



Classic Cars Insurance

September 2018

At J. Safra Sarasin Brokerage Limited, we are passionate about Classic Cars and with values on the increase, the importance of appropriate cover cannot be underestimated. We cover a variety of cars, bikes and other vehicles and also the parts, accessories and automobilia that go alongside. We can insure cars whilst under their own power and we are flexible with the named drivers. Our policies carry low excesses and we aim to offer the most competitive premiums available to us.

Our policies insure your items against physical loss or physical damage and we offer worldwide 'All Risks' policies which means that unless specifically excluded within the terms of the contract, all losses are covered.

Any specific exclusions on your policy will be individually discussed and agreed with you prior to your cover commencing.

Like our Fine Art and Jewellery policies, we aim to provide you with the broadest coverage available.

Our policies offer worldwide coverage, to include not only unlimited transit cover but also cover for vehicles whilst at third party locations for example at a restorer.

How do we insure your items?

Our policies work on an 'Agreed Value Basis' which means that at the inception of the policy, the insurance value of each item is agreed between you and the Insurers.

Notable Policy Features

The Acquisitions Clause ensures that the total sums insured can be increased by a certain percentage so that any new items you acquire are covered automatically.

Notable Policy Exclusions

- Loss or damage caused by or resulting from wear and tear, gradual deterioration, inherent defect, rust or oxidation, moth or vermin damage, warping or shrinkage, fault or breakdown.
- Loss or damage caused by or resulting from maintenance, repair, renovation, modification or any similar process; aridity, humidity, exposure to light or extremes of temperature unless such loss or damage is caused by storm or fire.
- Depreciation and any loss resulting from an insured event other than direct cost of repairing or replacing the insured vehicle in accordance with the basis of settlement.

What happens in the event of a claim?

If an item is lost or damaged, our team will be on hand to assist you. Our family-office culture means that we operate on a 24/7 basis and are here to offer you experienced and immediate advice.

Your contact at J. Safra Sarasin Brokerage Limited can guide you through the claims process to ensure as swift a settlement as possible. The claim settlement from Insurers can take two forms: Where an insured item has been partially damaged, your insurance will pay for the necessary repairs. If, however, an item is completely lost, destroyed or damaged beyond repair, the Insurers will pay the Agreed Value of the insured item.

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Disclaimer

J. Safra Sarasin Brokerage Limited (JSSBL) is a company incorporated in England and Wales under registered number 7673756 with registered office address at 47 Berkeley Square, London W1J 5AU. JSSBL is an Appointed Representative of BMS Group Ltd (BMS) whose registered office address is One America Square, London EC3N 2LS. BMS is authorised and regulated by the Financial Conduct Authority (FCA). JSSBL's FCA Firm Reference No. is 562942 and BMS's FCA Firm Reference No. is 309686 and these may be checked on the FCA's Register by visiting the website of the FCA at <http://www.fsa.gov.uk/register/home.do> or by contacting the FCA on 0800 111 6768 (freephone) in the United Kingdom or +44 20 7066 1000 from outside the United Kingdom.