

# Model Railway Insurance

## Insurance Product Information Document

**Company:** Ansvr Insurance

**Product:** Model Railway Collection

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**This document provides a summary of the key information relating to this Model Railway Collection policy. The policy wording and schedule is the legal document for the contract of insurance and contains full details of the cover.**

### What is this type of insurance?

This is a Model Railway Collection insurance policy arranged by Magnet Insurance Services Ltd and underwritten by Ansvr Insurance. It is designed to cover your model railway collection, including layouts, locomotives and rolling stock, model buildings, bridges, tunnels, figures, model vehicles, trackwork, signalling, electrical control equipment, tools used specifically in connection to your model railway hobby, memorabilia, photos, books, DVD's and all other associated model railway hobby property up to and including a track width of 7 ¼ inches/185mm, subject to the adequacy of the sum insured. Cover can be tailored to add optional Public Liability.



#### What is insured?

##### Model Railway Collection:

- ✓ Theft, Loss or Accidental Damage to your model railway collection anywhere within the UK

##### Optional Cover (if selected)

##### Public and Products Liability:

- ✓ Legal liability for injury to the public, or damage to their property which happens during the period of insurance and in the course of your use, ownership, repair and maintenance of your model railway collection
- ✓ £2,000,000 for any one claim for damages (costs and expenses will be paid as well as this limit unless we say otherwise)
- ✓ Cross liabilities
- ✓ Hired or rented premises
- ✓ Wrongful arrest
- ✓ Legal liability as a result of any breaking or alleged breaking of current data-protection legislation during the period of insurance
- ✓ Selling or supplying second-hand product
- ✓ Court attendance expenses



#### What is not insured?

##### Model Railway Collection:

- ✗ £100 excess amount for each claim increased to £250 in respect of theft or damage from an unattended vehicle, trailer, caravan hotel or guest room
- ✗ Property from unattended motor vehicles or caravans unless the vehicle is securely locked
- ✗ Loss, destruction or damage when the home is left unoccupied for more than 60 days in a row or is unfurnished
- ✗ No cover for the cost of replacing any undamaged items which form part of a pair or set.

##### Optional Cover (if selected)

##### Public and Products Liability:

- ✗ £250 excess for each claim for damage to third party property
- ✗ Explosion damage arising from bursting of a boiler or other vessel other than steam boiler(s) exceeding gauge 3 classification (standard track width no greater than 2 ½ inches/65.5mm)
- ✗ Liability arising from Passenger carrying



### Are there any restrictions on cover?

- ! If the sum insured is not enough, we may reduce the amount we pay for any claim or, in some cases, make no payment at all and cancel your policy
- ! The most we will pay in respect of any claim for any one item is £1,000, unless specified on the Insurance Schedule
- ! The most we will pay in respect of any claim that arises as a result of theft from any unattended motor vehicle, caravan, trailer, hotel or guest room is £10,000



### Where am I covered?

- ✓ The United Kingdom
- ✓ The Channel Islands
- ✓ The Isle of Man



### What are my obligations?

- You must make sure that the information provided to us for this policy is, and will continue to be, accurate and not misleading and is a fair presentation of the risks we are accepting. In respect of the policy renewal, this includes any changes occurring during the last period of insurance. If any of the information you provide is not accurate or is misleading, then we may reduce the amount we pay for any claim, or in some cases, make no payment at all, cancel your policy and keep the premium.
- You should keep a record (including copies of letters) of any information you give to your insurance advisor or us when renewing your policy.
- You must carefully check all policy documentation. If there are any inaccuracies, then you must tell your insurance advisor or us immediately.
- You must take reasonable steps to prevent loss, damage or accident
- When you become aware of a possible claim you must notify us as soon as is reasonably possible and within the time limits noted within the policy wording.



### When and how do I pay?

You must pay at the time of incepting or renewing the policy. You can either pay for your policy in full by Credit or Debit Card (Visa or Mastercard), Cheque or Bank Transfer.



### When does the cover start and end?

The cover starts on the date that we have agreed with you (as shown in the schedule) and lasts 12 months. We will send you notice when your policy is approaching renewal.



### How do I cancel the policy?

If at the start of cover or when you renew the policy (and after receiving the full written documents, including the schedule), you change your mind and no longer need the cover, you have 14 days (cooling-off period) from either the date you received the full documents or the date the cover began, whichever is later, to tell us, or your insurance advisor in writing that you want to cancel the policy. In these circumstances we will make a full refund of premium.

If you want to cancel after the cooling-off period, you are entitled to a refund of the premium paid less a proportionate deduction for the time we have provided cover for. If you have already made a claim, you will not receive any refund of premium.