

## POLICY SUMMARY

**This is a summary of your policy wording and it does not form part of the contract between you and us. The policy wording sets out the terms and conditions of the policy in full; a copy will be emailed to you.**

**The Insurer:** Your policy is provided by Liberty Syndicate Management Limited, for and on behalf of Syndicate 4472 at Lloyd's ("Liberty Syndicates").

**The Policy:** Your policy provides cover for the period requested by you. The key features of your policy are set out below:

### Comprehensive Cover

- Unlimited cover in respect of legal liability for death or injuries to Third Parties
- Cover for legal liability for damage to Third Party property limited to £25,000,000\* in respect of Private Cars and £5,000,000 for all other vehicle types (\*£20,000,000 sub-limit applies for damages)
- Costs incurred defending charges under the Corporate Manslaughter & Corporate Homicide Act 2007 up to a maximum of £5,000,000
- Unlimited cover in respect of legal liability for death or injuries to Third Parties
- Cover for loss or damage to Insured Vehicles caused by fire, theft, or attempted theft (excluding theft if the keys have been left in the vehicle)
- The cost of the replacement of locks up to a limit of £500 in the event of the theft of the keys of an Insured Vehicle
- Loss or damage to an Insured Vehicle caused by Fire, Explosion or Theft up to a maximum limit of £10,000,000 in respect of any one loss or series of losses arising from a single event
- Cover for accidental loss or damage to Insured Vehicles (including windscreens and windows) up to a maximum limit of £10,000,000 in respect of any one loss or series of losses arising from a single event
- Personal Accident cover subject to a limit of £5,000
- Replacement with New Car Cover in respect of Private Cars
- Medical Expenses subject to a limit of £250

**Making a Claim:** Claims handling services are provided in partnership with our service provider, Countrywide Accident Assistance (CAA). If you need to make a claim please contact WhipCar in the first instance on 0844 544 2010. After the initial report of the claim, CAA will have responsibility for handling the claim, please use their dedicated claims helpline number 0845 505 1600.

**Making a Complaint:** If, for whatever reason, you wish to complain about your policy, contact The Compliance Officer, Liberty Syndicate Management Limited, Plantation Place South, 60 Great Tower Street, London EC3R 5AZ or call 020 7070 4472 and ask to speak to a member of the Compliance team or email your complaint to [complaints@libertygroup.co.uk](mailto:complaints@libertygroup.co.uk).

**Financial Services Compensation Scheme (FSCS):** If Liberty Syndicates is unable to meet its liabilities you may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). The level of compensation available under this insurance is 100% of the claim without any upper limit. Further information can be obtained from the Financial Services Compensation Scheme website at <http://www.fscs.org.uk> or by phoning the FSCS on 0207 892 7300.

**Please note – Your attention is drawn to the following:**

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**Significant or Unusual Exclusions and Limitations**

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<b>Market Value:</b> (Section 2)	The maximum amount that we will pay for any one loss to the Insured Vehicle under the Policy will be the lower of: <ul style="list-style-type: none"><li>• The Market Value of the Insured Vehicle immediately prior to the loss; or</li><li>• The estimated value of the Insured Vehicle (where appropriate) as declared to Liberty Syndicates</li></ul>
<b>Keys:</b> (Section 2 Exception (vii))	You will not be covered if an Insured Vehicle is lost, stolen or damaged by theft or attempted theft whilst the Insured Vehicle is unlocked or the keys are left in the vehicle.
<b>Drivers:</b> (General Exception 1)	You may not be covered if you fail to ensure that all drivers of Insured Vehicles hold a valid driving licence of the class required to drive the vehicle concerned.
<b>Excess:</b> (Section 2)	When taking out your policy you will be advised of the excess that applies. An excess requires you to pay the first part of any claim, up to the agreed limit.
<b>Excluded Activities</b> (General Exceptions 8)	<ul style="list-style-type: none"><li>• Use for racing, pacemaking, reliability trials, speed testing or use in connection with motor rallies, competitions or trials</li><li>• Use in connection with the motor trade</li><li>• Use for hiring or the carriage of passengers for hire or reward</li></ul>