

Frequently Asked Questions



1. Can you explain how breakdowns are covered under my insurance? How am I supported?

Cover whilst abroad after Brexit

Brexit may change how insurers cover you whilst abroad.

For further information on Brexit please contact your Account Manager

Your breakdown cover

[Follow this link](#) for information on breakdown cover provided by our insurer partners.

We cover you not just in the UK (including at home), but in Europe as well.

For Chubb policy holders

In the event of a motor vehicle breakdown, call ARAG on:

- Calling from within the UK: **0800 018 0678**
- Calling from outside the UK: **+44 (0) 20 7031 3905**

Please provide the following information:

- the Covered Person's name
- registration number of the Covered Vehicle
- the make, model and colour of the Covered Vehicle
- nature of the Breakdown and location of the Covered Vehicle
- if the Covered Vehicle is fitted with alloy wheels

Breakdown recovery support

A breakdown assistance operator will arrange for a recovery operator to come to the Covered Person's assistance as quickly as possible. Breakdown recovery cover is only operative if shown on your schedule of insurance.

2. What does 'agreed value' mean?

Agreed Value cover guarantees what insurers will pay in the event of a total loss and is only operative if shown on your schedule of insurance. If you require insurers to agree on the value of your cars, this can be arranged and may be subject to an independent valuation carried out by a recognised specialist source.

There is no additional charge for Agreed Value cover, however, the specialists that furnish you with a valuation may impose a fee for this service. Please note that if the sums insured are adjusted as a result of the valuation then an additional/return premium may apply.

Please contact your Client Manager to discuss your individual circumstances.

3. What does 'Market Value' mean?

Market Value means the cost of replacing your vehicle shown in your policy schedule with a vehicle of the same make, model, specification, mileage and age, and in the same condition as your vehicle immediately prior to the covered loss.

Under no circumstances, however, will the insurer pay more than the amount shown on your schedule. Most insurers will not pay more than the declared value shown on your schedule.

4. How do I make a claim?

[Follow this link](#) for information on the claims services provided by our insurer partners.

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**LOCKTON**
P E R F O R M A N C E

5. I have a Garaging Warranty but am visiting friends this weekend. Am I covered?

A Garaging Warranty only applies when the vehicle is parked within a quarter of a mile radius of your Declared Garaging Address or any of your home addresses unless specifically agreed by us.

For example, if you decide to visit a friend and you find yourself unable to garage your vehicle overnight, providing that you are more than a quarter of a mile from your Declared Garaging Address or any of your home addresses, you will be covered.

6. Do I get a discount for being a Car Club Member?

We are market leaders in the insurance of specialist cars and operate exclusive facilities with several major car clubs including Ferrari Owners' Club, Porsche Club GB and Aston Martin Owners Club, Lamborghini Club UK, Maserati Club UK and the Bentley Drivers Club.

All our bespoke schemes are controlled by Lockton and benefit from exclusive rates tailored to each client's individual needs.

7. My schedule shows a mileage restriction. What happens if I get close to or exceed it?

Most policies have an agreed annual mileage limitation. This will be shown in your most recent Policy Schedule.

Please note that if the covered vehicle exceeds the agreed mileage shown in your Policy Schedule, the insurers reserve the right not to cover any loss or damages. If you are approaching the agreed annual mileage limitation, or are likely to exceed it, please contact your account manager to discuss what options are available to you.

8. What is a warranty or contract modification?

Policies of insurance are subject to terms, conditions, endorsements, exclusions and restrictions.

Your insurance policies may contain warranties and/or conditions and if so, the terms of all warranties and the key conditions will be detailed in your Policy Schedule. You should be aware that for insurance purposes these are:

Warranty: a warranty is a promise made by you relating to facts or to something which you agree to do.

Condition: a condition is a term within the insurance contract that you must comply with



9. Am I covered for Track Days?

We are able to offer track day cover for events that your Car Club organise, in the UK. This cover is available at no extra cost. It is, however, subject to your previous experience driving on a track. Please contact your Client Manager for further details.

10. What are the minimum and maximum ages for cover?

Although we aim to assist all drivers, certain insurers have age restrictions on certain vehicles. This means the minimum age could be 30 and the maximum age 75.

If you are unsure on this subject we recommend calling us directly; we will do all we can to advise and assist you.

11. What are the minimum and maximum ages for cover?

We have a number of specialist household insurance markets we can approach that are tailor-made to accommodate your required cover, including additional properties, fine Art and Valuables and Annual Travel Cover.

12. Can I insure my everyday car?

If you have connected specialist vehicle cover with us we can accommodate your everyday car as a standalone or as part of a Collector policy.

13. Can I add a Named Driver?

Subject to the additional drivers' details being acceptable, we can add Drivers to your policy. An additional charge will depend on the policy you have with us.

14. I have a collection of cars. Can you insure them?

We can insure all of your cars under one policy, whether this is a collection of classic cars, super-cars, hyper-cars or a mixture of classics and moderns. We can build a policy to suit your needs and to ensure that all insured vehicles have one common renewal date for your convenience.

15. Can I keep my car in professional storage?

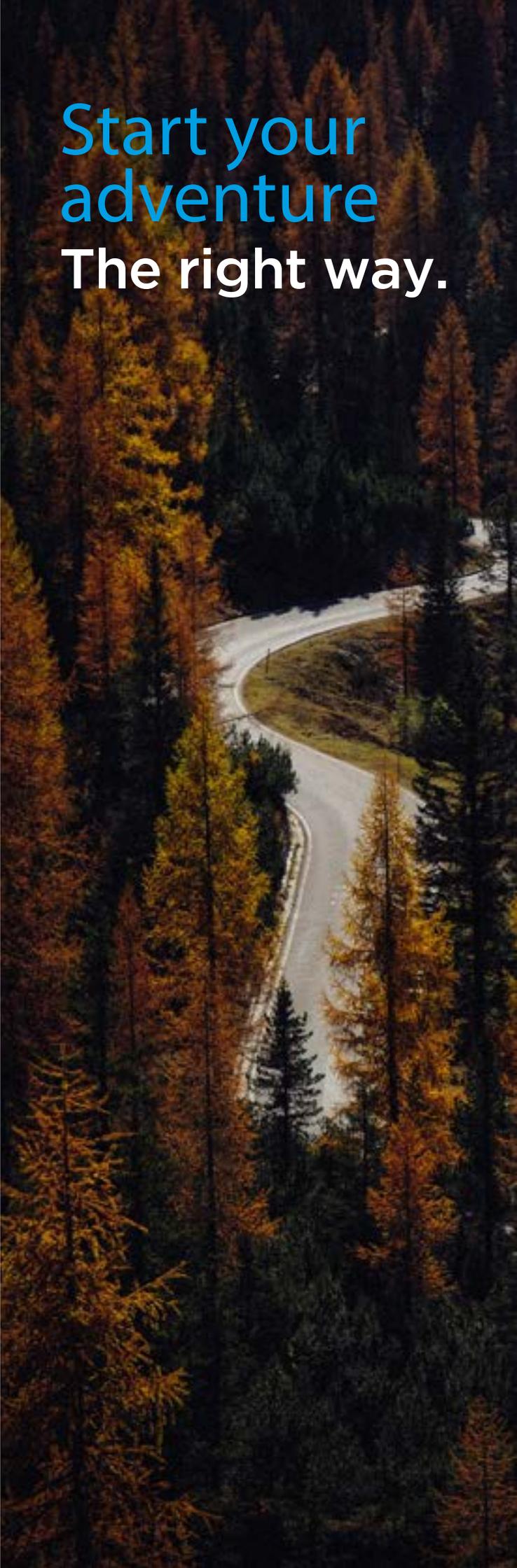
We understand that you may wish to store your vehicle in a professional storage facility, whether this is to protect it from the elements or for peace of mind. If so, we advise considering the following:

- Does the facility have adequate Public Liability insurance?
- What fire and intruder protections are in operation?
- Who has access to the facility and do they have limited keyholders?
- Are they requesting a subrogation waiver? If so, what does this mean to you as a client?
- Does the facility have an attack and salvage plan in place?

16. I want to change my vehicle's storage location. Should I inform you?

In the event of your vehicle storage situation changing, we must be informed of the following:

- Why is the vehicle being kept at an alternative location? Examples may be works being done to the storage property or moving to a more suitable location during winter
- The full address of the new location
- Dependent on the vehicle value, we will need to know construction and fire/intruder protections in operation
- If professional storage, do they have adequate Public Liability cover and are they requesting a subro waiver?
- Who has access to said location and how often will the vehicle be checked on?
- If a residential address, is the property occupied?



Start your
adventure
The right way.