

CLASSICS COVERED

Motor insurance
for classic car enthusiasts



We understand the passion you have for your classic car because we have it too. Our motor policy is specifically designed for classic car enthusiasts and has your particular insurance needs in mind.

Hiscox. As good as our word

We value the fact that our customers trust us enough to insure with us, and we like to think that we repay that trust whenever we can. With the benefit of in-depth industry knowledge, we've designed a motor insurance policy to suit the specific needs of classic car enthusiasts. And if you do have to make a claim, our expert team will ensure it is handled quickly, efficiently and fairly.

Specialist motor insurance

As you have chosen to drive something more special than a standard vehicle, we believe you should have specialist motor insurance to match. We provide the following cover as standard:

- Fully comprehensive cover
- Vehicles can be insured for an agreed value upfront, so if your car is written off you know exactly how much you will receive
- Unlimited cover for glass and lock replacement and electrical equipment
- All Risks cover, both when the vehicle is parked or driven under its own power
- Premium calculated according to kilometres driven.

Claims service

It's only when you need your insurance company the most, the moment you pick up the phone to make a claim, that you find out how good they

really are. We will deal with all claims quickly and fairly and we benefit when necessary from Hiscox's long established network of specialist loss adjusters. Where possible we will go that extra mile to ensure that our customers don't lose out. If you need to make a claim, our 'speed of settlement' guarantee ensures you receive your payment directly to your bank account within ten working days after we receive your signed acceptance. If we fail to meet this deadline, we will pay interest on any claim over c4,000 (at your bank's base rate) until the claim is paid.

Who are we?

Innovarisk acts as Hiscox's official agent in Portugal. Hiscox is Europe's foremost insurer of higher value homes and fine art. We have been underwriting for over 100 years and are listed on the London Stock Exchange. We have offices throughout the UK, Europe, US and Bermuda.

Next steps?

This leaflet is a brief summary of our classic car insurance. Contact your broker for further details and a quote, or visit www.innovarisk.pt.

We also offer:

- Household Insurance
- Holiday homes insurance
- Overseas home insurance
- Professional Liability.

Innovarisk

UNDERWRITING

Hiscox Ltd, represented in Portugal by:

Innovarisk, Lda Av. Duque de Loulé, 123 - 4º, Fração 4.7, 1069-152 Lisboa, Portugal

T +351 215 918 370 F +351 215 918 379 E geral@innovarisk.pt
www.innovarisk.pt

Nº contribuinte: 510624138

Innovarisk, Lda is registered with the Portuguese Insurance and Pension Funds Supervisory Authority. Claims are handled on a case by case basis and are subject to the terms and conditions of the insurance contract. For more details please read your policy.