



# ABC Car insurance





# **WELCOME TO LV= BROKER**

Thank you for choosing LV= Broker ABC Car insurance. We hope you'll be happy with the cover and service you get from us. This booklet tells you everything you need to know about your insurance, please keep it safe with your schedule and certificate of insurance.

## **A little bit more about us...**

LV= and Liverpool Victoria are registered trademarks of Liverpool Victoria Financial Services Limited and LV= and LV= Liverpool Victoria are trading styles of the Liverpool Victoria General Insurance Group of companies. Your policy is underwritten by Liverpool Victoria Insurance Company Limited, part of the Liverpool Victoria General Insurance Group. You can find out more about us at [www.LVbroker.co.uk/](http://www.LVbroker.co.uk/) customers.

# **YOUR CAR INSURANCE POLICY**

You should read this policy, the schedule, endorsements and certificate of motor insurance as one contract. It is our agreement with you, based on the information you give to us and on the information in your proposal or statement of insurance.

In return for your premium we will give you insurance for liability, loss or damage which happens during the period of insurance stated on your schedule. This will be in line with the sections of this policy document, which are shown as operative on your schedule.

## **The laws that apply to this contract**

Unless we agree with you to apply the laws of another country, English law will apply to this contract. All communications will be in English.

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# DEFINITIONS

The following words or phrases have the same meaning wherever they appear. These meanings apply to the whole policy unless otherwise stated.

<b>Advanced Driver-Assistance Systems (ADAS)</b>	Electronic systems fitted to your car that will assist the control of your car.
<b>Automated Vehicles</b>	A vehicle lawfully allowed to drive itself in England, Scotland and Wales as defined by the Automated and Electric Vehicle Act 2018.
<b>Broker</b>	The person or company who has issued these documents on our behalf and who sold you this policy.
<b>Certificate of motor insurance</b>	Legal evidence of your insurance. It is one part of the contract of motor insurance. It shows the cars we are insuring, who may drive the insured car (where 'any authorised driver' is stated, refer to the schedule for restrictions), what it may be used for and the period of insurance.
<b>Cyber Incident/ Cyber Act</b>	<p>A malicious or criminal act affecting any computer system or motor vehicle, including but not limited to: computer virus, hacking, denial of service or unauthorised access, corruption or deletion of data.</p> <p>An error, failure or unavailability affecting any computer system used by a motor vehicle.</p>
<b>Green Card</b>	The International Motor Insurance Card. This is the document that some countries need as proof of compulsory insurance.
<b>Main driver</b>	The person who drives your car most of the time whether for social purposes or for travel to and from a place of business, duty or study.
<b>Market value</b>	The cost at the date of the accident or loss of replacing your car, if possible, with one of a similar make, model, age, condition and mileage. We will usually ask an engineer to give us advice about the market value of the insured car, refer to guides of car values and any other relevant sources.

<b>On board diagnostics (OBD)</b>	A vehicles self-diagnostic and reporting capability using the vehicles on board computer.
<b>Over the air (OTA)</b>	Software updates and settings installed wirelessly, such as functionality, performance and safety updates.
<b>Policy document</b>	This policy document, which sets out the details of cover and all the terms and conditions which apply. It is one part of the contract of motor insurance.
<b>Schedule</b>	Forms part of the contract of motor insurance and confirms details of you, the insured car(s) and the cover which applies.
<b>Standard accessories</b>	Accessories made available for the car by the manufacturer as optional extras and for which a receipt must be provided. Standard accessories do not include modifications to the insured car, signwriting or any other accessory fitted to it not provided by the vehicle manufacturer.
<b>Track days</b>	Driving or use on a motor racing track, circuit, airfield, derestricted toll road or at an “off road” event.
<b>USB or Portal updates</b>	Updates to your vehicles systems using a USB or any plug in portal device.
<b>We, our, us</b>	Liverpool Victoria Insurance Company Ltd.
<b>Your car</b>	The insured car (including its accessories and spare parts). This is shown on your schedule. As well as any motor car which is loaned or hired to you under our Motor Damage Claims Service or by a member of the Motor Trade while the insured car is in the custody of the Motor Trader for service, repair or MOT. In Section 3 of your document of insurance it also includes a trailer, caravan or broken-down motor vehicle while they are attached to your car for towing.
<b>You, your</b>	The person named as the policyholder on the schedule and certificate of motor insurance.

# IMPORTANT INFORMATION

## Privacy Policy

### A summary of our privacy notice

Liverpool Victoria Insurance Company Limited is the data controller of any personal information given to us about you or other people named on the policy, quote or claim. It is your responsibility to let any named person know about who we are and how this information will be processed.

Liverpool Victoria Insurance Company Limited is part of Liverpool Victoria General Insurance Group (LVGIG), and LVGIG is part of the Allianz Group. More information can be found at [www.lv.com/insurance/terms/lv-companies](http://www.lv.com/insurance/terms/lv-companies).

If you have any questions about how we use your personal information, view our privacy policy at [LV.com/GIDATA](http://LV.com/GIDATA), if you don't have access you can write to us at: GI Customer Support, LV=, County Gates, Bournemouth, BH1 2NF.

You can also contact our Data Protection Officer: Data Protection Officer, 57 Ladymead, Guildford, Surrey, GU1 1DB, or via email at [GIdataprotection@LV.co.uk](mailto:GIdataprotection@LV.co.uk).

Under data protection law, you have rights we need to make you aware of. The rights available to you depend on our reason for processing your information.

You have the right to:

- access the personal information we hold about you, or anyone on the policy
- correct personal information you think is inaccurate or to update information you think is incomplete
- have personal information deleted in certain circumstances
- restrict us processing personal information under certain circumstances
- receive personal information in a portable format. This only applies to information you have provided us
- object to us processing personal information, under certain circumstances
- you can also ask us to review an automated decision.



## **TERRITORIAL LIMITS**

Except where we say otherwise your insurance applies in Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man and the Channel Islands. This includes while your car is being transported within and between them.

## **CAR SHARING**

Accepting payments from passengers as part of a car sharing arrangement will not affect your insurance cover if:

- they are being given a lift for social or similar purposes;
- the insured car is not built or adapted to carry more than eight passengers;
- this is not as part of a business of carrying passengers;
- any money received does not produce a profit.

## **COOLING- OFF CANCELLATION RIGHT**

When you receive your Policy, you have 14 days in which to consider the cover provided. If the cover does not meet your needs, you have the right to cancel the Policy and receive a refund, unless we have made a total loss payment under the policy when no refund will be given. Any refund will be subject to a deduction for the days you have been covered. Any refund will be subject to a deduction for the days you have been covered plus we will charge you £25 to cover the administrative costs for us to process this cancellation. These charges are subject to Insurance Premium Tax where applicable.

## **CANCELLING YOUR POLICY (OUTSIDE THE COOLING-OFF CANCELLATION RIGHT)**

You may cancel this contract of motor insurance at any time by telling us, or your broker, in writing or by email or telephone and cancellation can take effect immediately or from a later date, although it cannot be backdated to any earlier date. If you or someone else has not made a claim in the current period of insurance, we will refund part of your premium. We will work out the refund on a pro-rata basis less a premium charge of £25 plus Insurance Premium Tax to cover our administration costs.

We will not refund any of your premium if the contract of motor insurance is cancelled following a claim, whether settled or not.

We, or your broker may cancel this contract of motor insurance by giving you seven days notice in writing to your last known address if there is a good reason for doing so. Some examples are:

- if you do not pay your premium, premium deposit or any instalment payment on or before the due date;
- if you or anyone else covered by this insurance has not met all the terms and conditions of this policy;
- if a change in your circumstances means we can no longer provide cover;
- where we identify misrepresentation or fraud or any attempt to gain an advantage under this insurance to which you are not entitled.
- If you do not provide us or your broker with documents requested to help validate your details.

We will refund the balance of your premium that applies to the remaining period of insurance unless fraud has been identified.

If a refund is paid, a premium charge of £25 plus Insurance Premium Tax to cover our administration costs will be deducted from the refund.

If you produce a cancelled certificate of motor insurance to any person with the intention of deceiving that person into accepting it as genuine, you may be prosecuted.

## CHANGES TO YOUR DETAILS

You must tell your broker as soon as possible if any of your details change including:

- changes made to your car which improve it's value, appearance, performance or handling.
- changing your car.
- changes in the way you use your car.
- change of Owner.
- change of Registered Keeper.
- change of address or where you keep your car.
- change of occupation, including part time work.
- change in the main user of the car.
- details of any motoring convictions, fixed penalty offences or licence endorsements for any person who may drive the car.
- details of any criminal convictions for any person who may drive the car.
- details of any accidents, thefts, loss or damage, regardless of blame or whether a claim was made or not, for any person who may drive the car.

This is not a full list and you should contact your broker for advice if you are not sure whether a change will affect your cover.

If you do not tell your broker about any relevant changes, we may:

- reject or reduce your claim.
- cancel the policy and/or treat it as though it never existed, or
- do both of the above.

When you advise of any permanent or temporary changes to your policy during the period of insurance, a premium adjustment charge of £10 plus Insurance Premium Tax will be made in addition to any other change in premium to cover our administration costs. This charge is in addition to any administration fees charged by your broker.

If your change in circumstances means that we can no longer provide cover, we or your broker will give you notice of cancellation. See section "Cancelling your policy" (outside the cooling-off right).

# SECTION 1 ACCIDENTAL DAMAGE

## What is covered:

If your car is damaged by accident, vandalism or malicious damage, including standard accessories on it or kept in your private garage, we may either;

- pay the cost of repairs to your car; or
- replace what is lost or damaged; or
- make a cash payment for no more than the market value of your car at the time of the damage.

## Windscreen and windows

You are covered for the damage to the car's windscreen, panoramic windscreen, windows, sunroof, panoramic sunroof, panoramic glass roof or for the bodywork scratched as a direct result of a damaged windscreen, panoramic windscreen, sunroof, panoramic sunroof or panoramic glass roof.

You will need to pay an excess if your windscreen or windows are repaired or replaced. Your schedule will show how much you will need to pay and also the additional excess should you choose to use a non-approved repairer.

You are not covered for any loss or damage which is not included above.

## **SECTION 2 FIRE AND THEFT**

### **What is covered:**

If your car is lost or damaged by fire, lightning, explosion, theft or attempted theft, including standard accessories on it or kept in your private garage, we may either:

- pay the cost of repairs to your car; or
- replace what is lost or damaged; or
- make a cash payment for no more than the market value of your car at the time of the damage.

## **WHAT IS NOT COVERED UNDER SECTIONS 1 AND 2**

### **We will not pay for the following:**

- wear and tear, your car losing value or for any repairs which improve your car beyond its condition before the loss or damage happened.
- mechanical, electrical, electronic or computer failures (including failure caused by Hacks, Viruses, Cyber Incidents/Cyber Act or Malware), breakdowns or breakages.
- loss or damage caused by OTA, OBD, USB or Portal updates that are not supplied by your car's manufacturer unless we have previously agreed to the update.
- Loss or damage caused by failure to install and/or accept any safety critical updates to your car through OTA, OBD, USB or Portal updates recommended or required by your car's manufacturer.
- damage to tyres caused by braking, punctures, cuts or bursts.
- any additional damage resulting from the insured car being moved by you after an accident, fire or theft
- more than the manufacturer's latest list price in the United Kingdom of any part or accessory. If such a list price is not available the most we will pay is the manufacturer's latest list price in the United Kingdom for an equivalent part or accessory.
- additional storage costs caused by the unavailability of any part or accessory nor the cost of importing any part or accessory into the United Kingdom.
- loss or damage to your car caused directly by pressure waves from aircraft and other aerial devices travelling at sonic or supersonic speeds.

## **WHAT IS NOT COVERED UNDER SECTIONS 1 AND 2**

### **CONTINUED**

- loss of use of your car or any other indirect loss, such as travel expenses or loss of earnings.
- loss or damage to your car by theft or attempted theft if your car has been left unlocked.
- loss or damage to your car by theft or attempted theft if the ignition key or other ignition device is left in, on or attached to or left in the immediate proximity of your car.
- loss or damage to your car by theft or attempted theft if the engine has been left running.
- loss or damage to your car by theft or attempted theft, if we have advised that your vehicle must have a tracking device which is operative and activated, and any service contract relating to the tracking device is current and valid.
- loss or damage to your car by theft or attempted theft if the insured car has been left with a window or roof open.
- loss of or damage to your car caused by deception, fraud or trickery, including when you are offering your car for sale.
- where your car is driven or used without your permission by a member of your family or household unless you report the person to the police for taking your car without your consent.
- loss of or damage to your car as a result of it being confiscated or destroyed by or under official order of any government, public or local authority.
- deliberate damage caused to your car by any person insured under your policy.
- loss from your car being taken and returned to its rightful owner.
- loss of or damage to any trailer or caravan whether or not it is being towed by or attached to your car.
- damage caused by frost, unless you have taken care to stop the damage happening and have followed the manufacturer's instructions to avoid liquid freezing in your car.

If your car belongs to someone else, or is under a hire purchase or leasing agreement, we may pay the legal owner.

# **BASIS OF SETTLEMENT SECTIONS 1 AND 2**

## **Repairs**

If this insurance covers the loss or damage and the cost will not exceed the market value of your car:

- we will pay for the necessary or emergency repairs to protect your car from further loss or damage.
- you may arrange necessary repairs to be started if you send an estimate first and we have details of the cause of the damage; and
- we will also pay the cost of removing your car to the nearest competent repairer and after repair returning it to the address shown on your schedule. (We will not pay the cost of any transport outside the territorial limits unless we agree to do so first).

We may use parts or accessories which are not made or supplied by your car's manufacturer but are of similar type and quality to the parts and accessories we are replacing.

## **New car replacement**

If, within one year of you buying the insured car from new and you were the first registered owner, it is:

- damaged so that repairs will cost more than 60% of its list price including taxes when the damage happened; or
- stolen and not recovered;

we will replace your car with a new car of the same make, model and specification if it is available in the United Kingdom. If a replacement car is not immediately available in the UK, new car replacement will not apply and we will pay you the market value of your car and its fitted accessories and spare parts at the time of the loss or damage.

The lost or damaged car will then become our property.

## **In-car entertainment, telephone and satellite navigation equipment**

We will pay for the loss or damage to audio, telephone, in-car entertainment, and satellite navigation equipment if permanently fitted to your car. If the equipment is not part of the car manufacturer's original specification we will pay up to £250.

## **BASIS OF SETTLEMENT SECTIONS 1 AND 2 CONTINUED**

### **Replacement of locks and keys**

If this insurance covers the loss or damage, we will pay for all the locks to be replaced if one or more is damaged. If your car keys, lock transmitter or entry card are lost or stolen we will pay for replacement locks and keys providing they were not left in, on or attached to or left in the immediate proximity of your car.

### **Child car seats**

If you have a child car seat in your car and your car is involved in an accident that results in impact damage to your car, we will replace the child seat with a new one of the same quality.

### **Excesses that apply**

If your schedule shows that you have to pay an excess, you must pay the first part of any claim. If this amount is paid in error by us you must refund the amount immediately on request.

### **Temporary replacement car**

We will pay for a temporary replacement car if this cover is shown on your schedule.

We will only provide a temporary replacement car:

- after loss or damage covered by this insurance,
- if we manage your claim,
- if you use our Selected Repairer Service and;
- while repairs to your car are being carried out.

Temporary replacement cars are usually small hatchbacks under 1200cc.

We will insure the temporary replacement car under this insurance in exactly the same way as we insure your car and you will only have to pay for the fuel used. You must return the temporary replacement car when the owner or we ask you to or if this insurance expires and you do not renew it.



## **SECTION 3 LIABILITY TO OTHER PEOPLE**

### **What is covered:**

We will pay all sums you are legally responsible for:

- following death of or bodily injury to other people;
- up to £20,000,000 for damage to property. This amount is inclusive of all costs and expenses up to £5,000,000:

as a result of any accident involving your car or any other vehicle your certificate of motor insurance allows you to drive.

### **Driving Other Cars**

If your certificate of motor insurance says so, you are insured under this section to drive a private motor car not owned by you and not hired to you under a hire purchase or leasing agreement, as long as:

- the car has not been hired to you under a car rental agreement;
- the car is not a van which has been adapted to carry passengers;
- you have the owner's permission to drive the car;
- the car is registered and normally kept in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands;
- you are not covered by any other insurance to drive it;
- you still have your car and it has not been damaged beyond cost effective repair;
- you do not use it to secure the release of any private motor car which has been seized or confiscated by or on behalf of any government or public authority; and
- there is a current and valid policy of insurance in force for the vehicle being driven under this section.

Cover under this section is restricted to Third Party Only.

## **SECTION 3 LIABILITY TO OTHER PEOPLE CONTINUED**

### **Other people**

In the same way as you are insured, we will insure:

- any person driving or using your car with your permission, as long as this is allowed by your schedule and certificate of motor insurance;
- any passenger travelling in or getting into or out of your car;
- the employer or business partner of any person who is driving or using your car for their business, as long as this is allowed by your schedule and certificate of motor insurance; and
- the legal representative of any person who has died who would have been entitled to protection under this section.

### **Legal costs**

We will pay any legal costs and expenses that you incur with our prior written consent, including:

- solicitors' fees for representation at a coroner's inquest, fatal accident inquiry or court of summary jurisdiction; and
- defence of any legal proceedings that are taken for manslaughter or causing death by careless, dangerous or reckless driving.

In assessing whether legal costs and expenses are reasonable the following will be considered;

- the level of experience required of the legal representative taking into account the nature of the case.
- the level of costs charged by the legal representative.
- whether legal representation for a defence of prosecution is likely to affect the outcome.

We may, at any time, stop paying the legal costs.

### **Emergency treatment charges**

We will pay for emergency treatment charges as required under the Road Traffic Acts. If this is the only payment we make, it will not affect your no claim discount entitlement.

## **SECTION 3 LIABILITY TO OTHER PEOPLE CONTINUED**

### **Automated vehicles**

If your vehicle is automated, we will cover for any accidents, injuries, deaths or property caused by your automated vehicle, when it is lawfully driving itself on a road or other public place in England, Scotland or Wales.

### **What is not covered**

We will not pay for:

- death of or bodily injury to any employee arising out of or in the course of their employment by any person who is covered by this section, unless the employee is a passenger in any vehicle for which insurance is provided by this section;
- legal responsibility which is covered by any other insurance;
- loss of or damage to any car which is covered by this section;
- loss of or damage to any trailer, caravan or vehicle (and their contents) while being towed by or attached to any car which is covered by this section;
- loss of or damage to any property which belongs to or is in the care of any person who is claiming under this section;
- legal responsibility, loss or damage when your car is being used in the operational boundaries of any airport or airfield except when we have to meet the requirements of the Road Traffic Acts;
- more than £20,000,000 for any one incident or series of incidents arising from one event that causes loss or damage to property. This amount is inclusive of all costs and expenses up to £5,000,000.

### **Automated Vehicles - What is not covered**

- any vehicle which has not been identified on the Secretary of State's list of motor vehicles that may safely drive themselves
- accidents outside of England, Scotland and Wales
- unlawful use of your automated vehicle
- any loss or injury caused if you fail to install any updates required by your vehicle manufacturer for your automated vehicle
- any claims for your vehicle under sections 1 and 2.
- property which is owned by the insured.

## **SECTION 4 USE BY THE MOTOR TRADE, HOTELS AND CAR PARKS**

We will give you the cover under Section 1 Accidental damage and Section 2 Fire and theft, if shown as operative on your schedule, but will not apply any driving and use restrictions or any excess while your car is in the custody and control of:

- a member of the motor trade for service and repair; or
- a hotel, restaurant, car park or similar commercial organisation for parking purposes.

## **SECTION 5 FOREIGN USE**

This policy provides the minimum cover you need by law to use your car in the following countries:

Great Britain, Northern Ireland, The Isle of Man, The Channel Islands, Andorra, Austria, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Faroe Islands, Finland, France, Germany, Gibraltar, Greece, Greenland, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland and the Vatican City. It also includes travelling between these countries by air, rail or sea, including loading and unloading.

As well as this minimum cover, your insurance also gives the cover shown on your schedule in these countries if your car is:

- registered and normally kept in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands; and
- not used abroad for more than 90 days in any one annual insurance period.

If you want to use your car in these countries for more than 90 days in any one annual insurance period you must obtain our prior permission and pay any extra premiums.

## **SECTION 5 FOREIGN USE CONTINUED**

The EU countries and the other countries mentioned above which follow EU directives and have been approved by the Commission of the EU, agree that a Green Card is not necessary for travelling between them. Your certificate of motor insurance is proof of compulsory motor insurance in these countries.

If you want to use your car in countries that are not shown on your schedule then as long as we give you our prior permission, and you pay any extra premiums, we will extend the full benefits of this insurance to apply:

- in the countries we have agreed, including when your car is being transported; and
- for the period agreed.

We or your broker will send you a Green Card as proof of your insurance upon request. The Green Card will show the countries we have agreed to extend this insurance to and the period for which we are providing this extension.

If your car is lost or damaged in any foreign country that we have agreed to give cover for, you may be charged customs duty. If we cover the loss of or damage to your car, we will also refund you the customs duty.

### **Towing Abroad**

You should check if you need to register your trailer or caravan before towing it abroad.

If you do, it means you will need to display a separate registration plate and you will need to carry a green card for the trailer or caravan (but not your car).

## **SECTION 6 PERSONAL ACCIDENT BENEFITS**

### **What is covered**

We will pay the amount shown on your schedule if you or your husband or wife or civil partner are accidentally injured in any car or getting into or out of any car, and within 90 days, independently of any other cause, the injury results in:

- death;
- permanent loss of any limb above the wrist or ankle; or
- complete and irrecoverable loss of sight in one or both eyes.

We will pay the injured person or their legal representative.

### **What is not covered**

We will not pay:

- anyone failing to wear a seat belt when required by law
- more than the amount shown on your schedule during any one period of insurance for any one person;
- under more than one motor insurance you or your husband or wife or civil partner have with us;
- for any injury or death resulting from suicide or attempted suicide; or
- if the driver of the car is convicted of an alcohol or drugs related offence as a result of the accident;
- if at the time of the accident the driver of the car is under the influence of alcohol, drugs or any other substance and this is an offence under the driving laws of the country in which the accident happened.

# **SECTION 7 MEDICAL EXPENSES AND PHYSICAL ASSAULT BENEFITS**

## **Medical expenses**

We will pay up to the amount shown on your schedule for each person for any medical expenses resulting from an accident while travelling in your car.

## **Physical assault benefits**

### **Road rage**

We will pay the amount shown on your schedule if you or your husband or wife or civil partner are physically assaulted as a result of your car being in an accident.

We will pay the injured person or their legal representative.

### **What is not covered**

We will not pay when the incident:

- is caused by a relative or a person known to you or your husband or wife or civil partner;
- is not reported to the police as soon as possible;
- happens outside Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man or the Channel Islands; or
- is caused or contributed to, by anything said or done by you or your husband or wife or civil partner or by a passenger in your car, after the accident.

### **Car jacking**

We will pay the amount shown on your schedule if you or your husband or wife or civil partner are physically assaulted as a result of your car being subjected to an aggravated theft or attempted aggravated theft.

We will pay the injured person or their legal representative.

### **What is not covered**

We will not pay when the incident:

- is caused by a relative or a person known to you or your husband or wife or civil partner;
- is not reported to the police as soon as possible; or
- happens outside Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man or the Channel Islands.

## **SECTION 8 PERSONAL BELONGINGS**

### **What is covered**

We will pay up to the amount shown on your schedule for personal belongings in your car if lost or damaged due to accident, fire, theft or attempted theft.

### **What is not covered**

We will not pay for:

- the theft or attempted theft of personal belongings, if your car has been left unlocked, left with the keys in, on or attached to or left in the immediate proximity of your car, or left with a window or roof open;
- the theft of personal belongings unless kept out of sight in the locked boot or other enclosed storage compartment of your car;
- money, stamps, tickets, documents or securities;
- goods, tools, samples or equipment carried in connection with any trade or business; or
- property covered under any other insurance.



## SECTION 9 NO CLAIMS DISCOUNT AND PROTECTED NO CLAIMS DISCOUNT

If no claim is made, we will apply the premium discount in line with our no claim discount scale current at the time of renewal.

If a claim is made, your no claim discount entitlement will be reduced in line with our no claim discount scale current at the time of renewal.

Your no claim discount will not be affected if we only pay emergency treatment charges under the Road Traffic Acts or if your claim is only for repair or replacement of Windows, Windscreen, Glass Roof or Sunroof.

You cannot transfer your no claim discount to anyone else. If more than one car is insured, the no claim discount is earned separately for each car.

You may ask us for information on how a claim may affect your no claim discount.

### No Claim Discount Step Back Table

	This Years NCD				
Fault Claims in The Last Year:	0	1	2	3	4 or more
Last Years NCD Amount:					
0	1	0	0	0	0
1	2	0	0	0	0
2	3	0	0	0	0
3	4	1	0	0	0
4	5	2	0	0	0
5	6	3	1	0	0
6	7	3	1	0	0
7	8	3	1	0	0
8	9	3	1	0	0
9	9	4	2	0	0

# SECTION 9 NO CLAIMS DISCOUNT AND PROTECTED NO CLAIMS DISCOUNT CONTINUED

## Protected No Claims Discount

If you have a protected No Claims Discount (as shown on the schedule) we will not reduce the Discount if you and/or anyone named on this policy have not had two or more claims on this or any other policy in total in any five consecutive years of insurance.

If you and/or anyone named on this policy have had two or more claims on this or any other policy, the No Claim Discount Protection will be removed at the next renewal date and the number of years no claims discount will be reduced in accordance with the table shown below.

No claims discount protection does not protect the overall price of your insurance policy.

## Protected No Claim Discount Step Back Table

	This Years NCD					
Fault Claims in The Last Year:	0	1	2	3	4	5 or more
Last Years NCD Amount:						
4	5	4	4	2	0	0
5	6	5	5	3	1	0
6	7	6	6	3	1	0
7	8	7	7	3	1	0
8	9	8	8	3	1	0
9	9	9	9	4	2	0

# SECTION 10 GENERAL EXCEPTIONS

## 1 Change of car – notification and acceptance

This insurance will not apply unless:

- you have given your broker details of your replacement car; and
- your broker has issued a new certificate of motor insurance.

## 2 Driving and use

This insurance will not apply if any vehicle your Certificate of motor insurance allows you to drive was being driven or used:

- other than in line with your Certificate of motor insurance;
- by any person not described on your Certificate of motor insurance as a person who is entitled to drive;
- by any person who is disqualified from holding or obtaining a licence or does not have a driving licence which is valid in the territory where the incident happened;
- by anyone person who does not meet the terms and conditions of their driving licence as required by DVLA / DVANI rules and regulations and any relevant law;
- for hire or reward, racing, pacemaking, testing, trials, de-restricted toll road (including Nurburgring), rallies or track days, for any use in connection with the Motor Trade other than by a member of the Motor Trade for the purposes of overhaul, upkeep or repair;
- for towing for reward a caravan, trailer or mechanically disabled vehicle;
- for towing more than one caravan, trailer or mechanically disabled vehicle at any one time;
- by anyone who does not meet all the conditions described in the endorsements on your schedule and all the general conditions in this policy.

## 3 Contractual liability

We will not make a payment for any liability resulting only from a contract or agreement you have with another party.

## **SECTION 10 GENERAL EXCEPTIONS CONTINUED**

### **4 Radioactivity**

We will not pay for direct or indirect loss, damage or liability caused by, contributed to or arising from:

- ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or
- the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of this type of assembly.

### **5 Earthquake, war, terrorism, riot, civil unrest**

We will not make a payment in the event of:

- earthquake;
- war, civil war, terrorism, rebellion or revolution except when we have to meet the requirements of the Road Traffic Acts; or
- riot or civil unrest that happens outside Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.

### **6 Misrepresentation**

If you or anyone representing you:

- provides us with misleading or incorrect information to any of the questions asked when applying for, amending or renewing this insurance;
- deliberately misleads us to obtain cover, gain a cheaper premium or more favourable terms;
- provides us with false documents
- makes a fraudulent payment by bank account and/or card;

We may:

- agree to amend your policy to record the correct information, apply any relevant policy terms and conditions and collect any additional premium due including any premium adjustment charge to cover our administration costs;
- reject a claim or reduce the amount of payment we make;
- cancel or void your policy (treat it as if it never existed), including all other policies which you have with us, and apply a cancellation premium charge.

## **SECTION 10 GENERAL EXCEPTIONS CONTINUED**

Where fraud is identified we will:

- not return any premium paid by you.
- recover from you any costs we've incurred.
- pass details to fraud prevention and law enforcement agencies who may access and use this information. Other insurers may also access this information.

### **7 Claims Fraud**

If you or anyone representing you:

- makes a claim or part of any claim that is fraudulent, false or exaggerated;

We may:

- reject the claim or reduce the amount of payment we make;
- cancel your policy from the date of the fraudulent act and not return any premium paid;
- recover from you any costs we've incurred relating to the fraudulent claim and any further claims notified after the date of the fraudulent act;
- pass details to fraud prevention and law enforcement agencies who may access and use this information. Other insurers may also access this information.

### **8 Pollution**

We will not make a payment for any accident, injury, damage, loss or liability caused by pollution or contamination, unless the pollution or contamination is caused by a sudden, identifiable and unexpected incident and it occurs entirely at a specific time and place during the period of insurance.

### **9 Deliberate Acts**

Any death, injury, loss or damage caused directly or indirectly as a result of any deliberate act by you or any person driving the insured car.

## **SECTION 10 GENERAL EXCEPTIONS CONTINUED**

### **10 Cyber Incidents/Cyber Acts**

We will not pay for any loss, damage or liability directly or indirectly caused or contributed to by:

A Cyber Act affecting your vehicle

Loss of, corruption, or access to data due to a Cyber Incident or Cyber Act.

### **11 Over the Air**

Loss or damage caused by failure to install and/or accept any safety critical updates to your car through OTA, OBD, USB or Portal updates recommended or required by your car's manufacturer

Loss or damage caused by OTA, OBD, USB or portal updates that are not supplied by your car's manufacturer unless we have previously agreed to the updates.

### **12 Alcohol and Drugs**

We will not pay more than our legal liability under compulsory motor insurance legislation for any claim, if the driver of your car at the time of the incident:

- is found to be over the permitted limit for alcohol;
- is unfit to drive through alcohol or drugs, whether prescribed or otherwise; or
- fails to provide a swab sample or a sample of breath, blood or urine when required to do so, without lawful reason.

Where we are required to make a payment in such circumstances, we reserve the right to recover any such amounts from you or the driver of your car at the time of the accident.

### **13 Office of Foreign Assets Control (OFAC)**

We as the insurer reserve the right to not provide cover and not to pay for any claim or provide any benefit under this policy for you or any driver should you or any driver expose us to any sanctions, prohibition, or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

We may cancel or void your policy (treat it as if it never existed), including all other policies which you or any driver may have with us, and apply a cancellation premium charge.

# SECTION 11 GENERAL CONDITIONS

## 1 Duty and revealing information

We will only provide cover under this insurance if:

- you or any other person claiming under this insurance has met all the terms and conditions that apply; and
- the information you gave to us when applying for or renewing this insurance, is true as far as you know.

You must:

- have asked all the other drivers covered by this insurance any relevant questions to obtain the information about them requested by us;
- tell us as soon as possible about any changes, which have happened since the insurance started or was last renewed.
- tell us if your vehicle has been altered or modified after manufacture.
- tell us about any accidents, thefts, loss or damage, regardless of blame or whether a claim was made or not, for any person who may drive your car;

Failure to do so may invalidate this insurance.

We will be entitled to examine your driving licence and the driving licence of any other person we insure. You must immediately send to us any driving licence we ask to see.

## 2 Care of your car

You or any person in charge of your car must take precautions to:

- maintain your car in an efficient and roadworthy condition; and
- protect your car from damage or loss.

You must have a valid Department for Transport Test Certificate (MOT) for your car if one is needed by law.

You must give us reasonable access to examine your car.

## **SECTION 11 GENERAL CONDITIONS CONTINUED**

### **3 Accident and claims procedure**

You or any other person claiming under this insurance must:

- give us full details of any incident as soon as possible;
- inform the police as soon as possible if your car or its contents are stolen and provide us with the crime reference number;
- send to us immediately all communications from other people involved which must not have been replied to;
- immediately tell us of and send to us any notice of intended prosecution, inquest, fatal inquiry or any writ, summons or process which must not have been replied to; and
- give us all the information and help we need.

You must not, without our consent:

- negotiate or admit responsibility; or
- make any offer, promise or payment.

We will be entitled to:

- have total control to conduct, defend and settle any claim; and
- take proceedings, in your name or in the name of any other person claiming under this insurance, at our own expense and for our own benefit to recover any payment we have made.

### **4 Other insurances**

If any loss, damage or liability covered by this insurance is also covered by any other insurance, we will only pay our share. This condition does not apply to Section 6 – Personal accident benefits.

### **5 Compulsory insurance laws**

If under the law of any country we must make a payment which we would not otherwise have to make, you must repay that amount to us.



# **SECTION 11 GENERAL CONDITIONS CONTINUED**

## **6 Advanced Driver-Assistance Systems**

When using a car fitted with ADAS, you must follow the manufacturer's instructions and load any software and/or safety related updates. If you don't, your insurance won't be valid, we may void or cancel (treat it as if never existed) and we won't pay any claims for loss or damage. If we need to make a payment under the Road Traffic Act, we reserve the right to recover any amounts from you or the driver of your car.

In the event that a claim is made, we will repair or recalibrate any advanced driving assistance systems. If we are not repairing your car, you must immediately arrange for the defect to be rectified, replaced or recalibrated.

## **7 Renewal**

Each renewal of the policy represents a new contract of insurance, we may amend the terms and condition's at renewal which includes:

- imposing terms such as the application of excess or endorsements;
- increasing your premium;
- excluding cover;
- amending the policy wording;
- declining to renew your policy.

Notification will be provided to you by your broker prior to the renewal date of your policy.

# **ELECTRIC CAR COVER**

## **Battery Cover**

Cover is provided as identified in this section irrespective if you own the battery or the battery is leased.

If you lease the battery, then you need to know exactly what your responsibilities are. Please ensure you read all documentation you receive from the manufacture so you fully understand your responsibility as the battery owner.

## **What is covered (Battery)**

- Theft of, or accidental damage to the battery as per section 2.

## **What is not covered (Battery)**

- Misuse of the car battery, including but not limited to, overcharging/undercharging and self repair/replace; or
- cost to repair or replace a non-functional battery.

## **Charging cables and charging points**

It is your responsibility to ensure that the charging cable is safeguarded against any trips or falls and/or injury to any persons or property, including malicious damage.

## **Charging on your driveway or in your garage**

### **What is covered**

- Theft of, fire, accidental damage to your charging cable and home charging point as per section 1 and sections 2
- Loss or damage to your car as a direct result of a charging point or cable as per section 2.

### **What is not covered in addition to sections 1 & 2:**

- misuse of the charging cables, including but not limited to, overcharging/undercharging, deliberate acts and self repair/replace;
- cost to repair/replace faulty charging cables; or
- cost to repair/replace faulty charging points.

## **ELECTRIC CAR COVER CONTINUED**

### **Charging away from your driveway or garage**

#### **What is covered:**

When your car is being charged away from your driveway or garage, we will cover:

- theft of, fire or accidental damage to your charging cable as per section 2;
- liabilities to others as per section 3;
- loss or damage to your car as a direct result of a charging point or cable as per section 2.

#### **What is not covered in addition to sections 1 & 2**

- misuse of the charging cables, including but not limited to, overcharging/undercharging, deliberate acts and self-repair/replace;
- cost to repair/replace faulty charging cables;
- any theft, fire, accidental or malicious damage to any charging point;
- cost to repair/replace faulty charging points.

#### **Out of charge recovery**

In the event that your car runs out of electric charge in Great Britain, we will recover you to your home or the nearest charging point, whichever is nearest.

Please call 0800 202 8487 should you require this service.

## USEFUL INFORMATION

### How to complain

If you have a complaint about your policy or the service you have received, please contact the broker that arranged it. If they are unable to resolve your complaint you may refer your complaint to the Financial Ombudsman Service within six months of receiving their final response letter.

Should you be unhappy with the service provided by Liverpool Victoria please contact us by phone on **0800 678 3048** (Text Phone user? Text Phone users in the UK can contact us by dialling 18001 first. Text phone users contacting us from outside of the UK should call 00 44 151 494 1260 and give the relay assistant the number you need to call. Opening hours Mon-Fri 9am-5pm). If you prefer to write, please address your letter to Complaints, LV Brentwood, PO Box 9104, Bournemouth, BH1 9DB. Email: **complaints@LVbroker.co.uk**. When contacting us please ensure you quote your policy or claim number as appropriate. A copy of Liverpool Victoria's complaint's handling procedure is available on request.

If we cannot resolve your complaint, you may refer your complaint to the Financial Ombudsman Service within six months of receiving our final response letter.

The address is:

Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

Telephone: **0800 023 4567** or **0300 123 9 123** (from mobile or non BT lines)

E-mail: **complaint.info@financial-ombudsman.org.uk**

Website at **www.financial-ombudsman.org.uk**

Making a complaint will not affect your right to take legal action.

## **USEFUL INFORMATION CONTINUED**

### **Compensation**

What happens if we are unable to meet our liabilities?

If we are unable to meet our liabilities to our policyholders, you may be able to claim compensation from the Financial Services Compensation Scheme (FSCS). There are different levels of compensation, depending on what kind of insurance you have:

Compulsory insurance such as third party motor insurance, is covered for 100% of the claim.

Non compulsory insurance, such as home insurance, is covered for 90% of the claim.

You can get further information from the Financial Services Compensation Scheme. 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU. Telephone **0800 678 1100** or **0207 741 4100** or e-mail, **enquiries@fscs.org**

## MAKING A CLAIM

If you are involved in an accident or your vehicle is stolen call us first on **0800 633 5430** as soon as possible after the incident has occurred.

Assistance is available on this number 24 hours a day.

You will need to provide us with the following information:

- your policy/certificate number;
- your personal details and those of the driver;
- the date, time, location and full circumstances of the incident;
- details of any other persons, vehicles or property involved in the incident;
- details of any injuries sustained in the incident;
- if you are reporting the theft of your vehicle any crime reference given to you by the police when you reported the theft to them.

If your car needs to be repaired (and the damage is covered by this policy) we have a nationwide network of selected repairers who can arrange to start work on your car with the minimum of delay.

When you first report the incident to us we will help you to arrange the repair of your car by one of our selected repairers, including collection and redelivery to your home if required.

If you have a Comprehensive policy and need the use of a car while your own is undergoing repair by one of our selected repairers we will provide you with a temporary replacement car – full details can be found in the Temporary replacement car section of this policy (Basis of settlement Sections 1 and 2).

When repairs are completed arrangements will be made for you to collect your car (or for the car to be redelivered to your home). When you collect the car you will need to pay the repairer any policy excess or contribution which may be applicable. These will be confirmed to you before repairs are completed.

Selected repairers have been chosen by us to provide both a high standard of service and quality repair work. Repairs are guaranteed for as long as you own the car or 5 years whichever is the shorter.

If your car can not be repaired we will deal with the damage on a total loss basis. In these circumstances a temporary replacement car will not be provided.

## **MAKING A CLAIM CONTINUED**

If the incident relates solely to breakage of the windscreen or windows in your car please call our approved repairer on **0800 169 9499**. If you have a Comprehensive policy all you will have to pay is the amount of any policy excess that may apply.

If you do not have a Comprehensive policy you may still use this number to contact our windscreen repairer but you will be responsible for paying the costs in full and you will not be able to recover the cost from us. You will, however, benefit from discounts available to you from our windscreen repairer.

### **Need to make a claim? Follow these simple steps**

- 1. Call us as soon as possible after the incident.**
- 2. Give us as much information about the incident as you can.**
- 3. If possible, speak to us before you make any arrangements for replacement or repair.**
- 4. Don't forget to tell the police if your car is stolen.**

Call us first on:

Accidents/thefts

**0800 633 5430**

Windscreen/glass damage

**0800 169 9499**



If there is an accident/theft, ring us on

**0800 633 5430**



If there is windscreen/glass damage, ring us on

**0800 169 9499**



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