.</b></p> <ul style="list-style-type: none"> <li>• Maximum £150 payment for each person.</li> </ul>	5
<p><b>Foreign Use</b> – Policy cover automatically extended to member countries of the European Union, Andorra, Iceland, Norway and Switzerland for up to a quarter of the Period of Insurance.</p>	<p>No cover applies to any country which is not a member state of the European Union, or Andorra, Iceland, Norway or Switzerland. Excludes any period in excess of a quarter of the Period of Insurance.</p>	6
<p><b>Replacement Locks</b> - If the keys, lock transmitter or entry card for the keyless entry system of your insured vehicle are stolen, we will pay up to £750 towards the cost of replacing: the door and boot locks, the ignition and steering locks, the lock transmitter or the entry card.</p>	<p>Only applies to Comprehensive cover.</p> <p>Subject to our being satisfied that any person who may have the keys, transmitter or entry card knows the identity or the location of your vehicle.</p> <p>Payment is subject to the excess applicable.</p>	7

Optional or additional benefits	Significant exclusions or Limitations	Policy section information can be found in
<p><b>Guaranteed Hire Car</b> - A guaranteed hire car is provided in the event of an accident, fire, theft or total loss for up to 14 days.</p>	<p>Subject to payment of additional premium, which must be paid at inception or renewal, not available mid term.</p> <p>Class A car provided</p> <p>Any period in excess of 14 days will incur hire charge by hire car provider.</p>	Part B
<p><b>Driving other cars</b> – Cover as for third party for any private motor car you do not own that you drive with that owner's permission.</p> <p>Cover is given at Underwriters discretion</p>	<p>Excludes:-</p> <ul style="list-style-type: none"> <li>• Any exclusion or limitation applying to the Third Party section also applies to this section.</li> <li>• Use of a private motor car unless there is a current and valid policy of insurance in force for the vehicle being driven under this Section.</li> </ul> <p>Your Certificate of Insurance will display this cover if applicable. You should not assume you have this cover until you are in possession of your Certificate of Insurance and this cover is displayed.</p>	1

### Cancellation Right

We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of receiving the policy, without giving any reasons by providing confirmation to your insurance adviser and cancellation can take effect immediately or from a later date, although it cannot be backdated to any earlier date. If that happens, we will charge you pro rata, subject to a minimum fee of £25 + Insurance Premium Tax, for the cover provided from the beginning of the contract until the policy is cancelled unless we are required to make a total loss payment under the policy, under which circumstances a refund of the premium is not payable.

You may cancel this insurance outside of the 14-day period by providing confirmation to your insurance adviser and cancellation can take effect immediately or from a later date, although it cannot be backdated to any earlier date. A refund will be made, provided you or someone else has not made a claim in the current period of insurance. The return given will be calculated in accordance with the short period cancellation scales below.

Scale of charges for policies with an annual mileage limit between 1,000 – 6,000 mile per annum

Up to 30 days	31 – 60 days	61 – 90 days	91 – 120 days	Over 120 days
Amount Refunded	Amount Refunded	Amount Refunded	Amount Refunded	Amount Refunded
70%	50%	30%	10%	Nil

Scale of charges for policies with an annual mileage limit between 6,001 – 12,000 mile per annum

Up to 1 month	Up to 2 months	Up to 3 months	Up to 4 months	Up to 6 months	Up to 8 months	Up to 9 months	Over 9 months
Amount Refunded	Amount Refunded	Amount Refunded	Amount Refunded	Amount Refunded	Amount Refunded	Amount Refunded	Amount Refunded
75%	65%	50%	40%	30%	20%	10%	Nil

### Changes which may affect your cover

You must tell your insurance adviser as soon as possible if any of the details on your proposal form or statement of fact change and you should contact your insurance adviser for advice if you are not sure whether a change will affect your cover.

If you do not tell your insurance adviser of a change we will be entitled to do one or both of the following:

- Reject or reduce payment of your claim.
- Cancel the policy and/or treat it as though it never existed.

When you advise of any permanent or temporary changes to your policy during the period of insurance which we agree to, or request duplicate documents, a premium adjustment charge of £10 + Insurance Premium Tax will be made in addition to any other change in premium to cover our administration costs. This charge is in addition to any administration fees charged by your intermediary.

If your change of circumstances means that we can no longer provide cover, we or our authorised agent will give you notice of cancellation in accordance with the Cancelling your Policy (Outside the Cooling-off Cancellation Right) section of your motor insurance policy.

### No Claims Bonus

There is no provision for any No Claims Bonus entitlement under this policy.

### Making a claim

If you wish to report an accident or theft or wish to make any claim please call our Contact Centre (UK) on 0800 028 9655 as soon as possible following any incident.

For Windscreen and window claims only call 0800 678 1010. Windscreen cover only applies to Comprehensive cover.

### Complaints

If you have a complaint about your policy or the service you have received, please contact the broker, intermediary or agent that arranged it. If they are unable to resolve your complaint you may refer your complaint to the Financial Ombudsman Service within six months of receiving their final response letter.

Should you be unhappy with the service provided by Highway please contact us by phone on 0800 028 9822 (For TextDirect please dial 18001 first. Opening hours Mon-Fri 9am-5pm). If you prefer to write, please address your letter to The Customer Care Department, Highway Insurance, Highway House, 171 Kings Road, Brentwood, Essex CM14 4EJ Email: [customercare@highway-insurance.co.uk](mailto:customercare@highway-insurance.co.uk).

When contacting us please ensure you quote your policy or claim number as appropriate. A copy of our internal complaints procedure is available on request.

If we cannot resolve your complaint, you may refer your complaint to the Financial Ombudsman Service within six months of receiving our final response letter. The address is: Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR. Telephone 0800 023 4567 or 0300 123 9 123 (from mobile or non BT lines) Email [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk).

Making a complaint will not affect your right to take legal action.

### Financial Services Compensation Scheme

What happens if we are unable to meet our liabilities?

If we are unable to meet our liabilities to our policyholders, you may be able to claim compensation from the Financial Services Compensation Scheme (FSCS).

The level of compensation differs depending on the type of cover:

Compulsory insurance, (e.g. third party motor), is covered for 100% of the claim.

Non compulsory insurance, (e.g. home insurance), is covered for 90% of the claim.

Further information can be obtained from:

Financial Services Compensation Scheme 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU. Telephone 0207 741 4100 or e-mail, [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk).

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