



Impounded Vehicle Motor Insurance

Insurance Product Information Document

This insurance is underwritten by ERS (Syndicate 218 at Lloyd's) which is registered in the UK. IQUW Syndicate Management Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Registered number: 204851.

This document provides a summary of the key information. It does not contain the full terms and conditions; these can be found in your policy document. You can find your policy document at www.ers.com.

What is this type of insurance?

Third Party Only cover – You are covered for loss or damage caused by third party liability.



What is insured?

- ✓ **Whilst driving your vehicle** you will be covered for any one claim or claims arising out of one incident following:
 - Property damage** up to £20,000,000;
 - Property damage costs/expenses** up to £5,000,000;
 - Legal costs** up to £35,000.



What is not insured?

- ✗ Damage to your vehicle.
- ✗ Cover for theft or attempted theft.
- ✗ Your policy excesses as shown in policy documentation.
- ✗ Compensation for not being able to use your vehicle.
- ✗ Any legal liability, loss or damage if driving whilst under the influence of alcohol or drugs.
- ✗ Loss or damage covered by another insurance policy.

N.B. Please refer to your policy wording for full terms and conditions.



Are there any restrictions on cover?

- ! Endorsements may apply to your policy, these will be shown in your policy documents.
- ! If a claim is made which you or anyone acting on your behalf knows is false, fraudulent, exaggerated, or provides false or stolen documents to support a claim we will not pay the claim and cover under this insurance will end.
- ! Driving other cars is excluded.



Where am I covered?

- ✓ We will provide the cover for Great Britain, Northern Ireland and the Channel Islands or the Isle of Man.



What are my obligations?

- Your premium is based on the information you gave at the start of the insurance and when it is renewed. If you have failed to give us complete and accurate information, this could lead to us changing the terms of your policy, refusing your claim or the insurance not being valid.
- You must tell us immediately about any changes to the information you have already provided. Please contact your broker if you are not sure if information is relevant. If you don't tell us about relevant changes, your insurance may not cover you fully, or at all.
- **In the event of a claim or possible claim:**
- You will need to pay the agreed excess as shown in your schedule.
- You must not admit to, negotiate on or refuse any claim unless you have our permission.



When and how do I pay?

- For full details of when and how you pay, you need to contact your broker directly.



When does the cover start and end?

- Your insurance is a contract of 30 days only.
- Your insurance cover start and end dates will be shown on your policy schedule and certificate of motor insurance



How do I cancel the contract?

- You may cancel the insurance at any time by informing your broker.
- There is no statutory cancellation rights under this policy due to the short duration.
- Cancellation will be charged in line with the short-term period rates as shown in your policy wording.