

# Classic Vehicle insurance





# YOUR RIGHTS TO CANCEL YOUR INSURANCE

## Up to 14 days after you receive your documents

At the start of your insurance, when **you** receive your documents, **you** have 14 days to check **you** are happy with the insurance cover **you** have bought. If the cover doesn't meet your needs, **you** can cancel your insurance by telling **us**. If **you** do this within 14 days of receiving your documents, we'll refund any money **you** have paid less a charge for the cover **you** have had and a cancellation charge of £20 will apply for setting up the policy.

## More than 14 days after you receive your documents

After the initial 14 days, if **you**'ve not made a claim, we'll refund any money **you** have paid, less a charge for the cover **you** have had. If **you** have made a claim no refund will be paid. If **you** are paying by instalments, **you** must still pay **us** the balance of the full annual premium. Please refer to your **schedule** for details of the charges that apply.

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# WELCOME TO LV= BROKER

Thank **you** for choosing LV= Broker Highway Classic Vehicle Insurance. **We** hope **you** will 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= Liverpool Victoria are trading styles of the Liverpool Victoria General Insurance group of companies. Your policy is underwritten by Highway Insurance Company Limited, part of the Liverpool Victoria General Insurance Group. **You** can find out more about **us** at [www.LVbroker.co.uk/customers](http://www.LVbroker.co.uk/customers).

**We** will provide insurance for death, injury, loss or damage as expressed in the Policy, **Schedule** or Certificate of Motor Insurance happening during the Period of Insurance anywhere in Northern Ireland, Great Britain, the Isle of Man, the Channel Islands or the European Union. The insurance also operates during the course of sea transit (including loading and unloading) between ports within the territories named.

**We** will also provide the minimum legal insurance required to comply with the laws relating to the compulsory insurance of motor **vehicles** in any other country in respect of which the Commission of the European Union is satisfied that arrangements have been made to meet the requirements of Article 7 (2) of the EC Directive on insurance of civil liabilities arising from the use of motor **vehicles** (No 72/166/EEC).

# IMPORTANT INFORMATION

Please read this policy, the **schedule** (including any **endorsements**) and the certificate of motor insurance very carefully. Together with the information **you** gave **us** in the statement of fact, and the declarations that **you** have made, they form the contract of motor insurance. **You** should pay particular attention to the general exclusions, the general conditions and any **endorsements** which apply.

The words that appear in bold throughout this policy are defined under Definitions and have the same meaning wherever they appear.

Please tell your insurance adviser immediately if **you** have any questions, the cover does not meet your needs, or any part of your insurance documentation is incorrect.

## Privacy Policy

### A summary of how we use personal information

Highway Insurance Company Limited 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.

Highway 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

## IMPORTANT INFORMATION CONTINUED

- 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 to **us**
- object to **us** processing personal information, under certain circumstances
- **You** can also ask **us** to review an automated decision.

### Financial Services Compensation Scheme

#### 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.

Telephone 0207 741 4100 or e-mail, [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk).

# DEFINITIONS

<b>We/us</b>	Highway Insurance Company Limited
<b>You</b>	means the person named as the Insured or Policyholder in the <b>Schedule</b> and the Certificate of Motor Insurance.
<b>Vehicle</b>	means any Motor <b>Vehicles</b> , details of which have been notified to <b>Us</b> and for which a Certificate of Motor Insurance has been issued and remains in force.
<b>Endorsement</b>	means an alteration to the terms of the Policy.
<b>Excess</b>	means the amount of any loss or damage to your Car for which <b>You</b> are responsible.
<b>Schedule</b>	means the last <b>Schedule</b> which has been issued under the Policy.



# WHAT COVER DO YOU HAVE

The **Schedule** shows the cover **You** have selected:

<b>If your cover is:</b>	<b>You have the benefit of:</b>
Comprehensive Laid Up Insurance	The whole of the policy The cover defined in Section 3 of the Policy

## Extension or Restrictions of Cover

The **Schedule** indicates at “**Endorsements** Operative” whether there are any extensions or restrictions to the cover in force.

# SECTION 1

## Third Party Insurance

**We** will indemnify the person(s) insured for legal liability (and related costs and expenses) for damage in respect of death, bodily injury or disease to any person, and damage to property arising from the use of:

- Your **vehicle**
- A trailer which is attached to your **vehicle**

The maximum **We** will pay for property damage will be limited to £20,000,000 in respect of any one claim or number of claims arising out of any one accident and/or event.

## Person(s) Insured

Also payable are any expenses **you** incur with our written consent in the same way as **you** are insured, **we** will insure:

- a) **You**,
- b) Any person permitted to drive as stated in the Certificate of Motor Insurance, except a person in the Motor Trade driving the **Vehicle** for purposes necessitated by its overhaul, upkeep and/or repair for **You**,
- c) Any person using (but not driving) your **Vehicle** with your permission for social, domestic and pleasure purposes,
- d) At your discretion, any person (other than the driver) in your **Vehicle**, or getting into or out of it,
- e) The personal representative of any of the above person(s) (following the person's death) but only in respect of the deceased's liability.

## **SECTION 1 CONTINUED**

### **Costs and Expenses**

**We** will pay:

- a) Costs and Expenses recoverable by any claimant,
- b) Other costs and expenses,
- c) Solicitor's fees for representation at a coroners inquest or fatal enquiry or in a Court of Summary Jurisdiction,
- d) The cost of defence against a charge of manslaughter or causing death by dangerous driving.

(b), (c) and (d) must be incurred with our written consent.

### **Emergency Treatment**

**We** will insure any person using any **Vehicle** in connection with which Third Party Insurance is provided under this Policy to pay Emergency Treatment of Injuries caused by or arising out of the use of such **Vehicle**. Cover is restricted to the extent required by legislation for compulsory insurance of motor **vehicles** in the Country in which the incident occurred.

## EXCEPTIONS TO SECTION 1 – THIRD PARTY INSURANCE

This Section of your Policy does not cover:

- a) Damage to property belonging to, or held in trust by , or in the custody or control of, the person(s) insured,
- b) Damage to any **vehicle** being driven or used by a person insured,
- c) Any person other than **You** who is insured under another policy,
- d) Death or bodily injury to any person arising out of or in the course of their employment except to the extent required by legislation for compulsory insurance of motor **vehicles** in the country in which the incident occurred but excluding claims from the driver of the **vehicle** while using or driving the **vehicle** in the course of his/her employment,
- e) Any person entitled to indemnity under any other policy,
- f) Liability, loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this exception an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear, and/or any act deemed by government to be an act of terrorism, except so far as is necessary to meet compulsory insurance of motor **vehicles** in the country in which the incident occurs.

See also General Exceptions – pages 10 & 11.

### Rights of Recovery

If any law requires **Us** to pay a claim which would not otherwise be covered by your Policy, **We** reserve the right to recover the amount from **You**, or the person insured or any other person concerned.

## SECTION 2

### Loss or Damage to your Vehicle by Fire and Theft, Accidental Damage

**We** will pay for loss of or damage to your **Vehicle** and it's accessories and spare parts caused by fire, lightning, explosion, theft or attempted theft or accidental damage. If the **vehicle** is stolen it must be reported to the Police.

Loss or damage where your car is driven or used without your permission by a member of your family or household unless **you** report them to the police for taking your car without your consent; Where accessories are other than as provided for in the manufacturer's specification for your **Vehicle**, **We** will only pay for the cost of replacing the manufacturer's standard items unless **You** have notified **Us** of the change.

Cover is only provided in respect of those accessories and spare parts which are in the **Vehicle** or on it or in the declared garaging address. Loss or damage to the **Vehicle's** loose parts and spares caused by theft involving forcible entry or exit or fire at the declared garaging address is covered up to a maximum limit of £1,000.

Your **Vehicle** must be missing for 14 days after **We** have been notified before **We** will consider it lost by theft.

Cover for audio equipment is limited to £500 for any one claim.

### Windscreen Damage

**We** will pay for broken glass in the windscreen, windows and roof of your **Vehicle** and any scratching to the bodywork resulting directly from such damage where such damage is the only damage caused. Subject to the limit detailed in the **Schedule**

## SECTION 2 CONTINUED

### Personal effects and clothing

**We** will pay **You** or at your request such other person as may be the owner of the property for loss of or damage to personal effects and clothing while in or on the **Vehicle** described in the **Schedule** by fire, theft, attempted theft or by accidental means provided that:

- a) Our total liability shall be limited to £150 in respect of any one occurrence,
- b) Payment to any person other than **You** shall be paid direct to that person who shall observe fulfill and be subject to the terms exceptions and conditions of this Policy in so far as they can apply,
- c) **We** shall not pay for loss of or damage to;
  - (i) Money, stamps, tickets, documents or securities,
  - (ii) Goods or samples carried in connection with any trade or business,
  - (iii) Any property unless at the time of the loss or damage due to theft such property was stored in the locked boot or glove compartment.

### Excess

**You** will be responsible for the amount of the **Excess** stated in the **Schedule** whether or not **You** are at fault for the loss or damage.

## EXCEPTIONS TO SECTION 2 AND 3

**We** will not pay for:

- a) Losses **you** sustain through not being able to use your **Vehicle**,
- b) The Cost of hiring another **vehicle**,
- c) Depreciation whether as a result of loss of value due to accident or theft or depreciation due to age and normal wear and tear,
- d) Wear and tear,
- e) Repairs or replacements which improve your **Vehicle** beyond its condition before loss or damage,
- f) Mechanical, electrical or electronic breakdowns, failures or malfunctions,
- g) Damage to tyres caused by applying the brakes, road punctures, cuts or bursts,
- h) Loss or damage resulting from any use of your **Vehicle** not permitted by the Certificate of Motor Insurance
- i) Loss or damage arising from theft or any attempted theft whilst the ignition keys or any device of similar function or your **Vehicle** have been left in or on your **Vehicle**,
- j) Loss or damage by theft, vandalism or malicious persons arising if your **Vehicle** is left outside locked buildings or a private driveway between the hours 10.00 p.m. and 6.00 a.m. either at or within a quarter of a mile from your private dwelling house or an alternative garaging address previously agreed by **Us**, unless in the course of a journey,
- k) Loss or damage to accessories designed for audio or visual entertainment or communication purposes not permanently fitted to the **vehicle**,
- l) Loss or damage by vermin, insects, mildew or fungus,
- m) Loss or damage arising from repair or maintenance of the **Vehicle** unless such loss or damage is caused by fire.

## WHAT DOES PAY MEAN

The word “pay” means that **We** may, at our option

- a) Pay for Your **Vehicle** to be repaired,
- b) Pay an amount in cash equivalent to the value of any loss of or damage to Your **Vehicle**.

**We** will not be bound to repair or replace your **Vehicle** exactly but will do so in as reasonable a manner as circumstances permit.

If the **vehicle** belongs to someone else or is the subject of a hire purchase or leasing agreement, payment for the total loss or destruction of the **vehicle** will normally be made to the **Vehicle**'s legal owner.

In the event of a total loss **We** will not pay more than:

- a) The agreed value of your **Vehicle**, or
- b) The cost of repairing your **Vehicle** up to the amount for which your **Vehicle** is insured under (a) above.

In the event of a total loss claim **we** reserve the right to request supporting evidence of the agreed value if **we** feel that your **Vehicle** has been overvalued.

**You** may, subject to a reasonable offer being made by **You** and accepted by **Us**, and subject to any total loss requirements retain the salvage in any way.

Note: **We** reserve the right to withdraw from any Agreement with **You** on an Agreed Value with 30 days notice.

### Repairs, Collection and Delivery

If the **Vehicle** is disabled, **We** will pay the reasonable cost of protection and removal to the nearest repairers.

If the **vehicle** is considered by a Motor Engineer to be beyond economical repair **We** will pay to have it removed to free and secure storage.

After it has been repaired **We** will pay for the reasonable cost of delivery of your **Vehicle** to Your address last advised to **Us**.

**We** will only make these payments in connection with a valid claim for loss or damage to your **Vehicle**. The repairer may require **You** to pay the **Excess** to him before he releases your **Vehicle**. If **You** are registered for Value Added Tax **You** will be required to pay the Value Added Tax amount of the account.



## SECTION 3

### Laid Up Insurance

Where it is indicated in the **Schedule** that a **vehicle** is insured on a Laid-Up basis **We** shall be liable under Section 1 of the Policy only for liability to third parties and under Section 2 of the Policy only for loss or damage caused by fire, theft or accidental damage arising out of the storage or movement (but not use) of the **Vehicle** whilst at the declared garaging address.

### **We will not be liable for loss or damage to your Vehicle;**

(a) Whilst being used under its own power,

## SECTION 4

### Medical Expenses

**We** will refund up to £100 per person for any medical expenses paid if any occupant of your **Vehicle** is injured in an accident involving your **Vehicle**

# GENERAL CONDITION WHICH APPLY TO YOUR POLICY

## Observance of Conditions

**We** will only provide the insurance described in this Policy if:

- a) The information detailed on your Proposal and declaration is to the best of your knowledge and belief correct and complete and during the currency of this Policy **You** disclose all material facts as and when they arise,
- b) Any person claiming to be insured has complied with all terms, conditions and **endorsements** of this Policy.

Note: If **you** are in any doubt as to whether “information is material” then **You** should advise Allianz p.l.c. of the information. The Policy will be voidable in the event of misrepresentation, misdescription or non-disclosure of any material facts, i.e. those circumstances which may influence **Us** in our acceptance or assessment of this insurance.

## Changes In Risk

**You** must tell **Us** immediately about any change in risk which could affect your Policy. For example, **You** must tell **Us** if any of the following happens:

- a) **You** or any other driver has been convicted of any motoring or criminal offence,
- b) The main driver of your **Vehicle** changes or **You** wish to cover an additional driver,
- c) The registered keeper or owner of your **Vehicle** changes,
- d) **You** change your **Vehicle** for another one,
- e) Any modifications are made to your **Vehicle**,
- f) **You** change Your address,
- g) Any change of use,
- h) Any driver develops a health condition which may affect their driving,
- i) If the classic **vehicle** becomes your main **vehicle**,
- j) If the **vehicle** is no longer garaged or kept in a driveway overnight, or the garaging address has changed,
- k) Your annual mileage differs from that disclosed to the Company on the proposal form or subsequently,
- l) If **you** are no longer a club member.

## GENERAL CONDITION CONTINUED

This list is not exhaustive. If **You** are unsure whether to report any change, please speak to your Intermediary. **We** may re-assess your cover and premium as a result of any important information **You** give to **Us**.

If **You** do not tell **Us** anything which is relevant:

- a) Your Policy may not be valid,
- b) **We** may reject Your claim.

When **We** are advised of any change to the risk **We** will recalculate the premium. Where the change is effective other than at inception or renewal date, **We** may apply a mid term adjustment premium. This will be based on our reassessment of the risk and may be either an additional premium or a refund of premium. Where the calculated adjustment premium is less than £10 no additional premium will be charged and no return premium will be allowed.

Looking after your **Vehicle**

**You** must take all reasonable precautions to:

- a) Maintain your **Vehicle** in a safe and roadworthy condition,
- b) Prevent injury, loss or damage.

If **You** do not do so, **We** reserve the right not to pay a claim or if by law **We** are obliged to meet a claim then **We** reserve the right to seek recovery of the payment from **You**.

# CLAIMS PROCEDURE

In connection with any injury, loss or damage which may give rise to a claim under the Policy **You** must:

- As soon as reasonably possible give **Us** written notice and all information and assistance required
- Send **Us** immediately any writ or summons, and as soon as possible any letter, claim or other document received
- Notify **Us** immediately in writing of any impending prosecution, inquest or fatal enquiry
- Not admit liability for or negotiate the settlement of any claim without the written agreement of Highway Insurance Company Limited.

If **You** do not do so, **We** reserve the right not to pay a claim. **We** are entitled at any stage during any claim to take over and conduct the defence or settlement of the claim, and at our discretion to pursue the claim for our own benefit in the name of any person insured.

# CANCELLING YOUR POLICY

**You** may cancel this contract of motor insurance at any time by telling **us**, or your insurance adviser, 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 there has been no claim during the current Period of Insurance **We** will allow a return of premium for the unexpired Period of Insurance. If the Policy has been in force for less than one year the following rates will apply:

Cancellation in Month One	70% refund of premium
Cancellation in Month Two	60% refund of premium
Cancellation in Month Three	50% refund of premium
Cancellation in Month Four or After	No refund of premium

## **CANCELLING YOUR POLICY CONTINUED**

**We** or your Intermediary acting with Our specific authority may cancel the Policy by sending notice by recorded delivery letter to **You** at your last known address. This notice is effective from midnight on the seventh day immediately following the date of the recorded delivery letter. If there has been no claim during the Period of Insurance **We** will allow a return of premium for the unexpired Period of Insurance.

Regardless of which Party cancels the Policy, if there has been a claim during the current Period of Insurance **We** will return no premium.

## **OTHER INSURANCE**

If any loss or damage is covered by any other insurance, **We** will not pay more than our rateable proportion. This does not override the references to other insurance in page 3.

## **ARBITRATION IN RESPECT OF AMOUNT (BUT NOT LIABILITY)**

All differences arising out of this Policy shall be referred to the decision of an Arbitrator who will be appointed jointly by **You** and **Us** in accordance with the relevant law at the time or if the parties cannot agree upon a single Arbitrator, to the decision of two Arbitrators, one to be appointed by each of the parties within one month after having been requested. The Arbitrators shall appoint an Umpire who shall sit with the Arbitrators at their meeting and in the case of disagreement the Arbitrators shall submit to the decision of the Umpire and the making of an award shall be a condition precedent to any right of action against **Us**. Claims not referred to arbitration within twelve calendar months from the date on which **We** have refused to provide cover shall be deemed to have been abandoned.

**You** may not take legal action against **Us** over the dispute before the Arbitrator has reached a decision.

Note: This condition does not affect your right to refer any claim or query to the office of the Financial Ombudsman Service.

# FRAUD

## 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 payment paid
- recover from **you** any costs **we** have incurred relating to the fraudulent claim and any further claims notified after the date of the fraudulent act; and
- pass details to fraud prevention and law enforcement agencies who may access and use this information. Other insurers may also access this information.

## Misrepresentation, fraud and financial crime

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 cards;

**we** may:

- amend your policy to record the correct information, apply any relevant policy terms and conditions and collect any additional premium due including any administration charges. If **you** pay by instalments, **you** will be informed if this additional premium cannot be added to your current instalment plan and must be paid in full;
- reject a claim or reduce the amount of payment **we** make; or
- cancel or avoid your policy (treat it as if it never existed), including all other policies which **you** have with **us**, and apply a cancellation charge.

## FRAUD CONTINUED

Where fraud is identified, **we** will also:

- not return any premium paid by **you**;
- recover from **you** any costs **we** have incurred: and
- pass details to fraud prevention and law enforcement agencies who may access and use this information

## FINANCIAL SANCTIONS

LV= can't provide **you** with cover and won't be liable to pay any claim if doing so exposes LV= to any sanction, prohibition or restriction under United Nations resolutions. This also includes the trade or economic sanctions, laws or regulations of the United Kingdom, European Union or United States of America. If **you** are found to be subject to, or associated with, such sanctions **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 charge.

## GOVERNING LAW

The laws of Northern Ireland will apply to your Policy and the courts of Northern Ireland will have jurisdiction to hear any dispute regarding your Policy unless the Company agrees otherwise.

# GENERAL EXCEPTIONS

This Policy does not cover:

- 1) Any injury, loss or damage occurring while your **Vehicle** is being:
  - a) Driven by any other person or used for any purpose not allowed by the Certificate of Motor Insurance other than cover for loss of or damage to your **Vehicle** arising from "Theft" as described on page 5,
  - b) Driven by **You**, unless **You** hold a licence to drive it,
  - c) Driven by your general consent by any person who does not hold a licence to drive it.

**Exceptions (b) and (c) do not apply if the person has previously held and is not disqualified from holding or obtaining such a licence.**

- 2) Liability accepted under an agreement, unless the liability would have existed without the agreement.
- 3) Injury, loss or damage arising from:
  - a) Ionizing radiations, or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel,
  - b) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or of its nuclear component.
- 4) Liability, loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss:

War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, except so far as is necessary to meet the requirements of the legislation for compulsory insurance of motor **vehicles** in the country in which the incident occurs.



## GENERAL EXCEPTION CONTINUED

- 5) Any injury, loss or damage (except so far as is necessary to meet the requirements of the legislation for compulsory insurance of motor **vehicles** in the country in which the incident occurs) caused by:
  - a) Earthquake,
  - b) Riot or civil commotion elsewhere than in Great Britain, the Isle of Man or the Channel Islands.
- 6) Loss or damage to your **Vehicle** (or its accessories or spare parts) caused by pressure waves from aircraft or other aerial devices traveling at sonic or supersonic speeds.
- 7) Any accident, injury, loss, damage or liability when any **Vehicle** covered by your Policy is in an aerodrome, airport, airfield or military establishment that is used for:
  - a) Take off or landing of aircraft, or movement of aircraft on the ground,
  - b) Aircraft parking, including the associated service roads, refueling areas, ground equipment parking areas, hangars and maintenance areas.
- 8) Any injury, loss, damage or liability caused by pollution or contamination unless the pollution or contamination is caused by a sudden identifiable unintended and unexpected incident which occurs in its entirety at a specific time and place during the period of insurance. All pollution or contamination which arises out of one incident shall be deemed to have occurred at the time such incident takes place.
- 9) Liability, loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with:
  - a) The loss of, alternation of or damage to, or
  - b) A reduction in the functionality availability or operation of a computer system, hardware, programme, software, data, information repository, microchip, integrated circuit or similar device in computer equipment or non-computer equipment that results from the malicious or negligent transfer (electronic or otherwise) of a computer programme that contains any malicious or damaging code including but not limited to computer virus, worm, logic bomb or Trojan horse, except so far as is necessary to meet the requirements of the legislation for compulsory insurance of motor **vehicles** in the country in which the incident occurs.

## CAR SHARING

The receipt of contributions as part of a car sharing arrangement for social or other similar purposes in respect of the carriage of passengers on a journey in a **Vehicle** insured under this Policy will not be regarded as constituting the carriage of passengers for hire and reward (or the use of the **Vehicle** for hiring) provided that:

- a) The **Vehicle** is not constructed or adapted to carry more than eight passengers (excluding the driver),
- b) The passengers are not being carried in the course of a business of carrying passengers,
- c) The total contributions received for the journey concerned do not involve an element of profit.

# WHAT TO DO IF AN ACCIDENT OCCURS?

- Note the registration number(s) of the **vehicle** involved.
- Note the name of the Insurance Company insuring any **vehicle(s)** involved.
- Ask for names and addresses of other people involved and any witnesses.
- Make a sketch plan of the scene of the accident and record in writing the circumstances which caused the accident.
- Do not admit responsibility or sign any statement to this effect.
- Keep your **vehicle** at the scene of the accident for a reasonable time.

**You** must, if required, give:

- Your name and address.
- The name and address of the **vehicle** owner (if not yourself).
- The registration number of your **vehicle**.
- Evidence of Insurance to a Policeman or Policewoman or if no Police are present, to anyone who was involved in or affected by the accident – in any other case the information must be given, if requested, to anyone who was present at the time of the accident.
- Where a person or persons are injured, the accident must be reported at the nearest convenient Police Station if no Police are present at the scene of the accident.
- If an animal is injured, or property damaged, and particulars were not given at the scene of the accident, then **You** must report the accident at the nearest convenient Police Station.

## MAKING A CLAIM

If **You** need to make a claim, please contact:

AbbeyAutoline

10 Governors Place

Carrickfergus

Co Antrim

BT38 7BN

Email: classic@abbeyautoline.co.uk

Phone: 0800 66 55 44

or

LV= Broker

LV Brentwood

PO Box 9104

BOURNEMOUTH

BH1 9DB

Tel: 0800 678 1770

An estimate for repairs should be obtained as quickly as possible and if available, submitted with the claims form. An inspection will then be arranged.

Do not delay sending in the form until **you** get an estimate – simply note on the claim form that one is being obtained.

If **you** have any queries or if **you** need any help to make your claim, please let **Us** know.

In the event of an accident **We** require **you** to notify **Us**, whether or not **You** intend to make a claim or if one is expected.

# COMPLAINTS PROCEDURE

**We** will make every effort to give **you** an excellent service. However, if **you** are not satisfied with the service **we** provide please first contact:

The Complaints Officer

AbbeyAutoline

10 Governors Place

Carrickfergus

Co Antrim

BT38 7BN

Email: classic@abbeyautoline.co.uk

Phone: 0800 66 55 44

If after contacting the above **you** need further help please write to:

The Customer Care Department

LV= Broker

LV Brentwood

PO Box 9104

BOURNEMOUTH

BH1 9DB

Email: complaints@lvbroker.co.uk.

Phone: 0800 028 9822

Opening hours

Mon-Fri 9am-5pm

If **you** remain dissatisfied with our final response to your complaint **you** can refer your complaint to the Financial Ombudsman Service (FOS). **You** must do this within six months of the date of our decision.

The contact details are:

The Financial Ombudsman Service

South Quay Plaza

183 Marsh Wall

London

E14 9SR

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

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk







If there is an accident/theft, ring us on

**0800 678 1770**



If there is windscreen/glass damage, ring us on

**0800 169 9499**

**abbeyautoline**



[www.LVbroker.co.uk/customers](http://www.LVbroker.co.uk/customers)

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