



About Classic Car Insurance

Q; What is a Classic Car?

A; Any car manufactured at least 10 years ago as a standard production model. The annual mileage must not exceed 7,500 miles – discounts are available for lower mileage. Other vehicles including commercial vehicles, military vehicles, tractors and custom made replicas may be acceptable. If you are unable to find your vehicle on our website listing please call us on 0800 731 2063.

Q; Do Cherished / Classic Car Club Members get special rates?

A Yes, if you are a member of a recognised classic car club, you will qualify for a discount. (A photocopy of your membership card will be required.)

Q; What is the excess?

A; This is the amount that you will be required to pay towards the cost of any claim for loss of or damage to your vehicle. Excess's are determined by the vehicles value; if you require further information on this subject please contact us.

Q; How is the car's value determined?

A; The underwriters base their values upon the "fair market" value of a vehicle (the value that could be achieved in a sale between a willing seller and a willing buyer), agreed at inception and guaranteed until the following renewal. Agreed value will not apply to any vehicle less than £1000 in value. The agreed value process is subject to six photographs of your vehicle and in some cases additional supporting evidence.

Q; What is a Thatcham security device?

A; The Thatcham Motor Insurance Repair Research Centre evaluates the effectiveness of car security products against the British insurance industry's criteria. Most insurers acknowledge the benefits of these devices.

Q; Can I insure more than one car on a policy?

A; No, we can only cover one vehicle per policy

Q; What mileage limits do you offer?

A; Our policy offers you limits of 1500, 3000, 5000 or 7500 miles per annum depending upon the age of your car.

Q; *What happens if I exceed my mileage limit?*

A; If at the time of a claim it is established that the mileage limit has been exceeded the claim will be denied. It is possible to increase your mileage limit providing it is prior to a claim occurring and that the required additional premium has been paid. Please note the maximum mileage limit allowed is 7500 miles per annum.

Q; *Does my policy earn a no claims discount?*

A; No, Classic car insurance differs from every day car insurance, in that you do not earn a no claims discount. We will however issue evidence of claim free driving if required.

About Your Cover

Q; *Is immediate cover available?*

A; Yes, immediate cover is available both via the phone and the Internet. If you need an urgent cover note for taxation purposes please call us for assistance.

Q; *Does my policy allow me to drive abroad?*

A; All private car policies issued in the UK include the minimum cover required in any EU country. In addition Towergate Classic Motor Cherished Car Insurance policies provide cover equivalent to that held in the UK (for up to 90 days in a year) automatically. Cover may be extended for longer periods or for countries outside the EU.

Q; *Does my policy allow me to drive anybody else's car?*

A; No, the policy excludes driving of other cars not belonging to or hired to you.

Q; *Does my classic car policy allow any person to drive?*

A; No, however you can have up to six named drivers including the policyholder.

Q; *Can you cover me for Third Party Fire and Theft only?*

A; No, we can only provide Comprehensive or laid up cover.

About Your Payment

Q; *Can I spread my payments and pay by monthly installments?*

A; Yes, we do offer payment by installments if you would like further details please call us on 0800 731 2063.

Q; *What about the security of my online payment?*

A; We know that when you purchase items or services online you want your personal details and your credit or debit card information to be private and secure. We are committed to providing this security for you. Our secure-server software encrypts all the details in your online transaction. The encryption process takes the characters you enter and converts them into coded form, which is then securely transmitted.

Useful Information

Q; *Who is Towergate Classic Motor?*

A; Towergate Classic Motor are authorised and regulated by the Financial Services Authority (FSA) and is a wholly owned subsidiary of Towergate Underwriting Group Ltd. Towergate Classic Motor have been specialists in classic car insurance since 1969.

Q; *How can I contact you?*

A; If you need any help or want to contact us, you can:

Call us on 0870 731 2063

Lines are open Monday to Friday 9.30am to 5.30pm.