

# Model Engineers Insurance



## Insurance Product Information Document

Company: Travelers Insurance Company Limited

Product: Insurance for Individual Modellers

Travelers Insurance Company Limited which is registered in the UK is authorised by the Prudential Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority with registered number 202549.

This document provides a summary of the cover, exclusions and restrictions. The full terms and conditions of this insurance can be found in the policy document, which is available on request from your broker.

### What is this type of insurance?

This policy provides cover against damage to your Models and Ancillary Equipment or damage caused by your Models and Ancillary Equipment, as summarised below.



#### What is insured?

- ✓ Damage to your Models and Ancillary Equipment 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 Road Trailer section protects you against loss or damage to road trailers by specified causes.
- ✓ 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 Home Workshop section covers loss or damage to the buildings of your home workshop and also your workshop tools, equipment, work in progress and raw materials by specified causes.
- ✓ The payment of a benefit following an accident if Personal Accident cover is operative in your policy schedule



#### What is not insured?

- ✗ Damage to any equipment caused by a date 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.
- ✗ Abuse.
- ✗ Asbestos: Fear of Asbestos and Removal Costs.



#### Are there any restrictions on cover?

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



#### Where am I covered?

- ✓ Anywhere in the United Kingdom and Europe in respect of Damage to your Models and Ancillary Equipment.
- ✓ Anywhere in the United Kingdom and temporarily elsewhere in respect of damage to your other Property.
- ✓ Anywhere in the World in respect of legal liability whilst you are involved in Model and Model Engineering 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 is practicable.
- You must pay the premium shown on your policy schedule.
- You must keep us advised of any change of address or 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 in 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 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.



## When and how do I pay?

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



## When does the cover start and end?

The cover start and end dates you selected form the term of the contract and are shown on your Policy Schedule. Your policy may be renewed and payment taken unless you contact us to stop it before the renewal date. We will contact you before your renewal date and before taking payment to confirm your renewal terms.



## How do I cancel the contract?

You can cancel this insurance by using the contact details provided in your documentation.