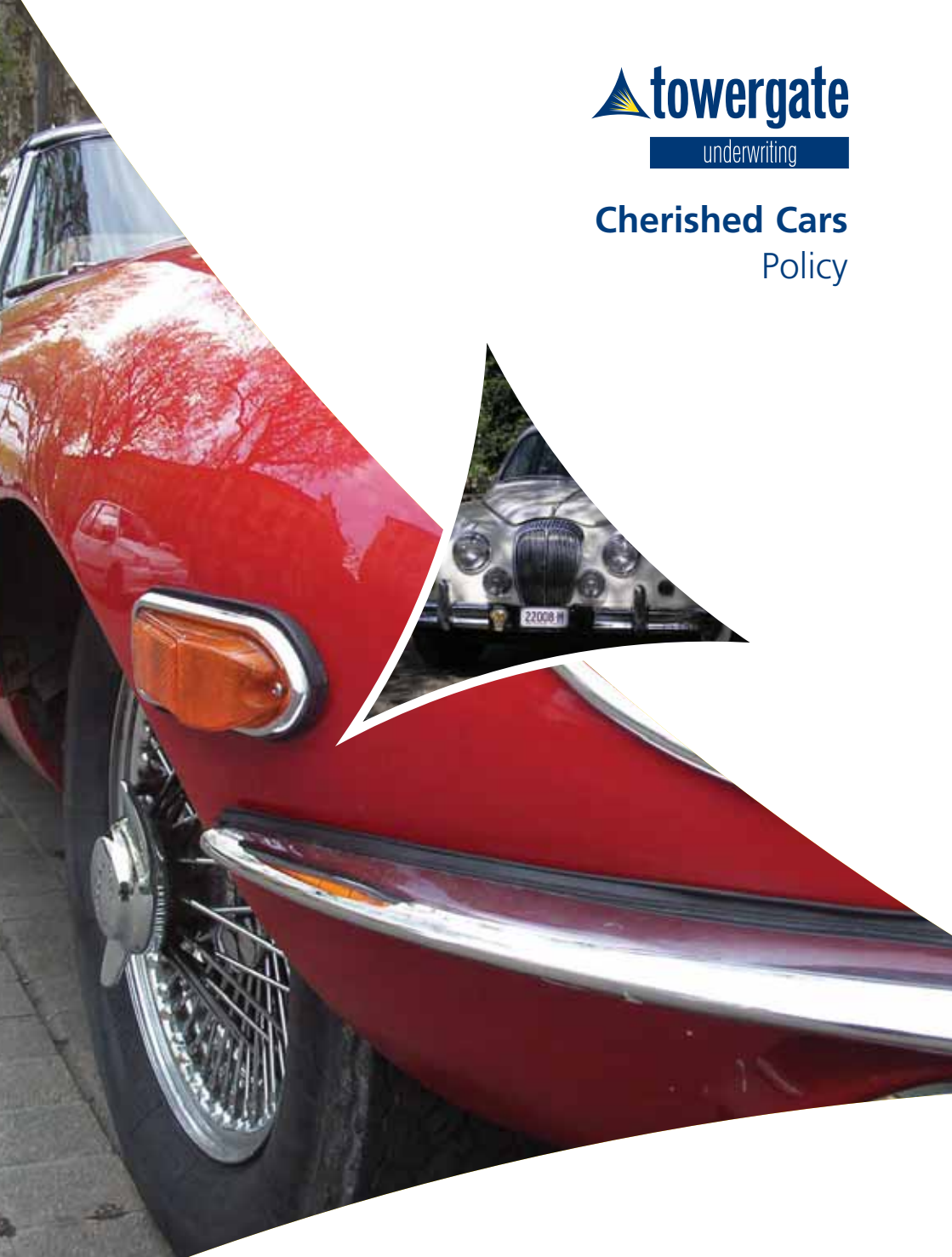
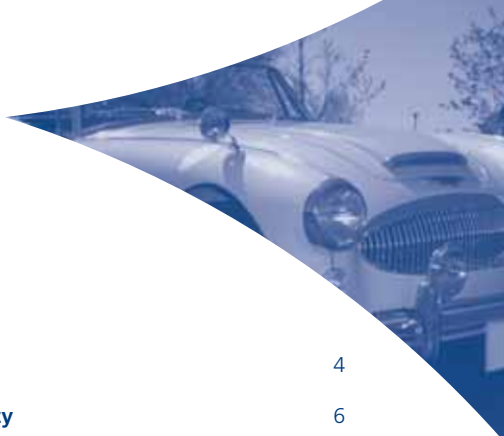




Cherished Cars Policy





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How your Insurance operates

This policy is underwritten by a consortium of leading UK insurers as detailed in the policy schedule. This policy is administered by Towergate Underwriting Group Ltd trading as Towergate Underwriting Cherished Cars, under authority granted by the insurers.

Please examine this policy, schedule and Certificate of Motor Insurance, to make sure you have the protection you need. Almost certainly your needs will change. If they do, please let **us** know – your policy is designed for easy amendment or extension. It is important that the policy, the schedule and any amendments are read together to avoid misunderstanding. Your Motor Car policy is a contract between **us the Company** and you **our** Policyholder.

We agree to pay for any damage, liability, losses or costs, as set out in this policy, or any amendment **we** authorise which occurs during any period of insurance for which you have paid a premium.

Our promise of service

Our goal is to give excellent service to all our customers but **we** recognise that things do go wrong occasionally. **We** take all complaints we receive seriously and aim to resolve all our customers' problems promptly. To ensure that **we** provide the kind of service you expect **we** welcome your feedback. **We** will record and analyse your comments to make sure **we** continually improve the service **we** offer.

What will happen if you complain?

- **We** will acknowledge your complaint within 2 working days of receipt
- **We** aim to resolve complaints within 5 working days
- Once an assessment and full investigation of your concern has been made, we will respond with a decision.

Most of our customers' concerns can be resolved quickly but occasionally more detailed enquiries are needed. If this is likely, we will contact you with an update and give you an expected date of response. This will not be beyond 20 working days from when you first made your complaint.

If you remain unhappy with the decision you receive from the local branch you may write to the Chief Executive. If you are dissatisfied with our final decision, you can refer the matter to the Financial Ombudsman Service (FOS).

The FOS will only consider your complaint if you have given us the opportunity to resolve it and you are a private policyholder, a business with a group annual turnover of less than £1 million, a charity with an annual income of less than £1 million or a trustee of a trust with a net asset of less than £1 million.

Please follow the steps on page 5. If, however, we do not resolve your complaint within 40 working days, the FOS will accept a direct referral.

Whilst we are bound by the decision of the FOS, you are not. Following the complaint procedure does not affect your right to take legal action.

What should I do?

The steps you should take if dissatisfied



Step 1 Seek resolution by your insurance adviser or usual insurer point of contact.

If you are disappointed with any aspect of the handling of your insurance we would encourage you, in the first instance, to contact the manager concerned. You can write or telephone, whichever suits you, and ask your contact to review the problem.

Step 2 Refer your complaint to our Chief Executive

If you remain unhappy with the decision you receive, please write with full details including Policy number and/or claim number, to:

The Chief Executive
Norwich Union Insurance
Surrey Street
Norwich
NR1 3NS

A review of the matter will then be carried out at a senior level and a final decision given.

Step 3 Refer your complaint to the Financial Ombudsman Service

If after making a complaint to us you are still unhappy and you feel the matter has not been resolved to your satisfaction please contact the FOS at:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

Telephone 0845 080 1800. Please note that the Ombudsman will only consider your complaint if you have already given us the opportunity to resolve it.

Law Applicable to the Contract

The parties to a contract of insurance covering a risk in the United Kingdom are allowed to choose the law applicable to the contract. In the absence of any written agreement to the contrary, the law applicable to this contract will be that of the law of England and Wales.

Signed for and on behalf of Towergate Underwriting Cherished Cars and the insurers

A.Homer
Chief Executive Officer
Towergate Underwriting Group Ltd

A Guide to your Cherished Car Motor Policy

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Your policy schedule which is enclosed separately will indicate if any of the endorsements at the back of this policy book applies to you.

Definition of Words

Certain words have been defined. These have the same meaning wherever they are used in this policy or schedule and are highlighted in the policy by being shown in bold print e.g. **Motor Car**.


Additional Covers – Refund of Premiums

Where you have purchased additional cover options with this policy, there is no refund available on these additional covers if they are subsequently removed after the statutory cancellation period.

Your Cancellation Rights

You have a statutory right (under Financial Services Authority rules) to cancel your policy during a period of 14 days from the day of purchase of the contract or the day on which you receive your policy documentation, whichever is the later. If you wish to do so and the insurance cover has not yet commenced, you will be entitled to a full refund of the premium paid. Alternatively, if you wish to do so and the insurance cover has already commenced, you will be entitled to a refund of the premium paid, subject to a deduction for the time for which you have been covered. This will be calculated on a pro-rata basis for the period for which you received cover. To exercise your right to cancel, please contact:

Towergate Underwriting Cherished Cars
302-308 Preston Road
Harrow, Middlesex
HA3 0QP
Tel: 0870 990 6090 Fax: 0870 990 6065



If you do not exercise your right to cancel your policy, it will continue in force and you will be required to pay the premium. For your cancellation rights outside the statutory cooling off period, please refer to the General Conditions section of your policy booklet.

You should also return your certificate of motor insurance immediately following cancellation.

Financial Services Compensation Scheme

Our obligations are covered by the Financial Services Compensation Scheme (FSCS). If we were unable to meet our obligations, you could be entitled to compensation from this scheme, depending on the type of insurance and the circumstances at the time.

For cover required by the Road Traffic Acts, you would be covered in full for any claim; for any other type of claim, you would be covered for all of the first £2,000 and 90% of the remainder; in each case, without any upper limit.

Further information about compensation scheme arrangements is available on the FSCS website www.fscs.org.uk, or write to Financial Services Compensation Scheme, 7th floor Lloyds Chambers, Portsoken Street, London, E1 8BN.

Making a claim – Telephone Contact Points

Should you need to make a claim under this policy, please contact us using the telephone number shown below:

Tel: 08700 795 796

Telephone Call Recording

For our joint protection telephone calls may be recorded and/or monitored

Administration Charge

We reserve the right to apply an administration charge of up to £15.00 (subject to insurance premium tax where applicable) for any adjustments you make to your policy.

Several Liability Notice

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

General Exceptions

- 1 This policy does not insure any destruction, loss of use, depreciation, mechanical or electrical breakdown, computer failures or breakdowns, breakages, or damage to any property or any consequential loss or any legal liability directly or indirectly caused by, or contributed to, by or arising from:

Radioactive contamination

- ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
- the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or component.

Sonic bangs

- pressure waves caused by aircraft and other aerial devices.

2 War

Except to the extent that **we** are liable under the Road Traffic Acts this policy does not insure any consequence whatsoever resulting directly or indirectly from or in connection with any of the following regardless of any other contributory cause or event

- (i) war, invasion, act of foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power
- (ii) any action taken in controlling preventing suppressing or in any way relating to (i) above

3 Additional liabilities

If you enter into any agreement which could mean you incur additional liabilities, this policy will not operate for those additional liabilities.

Interpretation

Car Sharing

Should you carry passengers for social or other similar purposes and receive a contribution to your costs, **we** will not regard this as constituting the carriage of passengers for hire or reward (or the use of the vehicle for hiring) provided that:

- a) the vehicle is not constructed or adapted to carry more than 8 passengers (excluding the driver)
- b) the passengers are not being carried in the course of a business of carrying passengers
- c) the total contributions received for the journey concerned do not involve an element of profit.

Note: If in any doubt you should seek confirmation from us before undertaking the car sharing.

Definition of words

Policyholder

The person shown as the policyholder in the schedule. If there is more than one person named in the schedule as the policyholder, this policy applies both jointly and individually.

Certificate

Your current valid Certificate of Motor Insurance which has the same number as this policy.

The **Certificate**, not the policy, is the document which you may be required to produce to the police as evidence of insurance. The **Certificate** also sets out who may drive the car, who may use it and for what purpose.

Motor Car

Any vehicle described in the 'Description of Vehicles' in your **Certificate**.

Insured Person

- the **Policyholder**
- other persons who are permitted by your **Certificate** to drive or use the vehicle
- the employer or partner of any person whose business use is permitted by your **Certificate**
- at your request
 - a) any person getting into or out of or travelling in your **Motor Car**
 - b) the owner of the **Motor Car** if someone other than yourself.

Excess

The amount you pay towards the agreed cost of any claim for loss or damage to your **Motor Car**.

An **Excess** does not apply when the loss or damage is caused by fire, self-ignition, lightning, explosion, theft or attempted theft except where specifically mentioned.

An **Excess** does not apply when your **Motor Car** is in the hands of a member of the motor trade for servicing or repair, or in the hands of an employee of a hotel or restaurant for the purposes of parking.

An **Excess** does not apply where the only damage is confined to the windscreen or windows but not the glass sunroof or scratching of the bodywork resulting from that damage.

TUCC

Towergate Underwriting Cherished Cars, a trading name of Towergate Underwriting Group Ltd.

Agreed Value

In the event of any loss or damage to your **Motor Car** we will decide whether to pay

- for repair, or
- the cash amount of the loss or damage

but not more than the value of the **Motor Car** as stated on the current **TUCC** records, subject to a maximum of £250,000 provided such valuation is in force at the time of loss or damage.

If such a valuation is not in force at the time of loss or damage then the maximum amount payable will be the value of the **Motor Car** as stated on the latest valuation issued, or the market value of the vehicle immediately prior to such loss or damage, whichever is the lesser, subject to a maximum of £250,000.

If no valuation is in force, the maximum amount payable will be the market value of the **Motor Car** immediately prior to such loss or damage, but not exceeding the **Policyholder's** estimated value recorded by **TUCC** and subject to a maximum of £250,000

We/Us/Our/The Insurer/The Company

A consortium of leading UK insurers as insurers of the policy whose proportionate liability is detailed in the policy schedule, and Towergate Underwriting Group Ltd trading as Towergate Underwriting Cherished Cars acting on behalf of the insurers as administrators of the policy.



General Conditions

We will act in good faith in all **our** dealings with you.

1 Claims Procedure

If damage to your **Motor Car** is covered by this policy you should contact **us** or your usual insurance adviser who will put you in contact with a selected repairer. Alternatively you may authorise its repair without telling **us** first.

You must however send to **us** as soon as reasonably possible a detailed estimate of the cost and we reserve the right to seek alternative estimates.

2 The payment of claims is dependent on:

Your own observance of the following:

- a) taking reasonable steps to safeguard against accident, injury, loss or damage and maintaining your **Motor Car** in a safe and roadworthy condition.
- b) your **Motor Car** (or any borrowed vehicle) only being driven or used as permitted by the **Certificate**.
Regardless of this, when your **Motor Car** is in the hands of a member of the motor trade for servicing or repair, the insurance continues to operate to protect you the **Policyholder**.
- c) reporting in writing to **us** as soon as reasonably possible full details of any incident which may result in a claim under this policy.
- d) forwarding to **us** every writ, summons, legal process or other communication in connection with the claim immediately upon receipt.
- e) giving **us** all necessary information and assistance that **we** may properly require.
- f) not admitting liability or making an offer or promise of payment without **our** written consent.
- g) notifying the police as soon as reasonably possible of loss or damage caused by theft. You also have an obligation to notify the police in certain circumstances if you are involved in a road accident.

Your recognition of our right:

- h) to take over and deal with in your name at **our** expense the defence or settlement of any claim.
- i) to take proceedings in your name, but at **our** expense, to recover for **our** benefit the amount of any payment made under this policy.
- j) to avoid paying any claim which is in any respect fraudulent.
- k) to make to the legal owner or to the hire purchase company any payment for loss or damage, if **we** know the **Motor Car** is owned by someone other than the **Policyholder** or is the subject of a hiring or hire purchase agreement.
- l) if a claim is not covered by this policy – to recover from the **Insured Person** any payment made solely because of the compulsory insurance law of a country to which this policy applies.
- m) to settle your claim on a proportionate basis if you have other insurance covering the same loss, damage or liability.

- n) where **we** have accepted a claim but the amount to be paid is in dispute – to refer the matter to an independent arbitrator acceptable to the parties involved. This does not affect the right to refer also to the Insurance Ombudsman.

Any other person entitled to claim the benefit of this policy must also observe its terms and conditions.

3 Change of (or additional) car and other changes

You must tell **us** immediately of any change of car or additional car; any change of driver(s) or additional driver(s); any modifications made to the car or any change in the use of the car. If you do not tell **us** then this policy does not operate. In addition you must tell **us** of any change of address.

You may have to pay an additional premium or you may be entitled to a refund of premium. The amount of additional or refund of premium will depend on the nature of the change and the period remaining to renewal from the effective date of the change.

Any other change to the information provided by you must be advised to **us** before the next renewal date of your policy.

4 Cancellation

- a) You may cancel this policy at any time by letter.
- b) **We** may cancel this policy by sending seven days notice by recorded delivery letter or registered letter to your last known address.
- c) If the premium is paid by payment instalments and payment ceases, **we** may cancel this policy by sending seven days notice as set out in paragraph b) above.
- d) In the event of cancellation, any return premium will depend on how long the policy has been in force and whether any claims have been made. No refund of premium will be allowed if laid up only cover is given under the policy.
- e) If you cancel the policy during the first year of insurance, any return of premium will be calculated using **the Company's** current short period rates set out on page 13.
- f) The **Certificate** must be returned to **us** and any refund will be calculated from the date it is received.



The current short period rates are:-

Period of cover not exceeding	Percentage of Annual Premium payable by you
1 month	25%
2 months	35%
3 months	40%
4 months	50%
5 months	60%
6 months	70%
7 months	75%
8 months	85%
9 months	90%
10 months	100%
11 months	100%

5 Renewal

The period of insurance is for a fixed period indicated on your schedule. At the end of this period, renewal may be offered with changes to the policy wording and premium. **We** will advise you of those changes in writing before the end of the fixed period. **We** reserve the right not to invite renewal of the policy and you may choose not to accept our invitation to renew.

Insurance Provided

We will pay:

The insurance provided is shown in your current schedule.

The insurance provided will operate throughout the Great Britain and Northern Ireland including transit by sea between its ports. You also have insurance for any vehicle to which this policy applies for the minimum insurance (or, if higher, the minimum insurance applicable in Great Britain) required to comply with the laws relating to compulsory insurance of vehicles in the following countries:

- Great Britain, Northern Ireland, The Channel Islands and the Isle of Man, The Republic of Ireland, Andorra, Austria, Belgium, Croatia, Cyprus, The Czech Republic, Denmark, Estonia, Finland, France (including Monaco), Germany, Gibraltar, Greece, Hungary, Iceland, Italy (including San Marino and The Vatican City), Latvia, Lithuania, Luxembourg, Malta, The Netherlands, Norway, Poland, Portugal, Slovakia, Slovenia, Spain, Sweden and Switzerland (including Liechtenstein).

1 Loss or damage to your Motor Car

- a) The cost of repair or replacement for loss or damage to your **Motor Car**. The maximum amount payable will be the **Agreed Value** unless the schedule has the words 'market value' when the maximum amount payable will be the reasonable market value immediately prior to the loss or damage.

We will not pay:

1 Loss or damage to your Motor Car

- Unless otherwise stated in the schedule, the following standard excesses apply.

For loss or damage including malicious damage to your **motor car**

An **Excess** of

- £100 if the vehicle value is up to £15,000
- £150 if the vehicle value is between £15,001 and £30,000



We will pay:

Towing and delivery charges

- b) • The reasonable costs of protection and removal to the nearest repairers if, as a result of any loss or damage which is insured by this paragraph, your **Motor Car** is disabled.
- The reasonable cost of delivery to the **Policyholder** in the British Isles after repair, but not more than **we** would have to pay if delivered to your address on the schedule.
- c) The cost of replacing or repairing the windscreen or window but not the glass sunroof of your **Motor Car** or scratching of the bodywork resulting from that damage where this is the only loss or damage (but see paragraph 7)

We will not pay:

- £150 plus an additional £10 per £1,000 (or part thereof) if the vehicle value exceeds £30,000 Subject to a maximum of £450

If your **Motor Car**, and if at the same time its accessories, spare parts or components are lost or damaged as a result of theft or attempted theft and the **Motor Car** does not have a proprietary electronic vehicle immobiliser fitted to it which had been activated or the **Motor Car** was not in a locked building at the time of theft the theft excess will be increased as follows

£250 if the vehicle value is up to £15,000

£500 if the vehicle value is over £15,000

- Wear and tear, depreciation, mechanical or electrical breakdown
- Any depreciation in the market value of your **Motor Car** following any repair where the cost of such repair is the subject of a claim under the policy
- Damage to tyres by the application of brakes or by road punctures, cuts or bursts
- Loss of use
- Loss or damage due to:
 - earthquake
 - riot or civil commotion other than in Great Britain, the Isle of Man or the Channel Islands.
- Any loss or damage to your **Motor Car** caused by theft or attempted theft if the vehicle value exceeds £20,000 and the **Motor Car** is not kept in a locked building during the hours of 10.00pm and 6.00am (BST or GMT as applicable).

2 Liability to other people and their property

- a) The amount of:
- damages and claimant's costs and expenses
 - any other costs and expenses agreed between **us** in writing arising from bodily injury or damage to property for which the **Insured Person** may be liable at law resulting from an accident involving your **Motor Car**.

Legal representation

- b) At your request:
- the solicitor's fee for:
 - representation at any coroner's inquest or fatal enquiry
 - defending in any Court of Summary Jurisdiction any proceedings
 - the reasonable costs agreed by **us** for:
 - legal services for defence in the event of proceedings being taken for manslaughter dangerous or reckless driving causing death arising from an accident which may result in a claim.

We will not pay:

This will not apply if the **Motor Car** is temporarily away from the normal garaging or residential address and is being used in the course of a journey.

- 2 Losses under the whole of this paragraph for:
- damage caused by an **Insured Person** to his own property or property which is in his custody or control
 - damage to your **Motor Car** or any borrowed vehicle
 - bodily injury to any person arising out of and in the course of their employment by an **Insured Person**, except insofar as is necessary to meet the requirements of any Road Traffic legislation.
 - Except to the extent that **we** are liable under the Road Traffic Acts any consequence whatsoever resulting directly or indirectly from or in connection with any of the following, regardless of any other contributory cause or event
 - (i) Terrorism
Terrorism is defined as any act or acts including but not limited to
 - (a) the use or threat of force and/or violence and/or
 - (b) harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to, harm or damage by nuclear and/or chemical and/or biological and/or radiological means caused or occasioned by any person(s) or group(s) of persons or so claimed in whole or in part for political, religious, ideological or similar



We will pay:

- 3 Personal injury to you or your spouse/civil partner**
£5,000 if the **Policyholder** or the **Policyholder's** spouse/civil partner suffers accidental injury:
- in direct connection with your **Motor Car**
 - while travelling in, or getting into or out of, any other private car which does not belong to you and within one year the injury is the sole cause of:
 - death, or
 - total and permanent loss of all sight in one or both eyes, or
 - total loss by physical severance

We will not pay:

- purposes
- (ii) any action taken in controlling, preventing, suppressing or in any way relating to (i) above.
- iii) loss of or damage to aircraft or aerial devices
- iv) bodily injury to any person while on board or getting into or out of an aircraft or aerial device

We will insure you for all amounts which you may have to pay as a result of you being legally liable for:

- (a) a person's death or injury
- (b) damage to their property up to a maximum amount of £20,000,000 (excluding claimant's costs and expenses and any other costs and expenses) and up to £5,000,000 for claimant's costs and expenses and any other costs and expenses incurred with our written consent in relation to damage to their property.

- 3** Injuries arising if:
- the injury is a result of suicide or attempted suicide
 - the **Policyholder** is a corporate body or firm
 - caused by earthquake
 - caused by riot or civil commotion other than in Great Britain, the Isle of Man or the Channel Islands.

We will pay:

or total and permanent loss of use of one or both hands or feet.

Payment will be made direct to the injured person or to their legal personal representatives.

If you or your spouse/civil partner have any other motor insurance with **us**, payment will be made under one policy only.

4 Medical expenses

Up to £250 for each person for medical expenses incurred from injuries suffered in an accident while in your **Motor Car**.

5 Emergency treatment

The cost of emergency treatment incurred under the Road Traffic Acts and arising from the use of a vehicle covered under this policy.

6 Personal belongings

Up to £150 in total for accidental loss of or damage to any personal belongings while in or on your **Motor Car**.

7 Windscreen breakage

The cost of replacing or repairing a broken windscreen or window where the breakage is the only loss or damage to your **Motor Car**.

We will not pay:

- 6**
- Money, stamps, documents and securities
 - Goods or samples carried in connection with any trade.

- 7**
- The first £50 of the cost of replacing any windscreen or window.



We will not pay:

We will not pay for:

Any loss of or damage to any computer equipment whatsoever and/or software and/or microchip controlled appliance installed in or fitted to the vehicle, or any resultant loss of data directly or indirectly caused by or contributed to by or arising from the failure of that equipment, at any time, to treat any calendar date as the correct date and/or to manipulate correctly other information or process other command using any such date.

8. Foreign Use

The insurance cover provided by this Policy operates for up to 3 months in any one period of insurance (in addition to automatically providing the minimum cover required by law) in the countries listed below.

Andorra	Austria	Belgium	Czech Republic	Denmark
Finland	France	Germany	Gibraltar	Greece
Hungary	Iceland	Ireland	Italy	Lichtenstein
Luxembourg	Monaco	Netherlands	Norway	Portugal
San Marino	Slovakia	Spain	Sweden	Switzerland

If you pay **us** an extra premium before you go abroad we may extend the cover in the countries listed above for more than 3 months.

If you pay **us** an extra premium we may extend the insurance cover provided by this Policy to include a country not listed above and we will issue you an International Motor Insurance Card (Green Card).

IN ADDITION FOR THE MOTOR CAR COVERED UNDER THE POLICY

Transit

The policy includes transit between the countries to which this Policy applies provided each transit is scheduled to last no more than 65 hours.

Customs Duty

Payment of Customs Duty for the **Motor Car** following temporary importation into any country into which the Policy cover applies provided that payment is a direct result of any loss or damage insured by the Policy.



Check your schedule to see if these endorsements apply to you

Endorsement No. CH0 – accidental damage fire and theft only

The Insurance provided by this Policy in connection with the Insured Motor car is suspended other than Paragraph 1 (Loss or damage to your Motor Car).

Endorsement No. CH1 – 1500 miles maximum

The Insurance cover provided by this Policy in connection with the Insured Motor car is restricted to 1500 miles per period of Insurance.

If it is established following a claim that the Insured Motor car has exceeded 1500 miles during the period of Insurance there will be no indemnity provided under Paragraph 1 (Loss or damage to your Motor Car).

Endorsement No. CH2 – 3000 miles maximum

The Insurance cover provided by this Policy in connection with the Insured Motor car is restricted to 3000 miles per period of Insurance.

If it is established following a claim that the Insured Motor car has exceeded 3000 miles during the period of Insurance there will be no indemnity provided under Paragraph 1 (Loss or damage to your Motor Car).

Endorsement No. CH3 – 5000 miles maximum

The Insurance cover provided by this Policy in connection with the Insured Motor car is restricted to 5000 miles per period of Insurance.

If it is established following a claim that the Insured Motor car has exceeded 5000 miles during the period of Insurance there will be no indemnity provided under Paragraph 1 (Loss or damage to your Motor Car).

Endorsement CH4 – Cherished Car Insurance – Limited Mileage 7500

The insurance cover provided by this policy in connection with the insured motor car is restricted to 7500 miles per period of insurance.

If it is established following a claim that the insured motor car has exceeded 7500 miles during the period of insurance there will be no cover provided under the Policy.

Endorsement No. CH5 – trailer cover – third party only

The Indemnity provided by Section 2 of the Policy shall apply in respect of any trailer for which details have been supplied to the Company when this is attached to the Insured Motor car or is temporarily detached therefrom whilst away from the Insured's premises provided always that the Company shall be under no Liability unless the Insured Motor car to which the trailer was attached remains in the vicinity of such detached trailer.

Endorsement CNP01

The policy is extended to insure the loss of the registration number of your car. If your car is lost or damaged beyond economic repair and the loss or damage is covered by this policy we will pay you the value of your registration number plate subject to confirmation by a member of the Cherished Number Plate Register.

Endorsement RI1 – Reinstatement Cover 25% Increase – It is hereby noted that the agreed value of the insured vehicle is as detailed on the agreed value certificate and schedule. It is further noted and agreed that this sum is increased by 25% in respect of repairs to the insured vehicle. This does not apply in any other circumstance.

Endorsement RI2 – Reinstatement Cover 50% Increase – It is hereby noted that the agreed value of the insured vehicle is as detailed on the agreed value certificate and schedule. It is further noted and agreed that this sum is increased by 50% in respect of repairs to the insured vehicle. This does not apply in any other circumstance.

Towergate Underwriting and Towergate Underwriting Cherished Cars are trading names of

Towergate Underwriting Group Ltd

302-308 Preston Road, Harrow, Middlesex HA3 0QP

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