



## Policy Summary - Special Occasion Car Hirers Liability

The information provided in this policy summary is key information you should read.

This Policy Summary does not contain the full terms and conditions of your Liability Insurance. The full terms and conditions can be found in your policy document.

The insurer is ERGO Versicherung AG, UK Branch.

This policy is valid for 12 months and is renewable annually.

Significant Features and Benefits This policy provides cover against:	Significant and Unusual Exclusions or Limitations
<b>Section 1 - Employers Liability</b>  Bodily injury including illness and disease sustained by any employee which arises out of their employment	Injury caused by a vehicle registered under the Road Traffic Acts
<b>Section 2 - Public Liability</b>  Accidental Bodily Injury to any person or accidental loss of or damage to Property in connection with the business	* Loss or damage to Property belonging to the Insured. * Ownership, possession or use of any mechanically propelled vehicle, aircraft or aerial devices under the control of the Insured. * Any workmanship, repairs, alterations or conversions carried out by the Insured or their employees * Loss or damage to property being worked upon. * Goods sold, supplied, manufactured or repaired. * Arising from the use of any burning or welding equipment. * Bodily Injury sustained by the Insured and Employees
<b>For full details of the coverage you must read your insurance document</b>	<b>You</b> should refer to <b>your</b> policy wording for full details of all exclusions applicable to <b>your</b> policy.  <b>You</b> may have to pay the first amount of any claim the amount is shown in the schedule as excess.

The Policy is a complex document and contains a large number of specific terms relevant in specific circumstances, depending on the nature of the risks being insured and those extensions requested. The policy may also contain warranties describing actions that you must take or avoid for any cover to operate

If the amount insured is not as much as the value of the items you are trying to insure, then any claim may not be payable in full

### Claims:

In the first instance claims should be notified to Davies Managed Systems, 2nd Floor, East Court, Riverside Park, Stoke-on-Trent ST4 4EY. Tel: 0844 856 2035 Fax: 0844 856 2005

### Complaints Procedure

Any complaint that you may have should in the first instance be addressed to the Broker who arranged this cover for you.

Please quote your policy number in all correspondence so that your complaint may be dealt with speedily.

If your Broker is unable to resolve the complaint to your satisfaction by close of business the following day and your complaint relates to a claim then you should contact the Complaints Manager, ERGO Versicherung AG, UK Branch, 4th Floor, 35 Newhall Street, Birmingham, B3 3PU Tel: 0121 200 5822 Fax: 0121 236 2889

If after contacting ERGO Versicherung AG, UK Branch you are still dissatisfied then you may be able to refer your complaint to The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR Tel: 08000 234 567. Further information is available from them.

### Cancellation of this policy

You may cancel the policy within 14 days of the conclusion of the contract or the day on which you receive the policy document, although we reserve our rights on refunding any premium if you have made a claim on this policy. To exercise your right to cancel, contact the Broker who arranged this cover for you.

### Compensation

ERGO Versicherung AG, UK Branch is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event that ERGO Versicherung AG, UK Branch cannot meet its obligations. Further details can be obtained from FSCS, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU Tel: 0207 741 4100 Fax: 0207 741 4101 or [www.fscs.org.uk](http://www.fscs.org.uk).