

To report a claim, call:



0344 381 4420



0344 381 4463



0344 381 4461



0344 381 4462

Lines are open 24/7 all year round

UK manned call centre

IMPORTANT

You must report all claims whether or not it is your fault and whether you intend to make a claim or not.

You should call to report your claim as soon as possible and within 12 hours of the incident occurring.

Legal Cover

Your policy includes free legal cover. If you've had an accident that was not your fault, your legal cover could help you with;

- Repairs for your vehicle
- A like for like hire car
- Compensation for injury
- Recovery of other losses, such as loss of earnings

More information about legal cover can be found at: www.adrianflux.co.uk/legal-expenses
Our claimsline handlers will discuss your legal cover with you.

Reporting Fraudulent claims

If you suspect insurance fraud, you can call the Insurance Fraud Bureau's Cheatline on **0800 422 0421**.

You can also report insurance fraud online at www.insurancefraudbureau.org/report

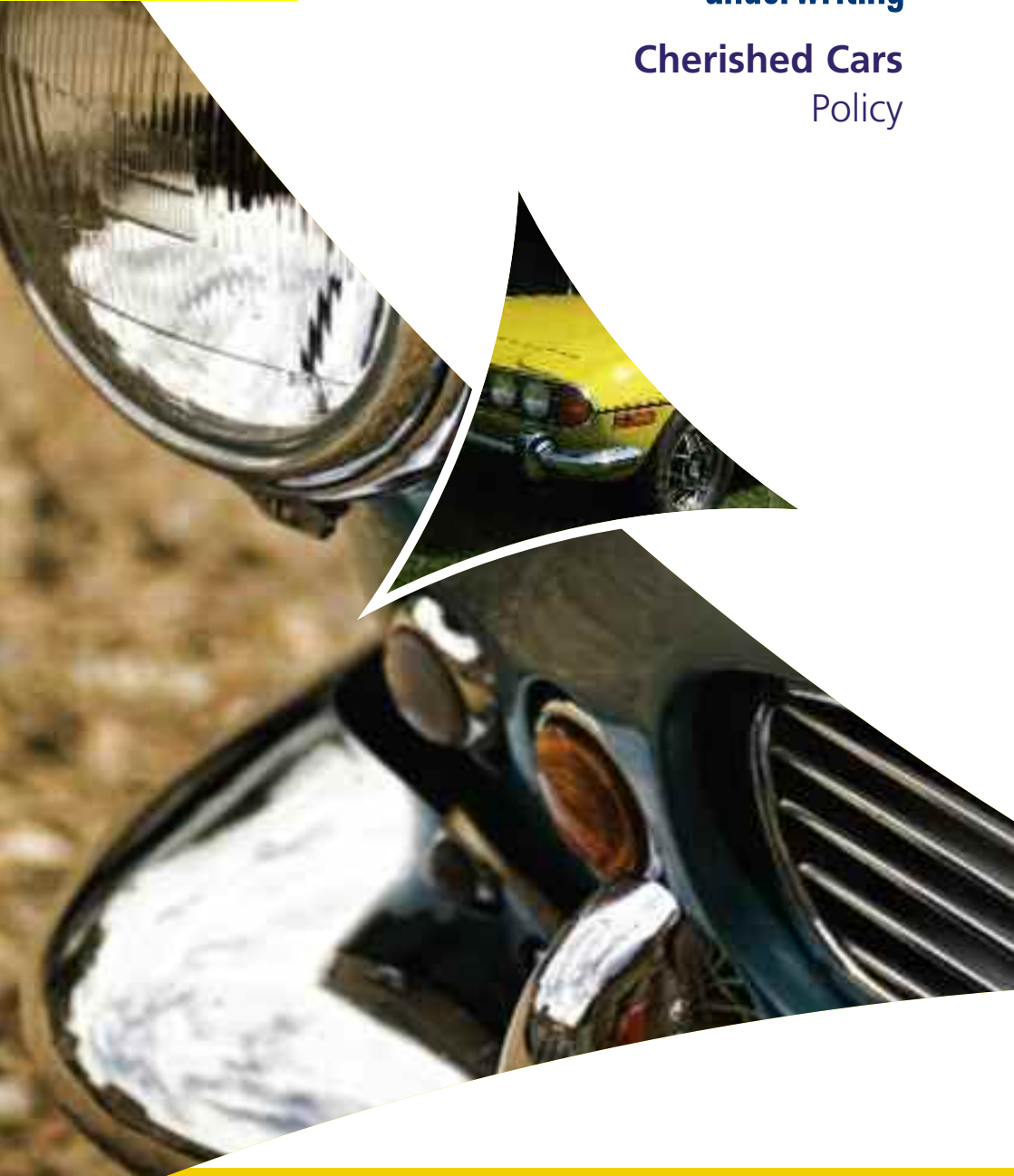
24/7

Claims Line

0844 888 7360

 **towergate**
underwriting

Cherished Cars
Policy



www.towergate.co.uk

Important Insurance
Documents Enclosed



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Welcome

Welcome to Cherished Cars, the classic vehicle insurance policy from Towergate.

As one of the leading providers of specialist cherished vehicle insurance, we have developed our Cherished Car policy to cater for a wide range of classic and prestige vehicles, incorporating all the benefits and features that we believe you would expect from a classic vehicle policy

Introduction

This policy booklet, the policy schedule (including any endorsements) and the Certificate of Motor Insurance forms the contract and defines exactly what you are covered against. Please refer to your schedule for confirmation of the level of cover you have chosen.

Telephone Call Recording

For our joint protection telephone calls may be recorded and / or monitored.

Right to cancel

You have a statutory right (under Financial Services Authority rules) to cancel your policy during a period of 14 days after the later of the date of purchase of the contract or the day on which you receive your policy documentation.

If you wish to do so and the insurance cover has not yet commenced, you will be entitled to a full refund of the premium paid, if you return the Certificate of Motor Insurance before cover commences.

Alternatively, if you wish to do so and the insurance cover has already commenced, you will be entitled to a refund of the premium paid, subject to a deduction for the time for which you have been covered. This will be calculated on a pro-rata basis for the period in which you received cover and may include an additional charge to cover the administrative cost of providing the policy. This refund will also be subject to the return of the Certificate of Motor Insurance and no claims arising.

To exercise your right to cancel, please contact your insurance advisor at the address shown on the documentation provided to you.

If you do not exercise your right to cancel your policy, it will continue in force for the term of the policy and you will be required to pay the premium as stated.

You may cancel the policy at any other time, details are shown in the General Conditions section.



Additional covers – Refund of Premiums

Where you have purchased additional cover options with this policy, there is no refund available on these additional covers if they are subsequently removed after the statutory cancellation period.

Administration Charge

We reserve the right to apply an administration charge of up to £20.00 (subject to insurance premium tax where applicable) for any adjustments you make to your policy.

Financial Services Compensation Scheme

Towergate Underwriting Cherished Cars and the insurers of this policy are covered by the Financial Services Compensation Scheme (FSCS). If we are unable to meet our obligations, you may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim. Further information is available from the FSCS at www.fscs.org.uk

Contract of insurance

This policy is underwritten by a consortium of leading UK insurers as detailed in the policy schedule. This policy is administered by Towergate Underwriting Group Ltd trading as Towergate Underwriting Cherished Cars, under authority granted by the insurers.

This policy is a contract of indemnity between you, the policyholder, and the insurers shown on the Certificate of Motor Insurance on whose behalf this insurance Document is issued. The contract does not give, or intend to give, rights to anyone else. No one else has the right to enforce any part of this contract. The insurers may cancel or change any part of this contract without getting anyone else's permission. The contract is based on the information you provided in your proposal form or statement of insurance.

In return for payment of the premium by you, the insurer will provide insurance in accordance with the policy cover shown in the policy schedule in respect of accident, injury, loss or damage occurring within the territorial limits during the period of insurance.

This policy booklet, the policy schedule (including any endorsements) and the Certificate of Motor Insurance should be read together and form the contract of insurance.

Several Liability Notice

The subscribing insurers obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

Law applicable to the contract

The parties to a contract of insurance covering a risk in the United Kingdom are allowed to choose the law applicable to the contract. In the absence of any written agreement to the contrary, the law applicable to this contract will be that of the law of England and Wales.

Signed for and on behalf of Towergate Underwriting Cherished Cars and the insurers



A. Homer
Chief Executive Officer
Towergate Underwriting Group Ltd

Definitions

We have defined words or phrases used throughout this policy in this definitions section. To avoid repeating these definitions please note that where these words or phrases appear they have the precise meaning described unless otherwise stated. Words which use the masculine gender include the feminine and vice versa. Words using the singular include the plural and vice versa.

Policyholder

The person shown as the policyholder in the schedule. If there is more than one person named in the schedule as the policyholder, this policy applies both jointly and individually.

Insured Person

- The Policyholder
- Other persons who are permitted by your Certificate to drive or use the vehicle
- At your request
 - a) any person getting into or out of or travelling in your Motor Car

We / Us / Our / Insurers / The Company

A consortium of leading UK insurers as insurers of the policy whose proportionate liability is detailed in the policy schedule, and Towergate Underwriting Group Ltd trading as Towergate Underwriting Cherished Cars acting on behalf of the insurers as administrators of the policy.

TUCC

Towergate Underwriting Cherished Cars, a trading name of Towergate Underwriting Group Ltd

Certificate

Your current valid Certificate of Motor Insurance. The document which is legal evidence of your insurance and which forms part of this document and which must be read with this document.

Policy Schedule

The document showing details of you, your car and the cover provided (read in conjunction with the policy booklet and Certificate of Motor Insurance).

Endorsement

Changes in the terms of your policy. These are shown in your policy schedule.

Period of Insurance

The period of time covered by this policy as shown in the policy schedule and any further period for which the insurer agrees to insure you.

Your Car / Motor Car / Vehicle

Any vehicle shown in the policy schedule and any other vehicle for which details have been supplied to us and a Certificate of Motor Insurance bearing the registration mark of that vehicle has been delivered to you and remains effective.

Market Value

The cost of replacing your car with one of the same make, model, age, type and condition and mileage.

Agreed Value

The amount insured is agreed at the start of the period of insurance, rather than calculated after a claim, less any excess, without deduction for wear and tear and depreciation.

Fire

Fire, lightning and explosion.

Theft

Theft or attempted theft.

Excess

The amount of any claim you will have to pay if your car is lost, stolen or damaged.

An Excess does not apply when your Motor Car is in the hands of a member of the motor trade for servicing or repair, or in the hands of an employee of a hotel or restaurant for the purposes of parking.



General Conditions

1 Claims Procedure

If damage to your car is covered by this policy you should contact the Cherished Car claims line on **08700 795 796** quoting reference **0734BW00025** and your policy number.

2 The payment of claims is dependent on: Your own observance of the following:

- a) not exceeding the annual mileage limit you have chosen.
- b) taking reasonable steps to safeguard against accident, injury, loss or damage and maintaining your car in a safe and roadworthy condition.
- c) your car only being driven or used as permitted by the certificate. Regardless of this, when your car is in the hands of a member of the motor trade for servicing or repair, the insurance continues to operate to protect you the policyholder.
- d) reporting to us as soon as reasonably possible full details of any incident which may result in a claim under this policy.
- e) forwarding to us every writ, summons, legal process or other communication in connection with the claim immediately upon receipt.
- f) giving us all necessary information and assistance that we may properly require.
- g) not admitting liability or making an offer or promise of payment without our written consent.
- h) notifying the police as soon as reasonably possible of loss or damage caused by theft. You also have an obligation to notify the police in certain circumstances if you are involved in a road accident.

Your recognition of our right:

- i) to take over and deal with in your name at our expense the defence or settlement of any claim.
- j) to take proceedings in your name, but at our expense, to recover for our benefit the amount of any payment made under this policy.
- k) to avoid paying any claim which is in any respect fraudulent.
- l) to make to the legal owner or to the hire purchase company any payment for loss or damage, if we know the motor car is owned by someone other than the Policyholder or is the subject of a hiring or hire purchase agreement.
- m) if a claim is not covered by this policy – to recover from the Insured Person any payment made solely because of the compulsory insurance law of a country to which this policy applies.
- n) to settle your claim on a proportionate basis if you have other insurance covering the same loss, damage or liability.
- o) where we have accepted a claim but the amount to be paid is in dispute – to refer the matter to an independent arbitrator acceptable to the parties involved. This does not affect the right to refer also to the Insurance Ombudsman.

Salvage retention

In the event of the Insured Vehicle being declared a total loss and you having expressed a desire to retain the salvage of the vehicle, Insurers will endeavour to comply with this, subject to the current legislation surrounding Salvage of Motor Vehicles. The market rate for the salvage will be deducted from the settlement offer.

Any other person entitled to claim the benefit of this policy must also observe its terms and conditions.

3 Changes we need to know about

You must tell us immediately about any changes which affect your insurance and which have occurred since the insurance started or since the last renewal date. If you are not sure whether certain facts are relevant, please ask us. If you don't tell us about relevant changes, your insurance may not cover you fully, or at all.

Examples of the changes you should tell us about:

- a change of vehicle (including a change in the total number of vehicles available to you).
- all changes you or anyone else make to your vehicle if these alter the vehicle from the manufacturer's standard specification (whether the changes are mechanical or cosmetic).
- a change of address
- a change of job, including any part time work by you or other drivers, a change in the type of business or employment status.
- a change in the use of your vehicle.
- a new main user of your vehicle.
- details of any driver you have not told us about before or who is excluded by the certificate of Motor Insurance or an endorsement but who you now want to drive.
- details of any person allowed to drive who has motoring convictions other than parking (or has received a fixed penalty for a motoring offence) or who is facing future prosecution for any motoring offence.
- details of any accident or loss (whether or not you make a claim) involving your car or that occurs while you are driving anyone else's vehicle.
- details of you or any other person allowed to drive your car if suffering from diabetes, epilepsy, a heart condition or any other disease or physical or mental infirmity.

You may have to pay an additional premium or you may be entitled to a refund of premium. The amount of additional or refund of premium will depend on the nature of the change and the period remaining to renewal from the effective date of the change.



4 Cancellation

- a)** you may cancel this policy at any time by letter.
- b)** we may cancel this policy by sending seven days notice by recorded delivery letter or registered letter to your last known address.
- c)** in the event of cancellation, any return premium will depend on how long the policy has been in force and whether any claims have been made. No refund of premium will be allowed if laid up only cover is given under the policy.
- d)** cancellation will be calculated on a pro-rata basis for the period in which you received cover and may include an additional charge to cover the administrative cost of providing the policy.
- e)** the Certificate must be returned to us and any refund will be calculated from the date it is received.

5 Renewal

The period of insurance is for a fixed period indicated on your schedule. At the end of this period, renewal may be offered with changes to the policy wording and premium. We will advise you of those changes in writing before the end of the fixed period. We reserve the right not to invite renewal of the policy and you may choose not to accept our invitation to renew.

General Exceptions

- 1** This policy does not insure any destruction, loss of use, depreciation, mechanical or electrical breakdown, computer failures or breakdowns, breakages, or damage to any property or any legal liability directly or indirectly caused by, or contributed to, by or arising from:

Radioactive contamination

- ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
- the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or component.

Sonic Bangs

- pressure waves caused by aircraft and other aerial devices.

2 War

Except to the extent that we are liable under the Road Traffic Acts this policy does not insure any consequence whatsoever resulting directly or indirectly from or in connection with any of the following regardless of any other contributory cause or event:

- (i) War, invasion, act of foreign enemy, hostilities or a warlike operation or operations / (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.
- (ii) any action taken in controlling preventing suppressing or in any way relating to (i) above.

3 Additional liabilities

If you enter into any agreement which could mean you incur additional liabilities, this policy will not operate for those additional liabilities.

Interpretation

Car sharing

Should you carry passengers for social or other similar purposes and receive a contribution to your costs, we will not regard this as constituting the carriage of passengers for hire and reward (or the use of the vehicle for hiring) provided that:

- a) the vehicle is not constructed or adapted to carry more than 8 passengers (excluding the driver).
- b) the passengers are not being carried in the course of a business of carrying passengers.
- c) the total contributions received for the journey concerned do not involve an element of profit.



Note: If in any doubt you should seek confirmation from us before undertaking the car sharing.

4 Driving Other Cars

The driving other cars extension is not provided under this policy.

Cover for your vehicle

We will pay:

The level of cover shown in the current policy schedule.

The insurance provided will operate throughout Great Britain and Northern Ireland including transit by sea between its ports. You also have insurance for any vehicle to which this policy applies for the minimum insurance (or, if higher, the minimum insurance applicable in Great Britain) required to comply with the laws relating to compulsory insurance of vehicles in the following countries:

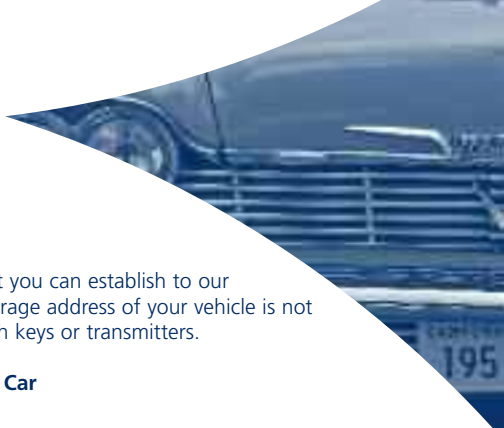
Great Britain, Northern Ireland, The Channel Islands and the Isle of Man, Andorra, Austria, Belgium, Bulgaria, Canary Islands, Croatia, Cyprus – South (Republic of Cyprus), Czech Republic, Denmark, Estonia, Faroe Islands, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland (Republic), Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Madeira, Monaco, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Slovenia, Slovakia, Spain, Sweden, Switzerland, Ukraine and Vatican City.

Section 1 – Loss or damage to your Motor Car

- a) The cost of repair or replacement for loss or damage to you Motor Car. The maximum amount payable will be the Agreed Value unless the schedule has the words “market value” or the endorsement “MV1” has been applied, when the maximum amount payable will be the reasonable market value immediately prior to the loss or damage.
- b) The reasonable costs of protection and removal to the nearest repairers if, as a result of any loss or damage which is insured by this paragraph, your Motor Car is disabled.

The reasonable cost of delivery to the Policyholder in the British Isles after repair, but not more than we would have to pay if delivered to your address on the schedule.

- c) The cost of replacing or repairing the windscreen or window but not the glass sunroof of your Motor Car or scratching of the bodywork resulting from that damage where this is the only loss or damage (but see section 7).
- d) In respect of loss or damage to a vehicle audio system or navigation equipment and its fittings, the insurers liability shall be limited to £500 unless the equipment was fitted by the manufacturer or authorised dealer as original equipment, in accordance with their standard specification for the vehicle.
- e) In the event of your vehicle’s keys or lock transmitter being lost or stolen we will pay up to £100 towards the cost of replacing the door locks and / or boot lock, the ignition / steering lock, the lock transmitter and



central locking interface; provided that you can establish to our satisfaction that the identity of the storage address of your vehicle is not known to any person in receipt of such keys or transmitters.

Section 1 – Loss or damage to your Motor Car

We will not pay:

Unless otherwise stated in the policy schedule, the following standard excesses apply.

- For loss or damage including malicious damage to your Motor Car:

An Excess of £100 if the vehicle value is up to £15,000.

An Excess of £150 if the vehicle value is between £15,001 and £30,000.

An Excess of £150 plus and additional £10 per £1,000 (or part thereof) if the vehicle value exceeds £30,000 subject to a maximum of £450.

If your Motor Car and if at the same time its accessories, spare parts or components are lost or damaged as a result of theft or attempted theft and the Motor Car does not have a proprietary electronic vehicle immobiliser fitted to Thatcham category 1 or 2 standard which had been activated OR the Motor Car was not in a locked building at the time of the theft or attempted theft, the theft excess will be increased as follows:

An Excess of £250 if the vehicle value is up to £15,000.

An excess of £500 if the vehicle value is over £15,000.

- wear and tear, depreciation, mechanical or electrical breakdown.
- any depreciation in the market value of your Motor Car following any repair where the cost of such repair is the subject of a claim under this policy.
- damage to tyres by the application of brakes or by road punctures, cuts or bursts.
- loss of use.
- loss or damage due to:
 - Earthquake
 - Riot or civil commotion other than in Great Britain, the Isle of Man or the Channel Islands.
- any loss or damage to your Motor Car caused by theft or attempted theft and your Motor Car is not kept in a locked building between the hours of 10.00pm and 6.00am. Please refer to your insurance adviser or your policy schedule to see if this condition applies. This will not apply if the Motor Car is temporarily away from the normal garaging or residential address and is being used in the course of a journey.
- we will not cover loss of your car, accessories or spare parts if the car is unoccupied and the ignition key or card is in or on your car.

- we will not cover loss or damage resulting from deception.
- no cover is provided for temporarily fitted after market navigation equipment.

Section 2 – Liability to other people and their property

We will pay:

- a) The amount of:
- Damages and claimant's costs and expenses
 - Any other costs and expenses agreed between us in writing arising from bodily injury or damage to property for which the Insured Person may be liable at law resulting from an accident involving your Motor Car.

Legal Representation

- b) At your request:
- The solicitors fee for:
 - representation at any coroner's inquest or fatal enquiry.
 - defending in any Court of Summary Jurisdiction any proceedings.
 - The reasonable costs agreed by us for:
 - legal services for defence in the event of proceedings being taken for manslaughter dangerous or reckless driving causing death arising from an accident which may result in a claim.

We will insure you for all amounts which you may have to pay as a result of you being legally liable for:


- (a) a person's death or injury.
- (b) damage to their property up to a maximum amount of £20,000,000 (excluding claimant's costs and expenses and any other costs and expenses) and up to £5,000,000 for claimant's costs and expenses and any other costs and expenses incurred with our written consent in relation to damage to their property.

Section 2 – Liability to other people and their property

We will not pay:

Losses under the whole of this paragraph for:

- damage caused by an Insured Person to his own property or property which is in his custody or control.
- damage to your Motor Car or any borrowed vehicle.
- bodily injury to any person arising out of and in the course of their employment by an Insured Person, except insofar as is necessary to meet the requirements of any Road Traffic Act legislation.

- 
- except to the extent that we are liable under the Road Traffic Acts any consequence whatsoever resulting directly or indirectly from or in connection with any of the following, regardless of any other contributory cause or event.

(i) Terrorism

Terrorism is defined as any act or acts including but not limited to

- (a) the use or threat of force and / or violence and / or
 - (b) harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to, harm or damage by nuclear and / or chemical and / or biological and / or radiological means caused or occasioned by any person(s) or group(s) of persons or so claimed in whole or in part for political, religious, ideological or similar purposes.
- (ii) any action taken in controlling, preventing, suppressing or in any way relating to (i) above.
- (iii) loss of or damage to aircraft or aerial devices.
- (iv) bodily injury to any person while on board or getting into or out of an aircraft or aerial device.

Section 3 – Personal injury to you or your spouse / civil partner
We will pay:

£5,000 if the Policyholder or the Policyholder's spouse / civil partner suffers accidental injury:

- in direct connection with your Motor Car.
- while travelling in, or getting into or out of, any other private car which does not belong to you and within one year the injury is the sole cause of:
- death, or
- total and permanent loss of all sight in one or both eyes, or
- total loss by physical severance
- or total and permanent loss of use of one or both hands or feet

Payment will be made direct to the insured person or to their legal personal representatives.

If you or your spouse / civil partner have any other motor insurance with us, payment will be made under one policy only.

Section 3 – Personal injury to you or your spouse / civil partner

We will not pay:

Injuries arising if:

- the injury is a result of suicide or attempted suicide.
- the Policyholder is a corporate body or firm.
- caused by earthquake.
- caused by riot or civil commotion other than in Great Britain, the Isle of Man or Channel Islands.

Section 4 – Medical Expenses

We will pay:

Up to £250 for each person for medical expenses incurred from injuries suffered in an accident while in your Motor Car.

Section 5 – Emergency treatment

We will pay:

The cost of emergency treatment incurred under the Road Traffic Acts and arising from the use of a vehicle covered under this policy.

Section 6 – Personal belongings

We will pay:

Up to £150 in total for personal belongings if they are lost or damaged by an accident, fire, or theft if located in or on the vehicle.

Section 6 – Personal belongings

We will not pay:

- Money, jewellery, mobile phones, stamps, documents and securities.
- Goods or samples carried in connection with any trade or business.

Section 7 – Windscreen breakage

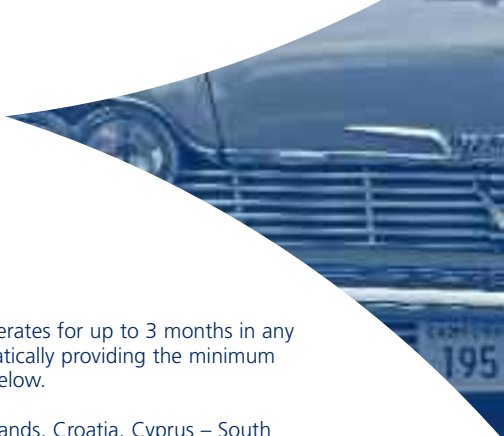
We will pay:

The cost of replacing or repairing a broken windscreen or window where the breakage is the only loss or damage to your Motor Car.

Section 7 – Windscreen breakage

We will not pay:

The first £50 of the cost of replacing any windscreen or window if one of our approved repairers is used, or the first £75 if you do not use one of our approved repairers.



Section 8 – Continental Use

The insurance cover provided by this policy operates for up to 3 months in any one period of insurance (in addition to automatically providing the minimum cover required by law) in the countries listed below.

Andorra, Austria, Belgium, Bulgaria, Canary Islands, Croatia, Cyprus – South (Republic of Cyprus), Czech Republic, Denmark, Estonia, Faroe Islands, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland (Republic), Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Madeira, Monaco, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Slovenia, Slovakia, Spain, Sweden, Switzerland, Ukraine and Vatican City.

If you pay us an additional premium before you go abroad we may extend cover in the countries listed above for more than 3 months.

In addition to this minimum cover, the policy provides the cover shown in the schedule for the countries listed above provided:

- your car is taxed, registered & permanently kept in the UK.
- your main permanent home is in the UK .
- your visits are temporary and do not exceed 90 days in any one period of insurance.

Cover includes:

- Transit between the countries to which this policy applies provided each transit is scheduled to last no more than 65 hours.
- Payment of customs duty for the Motor Car following temporary importation into any country into which the Policy cover applies provided that payment is a direct result of any loss or damage insured by the policy.

Please contact us if you want to travel outside the above countries or if your intended trip does not fall within the limitations detailed under this section. The insurers may be prepared to extend cover to certain other countries or maybe prepared to waive certain limitations on request, in which case they will provide you with a Green Card (if necessary) and an additional premium will be required.

Complaints Procedure

Our promise of service

Our goal is to give excellent service to all our customers, but we recognise that things do go wrong occasionally. We take all complaints we receive seriously and aim to resolve all our customers problems promptly. If you have any cause to complain, or you feel that we have not kept our promise, please contact the intermediary who arranged cover for you in the first instance.

If you are not satisfied with their response, please write, quoting the policy number shown on your schedule, to:

The Managing Director
Towergate Underwriting Cherished Cars
Sandersley House
Upton Road
Poole
Dorset
BH17 7AG

Once an assessment and full investigation of your concern has been made we will respond with a decision. We will acknowledge your complaint within 2 working days of receipt and we aim to resolve complaints within 5 working days.

Most of our customers concerns can be resolved quickly but occasionally more detailed enquires are needed. If this is likely, we will contact you with an update and give you an expected date of response. This will not be beyond 20 working days from when you first made your complaint.

If after making a complaint to us you are still unhappy and you feel the matter has not been resolved to your satisfaction please contact the Financial Ombudsman Service at:

Financial Ombudsman Services
South Quay Plaza
183 Marsh Wall
London
E14 9SR

Please note the Ombudsman will only consider your complaint if you have already given us the opportunity to resolve it.

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



Policy Endorsements.

Please check your policy summary to see which of these endorsements apply to your policy.

Endorsement CH0 – Accidental damage fire and theft only

The Insurance provided by this policy in connection with the Insured Motor Car is suspended other than Paragraph 1 (Loss or damage to your Motor Car).

Endorsement CH1 – 1500 miles maximum

The Insurance cover provided by this policy in connection with the Insured Motor car is restricted to 1500 miles per period of Insurance.

If it is established following a claim that the Insured Motor Car has exceeded 1500 miles during the period of Insurance there will be no indemnity provided under Paragraph 1 (Loss or damage to your Motor Car).

Endorsement CH2 – 3000 miles maximum

The Insurance cover provided by this policy in connection with the Insured Motor car is restricted to 3000 miles per period of Insurance.

If it is established following a claim that the Insured Motor Car has exceeded 3000 miles during the period of Insurance there will be no indemnity provided under Paragraph 1 (Loss or damage to your Motor Car).

Endorsement CH3 – 5000 miles maximum

The Insurance cover provided by this policy in connection with the Insured Motor car is restricted to 5000 miles per period of Insurance.

If it is established following a claim that the Insured Motor Car has exceeded 5000 miles during the period of Insurance there will be no indemnity provided under Paragraph 1 (Loss or damage to your Motor Car).

Endorsement CH4 – 7500 miles maximum

The Insurance cover provided by this policy in connection with the Insured Motor car is restricted to 7500 miles per period of Insurance.

If it is established following a claim that the Insured Motor Car has exceeded 7500 miles during the period of Insurance there will be no cover provided under the policy.

Endorsement CH5 – trailer cover – third party only

The Indemnity provided by Section 2 of the Policy shall apply in respect of any trailer for which details have been supplied to the Company when this is attached to the Insured Motor car or is temporarily detached therefrom whilst away from the Insured's premises provided always that the Company shall be under no Liability unless the Insured Motor car to which the trailer was attached remains in the vicinity of such detached trailer.

Endorsement MV1 – Market Value

Cover will remain on a market value basis, subject to the value requested on the proposal form being the companies maximum liability, until all required documentation has been received and an Agreed Value certificate has been issued.

Endorsement C23 – Immobilisation Warranty

We will not provide indemnity under your policy in respect of Theft or Attempted Theft of your car unless:

- a) It is fitted with an approved immobilisation device which has been notified to us and a copy of the Installation Certificate has been sent to us.
- b) The device was activated and working effectively at the time of the loss.
- c) All keys to activate / deactivate the immobilisation device fitted to your car are submitted intact to us.

Endorsement C24 – Garaging Warranty

Indemnity provided by your policy will not apply in respect of loss / or damage to your car caused directly by theft, attempted theft or malicious damage between the hours of 10.00pm and 6.00am unless you car is kept in a locked and secured building and your car is:

- a) At your private dwelling place
or
- b) At any other address specifically agreed by us.

This only applies if your car is within ½ mile radius of a) or b)

Endorsement CNP01 – Cherished Number Plate Cover

The policy is extended to insure the loss of the registration number of your car if it is withdrawn by DVLA following loss or damage beyond economic repair to your car and the loss or damage is covered by this policy. We will pay you the value of your registration number plate subject to confirmation by a member of the Cherished Numbers Dealers Association.

Endorsement RI1 – Reinstatement Cover 25% Increase

It is hereby noted that the agreed value of the insured vehicle is as detailed on the agreed value certificate and schedule. It is further noted and agreed that this sum is increased by 25% in respect of repairs to the insured vehicle. This does not apply in any other circumstance.

Endorsement RI2 – Reinstatement Cover 50% Increase

It is hereby noted that the agreed value of the insured vehicle is as detailed on the agreed value certificate and schedule. It is further noted and agreed that this sum is increased by 50% in respect of repairs to the insured vehicle. This does not apply in any other circumstance.



Endorsement AW1 – Annual Wedding Use

The policy is extended to include use for Hire and Reward in connection with any wedding for which the policyholder may be paid. This use is intended to provide an income to support the upkeep of the vehicle and is not available to chauffeurs, private hire operators, or any occupation in connection with the motor trade or where the wedding is the policyholders main form of income.









Towergate Underwriting and Towergate Underwriting Cherished Cars
are trading names of Towergate Underwriting Group Ltd
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