

# Model Engineers Insurance

## Insurance Product Information Document



Company: Royal & Sun Alliance Insurance plc; registered in England and Wales; regulated by the Financial Conduct Authority and the Prudential Regulation Authority (202323)

Product: Vintage Tractor Insurance

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

### What is this type of insurance?

Stationary Engine Insurance provides cover for loss of or damage to and/or your legal liabilities arising out of your ownership and/or use of a stationary engine and any ancillary equipment.



#### What is insured?

- ✓ Damage to your physical Property caused by any cause specifically covered within the Policy wording.
- ✓ Your responsibility for Damage to Property owned by other persons if Public and Products Liability cover is operative in your policy schedule.
- ✓ Your responsibility for injury or illness caused to third parties up to the Limit of Indemnity if Public and Products Liability cover is operative in your policy schedule.
- ✓ The reasonable costs of transporting your Road Trailer to your home address, or a repairing garage, if it is damaged following an accident.
- ✓ Hire costs for a replacement Road Trailer whilst your damaged road trailer is being repaired or replaced up to £20 per day for a period of 10 days.
- ✓ The payment of a benefit following an accident if Personal Accident cover is operative in your policy schedule.



#### Where am I covered?

- ✓ Anywhere in the United Kingdom and temporarily elsewhere in respect of Damage to your Property.
- ✓ Anywhere in the World in respect of legal liability whilst you are involved in Vintage Tractor related activities.



#### What are my obligations?

- You must take all reasonable steps to prevent damage to your property.
- If you discover any defect or damage you must make it good as soon as practicable.
- You must pay the premium shown on your policy schedule.
- You must keep us advised of any change of address and contact details.
- You must advise us of any changes in value to the property that you own including any new property that you purchase.
- You must advise us of any changes to the activities that you undertake and which are described on your policy documents.
- You must answer our questions honestly, accurately and provide true and complete information, and tell us of any changes in your circumstances that may affect your insurance and the cover provided.
- You must comply with all the conditions set out in the policy.
- You must tell us as soon as you become aware of any incident or legal proceeding which may lead to a claim.



#### What is not insured?

- ✗ Damage to any equipment caused by a data change or computer virus.
- ✗ Damage caused by war.
- ✗ Depreciation, wear and tear.
- ✗ Gradual operating cause or any process of cleaning repair restoration and re-siting other than costs involved following insured damage.
- ✗ Damage caused by terrorists.
- ✗ Any costs that are not directly associated with any insured incident.
- ✗ Damage to your own Property that you have deliberately caused or allowed to happen.
- ✗ Damage that occurred before the commencement of cover.
- ✗ Pollution or contamination.
- ✗ Radioactive contamination.



#### When and how do I pay?

The premium should be paid to your insurance intermediary Walker Midgley Insurance Brokers Limited in accordance with the instructions and timescales that they have provided with your premium invoice.



#### Are there any restrictions on cover?

- ! Cover is not provided for:
- any physical property you own that are not recorded on your Policy schedule
  - legal liability whilst you are not performing activities involving your Vintage Tractor
  - legal liability arising from you performing any employment, trade, profession or business activities
  - Excesses - this is the part of the claim you have to pay



#### When does the cover start and end?

Cover commences once the policy and schedule have been issued. These form the term of your policy.



#### How do I cancel the contract?

You can cancel the policy by using the contact details in your documentation.