

Trailer Insurance

Insurance Product Information Document

Company: Great Lakes Insurance UK Limited

Product: Trailer Insurance

Great Lakes Insurance UK Limited is a company incorporated in England and Wales with company number 13436330 and registered office address is 1 Fen Court, London, United Kingdom, EC3M 5BN. Great Lakes Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 955859. This insurance (for all sections excluding Cycling Legal Expenses) is underwritten by ERGO UK Specialty Limited on behalf Great Lakes Insurance, who is UK Limited authorised by the Financial Conduct Authority and the Prudential Regulation Authority.

This document is a summary of your cover. Full details of the terms and conditions are set out in the policy wording and associated policy documentation.

What is this type of insurance?

Cover for accidental tangible physical loss, damage or destruction to your Trailer and third-party liability coverage.



What is insured?

Material Damage

- ✓ Accidental tangible physical loss, damage or destruction to your Trailer.

Third Party Liability

- ✓ Up to the sum insured, all sums which you become legally liable to pay as damages; and costs and expenses in the event of:
 - accidental bodily injury to any person,
 - accidental loss of or damage to property,
 - obstruction, loss of amenities, trespass, nuisance or interference with any right of way, light, air or water
- ✓ occurring during the period of insurance and arising out of your ownership of your Trailer



What is not insured?

Material Damage

- △ The amount of excess as shown in your schedule.
- △ Damage caused by a change in climactic conditions.
- △ Damage caused by faulty or defective workmanship, design or materials used in respect of your Trailer.
- △ Any cost of replacing, repairing or restoring your Trailer above the amount you've insured it for.
- △ Damage to tyres.
- △ Business use of your Trailer.
- △ Damage caused whilst your Trailer is not in use or is left unattended, unless your Trailer is kept in a locked building or locked with an appropriate approved wheel clamp and hitch lock.

Third Party Liability

- △ Loss or damage to property belonging to you or in your custody or control or contained within your Trailer
- △ Loss or damage occurring whilst your Trailer is being towed or becoming detached whilst being towed.
- △ Business use of your Trailer.
- △ Bodily injury or damage to property belonging to you or your family member.
- △ Liability arising from or caused by a deliberate wrongful act or deliberate wrongful omission of any person eligible for an Indemnity under this policy.
- △ claims which arise out of circumstances notified to previous insurers or known to You, or which should have been known to You upon reasonable enquiry, at inception of this Policy.



Where am I covered?

- 🌐 Great Britain, Northern Ireland, the Channel Islands or the Isle of Man for material damage and third party liability.
- 🌐 Additionally, temporary visits to elsewhere in the world in a non-manual labour capacity for third party liability.



When does the cover start/end?

- 🕒 Your policy will run for a period of 12 months. The start and end date of your insurance cover will be stated in your policy schedule.



What are my obligations?

- 📋 Maintain the Trailer in good condition, and take care to prevent any accidents, injury or damage.
- 📋 Meet any minimum security requirements that apply to the policy.
- 📋 Notify us of any changes to your personal circumstances as outlined in the policy wording.
- 📋 Pay the premium and tell us about any claims or incidents that may lead to a claim as soon as possible.
- 📋 Be honest and accurate in all the information you give us, to the best of your knowledge, and don't make a fraudulent or an exaggerated claim.



When and how do I pay?

- 💰 Your broker will explain your payment options to you.



How do I cancel the contract?

- 🛡️ You may cancel your policy at any time by calling us or writing to us at the insurance broker who arranged the policy for you. Your insurance broker's details are included on your policy schedule. If you have not made a claim, we will refund the part of your payment that applies to the remaining cover which has been cancelled.



Are there any restrictions on cover?

- ⚠️ The limit of cover shown on your schedule of cover should reflect the current market value of your Trailer as this is taken into account when dealing with claims.