

All Kit car policies are issued on a limited mileage basis. Please ensure that you have requested the correct mileage limit for your requirements.

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 wording.

SUMMARY OF COVER – BACKFORD BLOOR KIT CAR INSURANCE DURATION – 12 MONTHS CONTRACT	POLICY SECTIONS	COMP	ADFT
Unlimited indemnity in respect of any claims by a third party for personal injury.	1B	Yes	No
£20,000,000 indemnity in respect of any claims by a third party for property damage.	1B	Yes	No
Personal effects cover up to £100.	1A	Yes	No
Legal Fees, costs and expenses incurred with the underwriters consent.	1B	Yes	Yes
Loss or damage caused by fire & theft	1A	Yes	Yes
Accidental Damage.	1A	Yes	Yes
Compulsory Excesses.	£200	Yes	Yes
Windscreen Cover- Cover is unlimited and subject to a £60 excess per claim. The excess is waived if the glass is repaired.	1A	Yes	No
Spare Parts & Accessories – Damage to or loss of spare parts and accessories whilst in or on the insured vehicle or whilst kept in a locked garage. Cover is limited to 10% of the vehicles declared value up to a maximum of £500.	1A	Yes	No
Audio cover – No more than 10% of the vehicles insured value up to a maximum limit of £200.	1A	Yes	No
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.	1C	Yes	No
Replacement keys and locks – maximum cover £200.		Yes	No

DRIVING

Drivers aged between 25–75, subject to Underwriters acceptance.

USE

Drivers aged between 25–75, subject to Underwriters acceptance.

EXCESSES

All policies are subject to a £200 accidental damage, fire and theft excess.

LIMITED MILEAGE

All Kit car policies are issued on a limited mileage basis. 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 be invalidated

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 start 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 later. A pro rata charge will be made for this period of cover.

POLICY CANCELLATION (see GENERAL CONDITIONS, page 21 of the policy booklet) A cancellation will only become effective from the date the certificate is received by us. The basis of cancellation is:

Where the mileage limit of the policy is 1500	No refund is given.
Where the mileage limit of the policy is greater than 1500	A pro rata refund subject to Insurers administration charge of £50.

Where a claim, or an incident which may give rise to a claim, has occurred no refund of premium will be allowed if the policy is cancelled.

Markerstudy Insurance Company Ltd, Authorised Insurers, registered in Gibraltar (No. 78789) with registered office address at Montagu Pavilion, 8-10 Queensway, 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).

GARAGING

If your insurance has been accepted on the understanding that the vehicle is garaged the following policy wording will apply: Endorsement E117 Theft cover is excluded in the event of the vehicle not being kept a locked garaged between 10 p.m. and 6 a.m. whilst at the policyholders home address.

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. Theft of the vehicle if the keys have been left in or near it, if the vehicle has been left unlocked or if reasonable precautions have not been taken to protect it.

CLAIMS

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

0844 873 8183

DISPUTES PROCEDURE

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

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.

FINANCIAL SERVICES COMPENSATION SCHEME

In the event that Markerstudy Insurance Company Ltd is unable to meet its liabilities and pay a claim you may be entitled to compensation from the Financial Services Compensation Scheme.

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.

Our Ref : E«CUSTOMERNO»	Client : «NAMETIS»	Processed by : «ONAMEIS»
-------------------------	--------------------	--------------------------