



Hagerty Classic Car policy summary

What is a policy summary?

This document provides the key information about the Hagerty Classic Car Insurance Policy, full terms and conditions can be found in the policy wording. If you have other questions then please contact your insurance agent.

Policy Name	Hagerty Classic Car Insurance Policy
Type of Insurance	Motor insurance
Underwritten by	Hiscox Insurance Company Ltd. Legal expenses cover, section 10, underwritten by Inter Partner Assistance and serviced by LawShield.

Significant features and benefits

The Hagerty Classic Car Insurance Policy is specifically designed for individuals with classic cars and classic car collections.

Key benefits include:

Fully comprehensive cover

- All vehicles are insured for an agreed value, subject to the terms and conditions of the policy, so if your car is written off you know exactly how much you will receive.
- Repairer of choice.
- Foreign use within territorial limits (for up to 90 days per policy period).
- Option to retain the salvage of your car in the event of a total loss.
- Transit cover throughout the territorial limits.
- Legal expenses insurance up to £100,000 per policy period.
- Comprehensive insurance when driving other cars insured under this scheme.
- You have the option to retain the salvage of your car in the event of a total loss.

Significant or unusual exclusions / limitations

- You will have to pay an excess when you make a claim. The excess shown on your policy schedule is the excess applicable to your policy unless otherwise stated.
- If you are driving a vehicle manufactured after 1990 you are only covered for glass claims up to £1,500 per claim.
- Although we allow your vehicle to be taken abroad within the territorial limits, we restrict the length of time to 90 days during the policy period, unless a longer period is agreed by us.
- If you are driving another vehicle insured under this scheme an excess of £1,000 will apply.
- If you chose to retain the salvage of the vehicle in the event of a total loss, we may reduce the total payment to you by an appropriate amount.
- If you exceed the mileage shown in the schedule we will not pay any claims for physical damage, fire or theft.

Any special terms and conditions that may apply will be found in your individual quotation and schedule.



Duration of contract

Insurance contracts normally run for 12 months. We strongly urge our customers to review their contract each year to ensure that they have adequate cover in place.

Cancellation Rights

You can cancel your new insurance policy up to 14 days from the start of the contract. If you cancel during this period we may apply a reasonable charge to cover the period we insured for you. After this you may cancel your insurance at any time by writing to us and returning your certificate of insurance. If you have not made a claim, we will return any premium you have paid for the period of insurance left. However, we will not return any premium if the amount is less than the minimum refund shown in the schedule.

We may cancel your insurance policy by sending you 14 days' notice by registered post to your most recent correspondence address notified to us and show in your schedule. We will return any premium you have paid for any period of insurance left.

All cancellations are subject to administrative charges.

Claims service

If you suffer a loss and need to make a claim you should contact our 24 hour emergency claims number of 0844 824 1139. For calls from outside the UK please call + 44 1925 422 794. You will need to provide your Hagerty Classic Car Policy number and full details of the claim, including the date, the amount, circumstances of loss and full details of all other people involved.

Questions and complaints

If you have a question or complaint, please contact us directly using the details below:

Hiscox Customer Relations
Hiscox House, Sheepen Place
Middleborough, Colchester
Essex CO3 3XL
Telephone: 0845 213 8777
Email: customer.relations@hiscox.com

If you are not satisfied with the way your complaint has been handled, you may ask the Ombudsman to review your case without affecting your statutory rights.

The address is :

Financial Ombudsman
South Quay Plaza II
183 Marsh Wall
London E14 9SR
Telephone: 0845 0801800

We are covered by the Financial Services Compensation Scheme (FSCS) registration number 2372789.