

Vehicle damage insurance

Information document for the insurance product

INSURER: HISCOX SA - Insurance company registered with the Trade and Companies Registry of the Grand Duchy of Luxembourg under no. B217018 and accredited by the Insurance Commission (Commissariat aux assurances, CAA), acting in France under freedom of establishment through its French branch registered with the RCS of Paris under no. 833 546 989.

ASSISTANCE: Via the Insurer FRAGONARD ASSURANCE, whose breakdown assistance services are implemented by MONDIAL ASSISTANCE - SA [limited company] with a registered share capital of €59,730,000 - Registered office: 2 rue Fragonard - 75017 Paris - registered with the RCS of Paris under no. 479 065 351.

Entities governed by the French Insurance Code.

Product: Collection Cars by Hiscox

This information document outlines the policy's main coverage and exclusions. It does not take into account your specific needs and requirements. You'll find full details for this product in the pre-contractual and contractual documentation.

Insurance type

This insurance product only covers physical damage to the insured vehicle irrespective of whether you are driving it or not. It does not cover damage caused to third parties (compulsory third-party liability car insurance) for which a separate insurance policy must be taken out with an approved insurer.



What does the policy cover?

The policy is designed to cover all risks of physical damage for any collection car greater than 15 years of age for which the policy has been taken out at the listed value. This listed value is valid indefinitely.

COVERAGE AUTOMATICALLY PROVIDED:

Damage to the car

- ✓ Any damage to the car, either when it is parked or while driving.
This includes: in areas of high tourist density, at exhibitions, parades and regularity rallies (average speed ≤ 50km/h) without timing or maximum speed ranking.
- ✓ Standard risks: fire and similar events (damage resulting from short-circuits, explosions), theft and attempted theft, vandalism, natural and technological disasters, terrorist attacks, etc.
- ✓ Any other risk, including: windscreen breakage (replacement or repair costs), other climatic events in mainland France, accidental events, etc.
- ✓ Damage to accessories and equipment, damage to personal effects as a result of theft, fire or an accident.
- ✓ Replacement costs in the event of keys being lost or stolen

OPTIONAL COVERAGE:

- Driving on a motor racing circuit as an amateur, without timing or ranking for vehicles over 15 years old and valued at less than €250,000
- New purchases: coverage provided within 3 months and up to 10% of the insured amounts

Coverage preceded by ✓ is automatically provided under the policy.



What is not covered by the policy?

- ✗ Third-party liability car insurance
- ✗ Criminal defence following an accident
- ✗ Bodily injury to the driver
- ✗ Vehicles with a gross weight of more than 3.5 tonnes
- ✗ Vehicles which were first registered less than 15 years from the year of taking out the policy
- ✗ Vehicles used for daily or business purposes
- ✗ Any travel other than private
- ✗ Legal protection
- ✗ Carrying people or goods for money
- ✗ Renting the insured vehicle
- ✗ Theft of precious objects (jewellery, watches), cash and works of art



Are there exclusions to the coverage provided?

MAIN EXCLUSIONS:

- ! Legal exclusions including damage caused:
 - during events, races, competitions (or their trials) subject to authorisation,
 - by transporting hazardous materials
- ! by a deliberate act
- ! by civil or foreign war, or riots
- ! due to theft by family members
- ! due to the loss of enjoyment or depreciation of the vehicle,
- ! due to lack of maintenance, wear and tear or an inherent defect of the vehicle
- ! due to a repair, renovation or modification to the vehicle
- ! when driving under the influence of alcohol or substances or plants classified as narcotics
- ! when the driver is under age or does not have a valid licence
- ! when the vehicle is no longer covered by the third-party liability car insurance or its safety and roadworthiness test [*contrôle technique*] is no longer valid.

MAIN LIMITATIONS:

- The vehicle must be parked in an enclosed garage, notwithstanding specific exceptions. Additional means of protection may be required depending on the characteristics and value of the vehicle.
- You may be required to pay an amount (excess) especially for certain risks.
- An excess may be applied in the event of a loss caused by a driver who is not named in the policy, except for certain cases specified in your Specific Terms and Conditions.
- If the authorised allowance of kilometres is exceeded, the compensation may be reduced proportionally.



Where does the coverage apply?

- ✓ In the country of the risk address mentioned in the policy.
- ✓ In the country where the vehicle is covered by compulsory third-party liability car insurance (mentioned on the vehicle insurance document) within Europe (including Switzerland and the UK).
- ✓ For Natural and Technological Disasters and Terrorism coverage, the geographical coverage is mentioned in the policy.



What are my obligations?

Failure to comply with your obligations may result in your insurance policy being rendered null and void or coverage not applying. Therefore, you must:

Upon signing the policy:

- You must give exact answers to the questions asked by the insurer, including in the risk declaration form, so that we can assess the risks that we are covering.
- Provide any supporting documents requested by the insurer.
- Pay the premium (or the instalment) specified in your policy.

After signing the policy:

- Inform us of any new circumstances that may increase the risk covered or result in new risks.

If a loss occurs:

- File the claim within 5 working days (2 days for theft) and enclose any document useful in assessing the claim.
- Inform the insurer of any other insurance taken out to cover the same risks in full or in part with other insurers, as well as any reimbursement that we may receive for a claim.



How and when do payments have to be made?

The premium is payable in advance each year on the date mentioned in the policy, to the insurer or its representative within ten days of the due date. Payment by instalments may nevertheless be granted. In this case, you will receive advance notice of the amounts and payment dates for the instalments.

The instalments may be made annually, half-yearly, monthly, by cheque, by direct debit or wire transfer.



When does my coverage start? When does it end?

The policy comes into effect on the date specified in the Specific Terms and Conditions. It is concluded for a term of 1 year (provided that you send the insurer the requested supporting documents and that the information you declare is compliant) and is automatically renewed from year to year on its main renewal date, unless one of the parties cancels the policy in the cases and under the conditions set out in the policy.



How do I cancel my policy?

You may ask to cancel the policy in the cases and under the conditions provided for in the policy, including:

- at any time, after a period of 1 year from taking out the first policy. Cancellation takes effect one (1) month after we have received notice from you.
- if your personal or professional situation changes.