

Vintage Tractor Insurance



Insurance Product Information Document

Company: Travelers Insurance Company Limited

Product: Insurance of Vintage Tractors

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 Vintage Tractor or damage caused by your Vintage Tractor, as summarised below.



What is insured?

- ✓ The Accidental Damage, Fire and Theft section protects against loss or damage to your Vintage Tractor and/or implements by specified causes.
- ✓ The Third Party and Public Liability section covers Your legal liability for injury to persons or damage to third party property whilst involved in Vintage Tractor activities and also liability cover as required by the Road Traffic Act.
- ✓ The Road Trailer section protects you against loss or damage to road trailers by specified causes.
- ✓ 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 Product Liability section covers Your legal liability for injury to persons or damage to third party property arising out of any product made and supplied by you if operative in your Policy Schedule.
- ✓ The Personal Accident section provides compensation for bodily injury to you and/or your family and/or any volunteer and/or unpaid helper acting on your behalf or under your instruction whilst involved in Vintage Tractor activities if operative in your Policy Schedule.
- ✓ The Legal Expenses section provides cover to enable you to bring legal proceedings to recover losses sustained by you (and to defend any counter claim made against you) in an incident involving your Vintage Tractor for which you are not to blame, and is not covered by the Vintage Tractor Insurance policy if 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 are not recorded on your policy schedule
 - legal liability whilst you are not performing Vintage Tractor related 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?

- ✓ You are covered when driving your Vintage Tractor in Great Britain, Northern Ireland, the Isle of Man, the Channel Islands and Europe.
- ✓ You are covered in respect of damage to your other Property anywhere in the United Kingdom and temporarily elsewhere.
- ✓ You are covered in respect of Your legal liability whilst you are involved in Vintage Tractor related activities in Great Britain, Northern Ireland, the Isle of Man, the Channel Islands and Europe.



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.
- You must tell us if you change your vehicle.



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.