

Policyfast



Commercial Vehicle Insurance



Welcome to Policyfast

Thank you for choosing LV= Broker Highway Van insurance exclusively arranged via Policyfast Limited.

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 LV=Broker...

LV= and Liverpool Victoria are registered trademarks of Liverpool Victoria Financial Services Limited and LV= Liverpool Victoria are trading styles of the Liverpool Victoria 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 them at www.LVbroker.co.uk/customers

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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 **proposal form or 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 Definition of Terms and Words 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 is the controller of personal information. **We'll** keep **you** informed about how **we** use personal information in the document 'Privacy Policy', which is available:

- online at www.lvbroker.co.uk/customers/data-protection

You have a number of rights concerning personal information.

You can ask for a person to review an automated decision, and in certain circumstances 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 to **us**.
- object to **us** processing personal information, under certain circumstances.

If **you** want to find out more or exercise these rights, contact GI Customer Support, LV=, County Gates, Bournemouth, BH1 2NF or email **us** at GICustomerSupport@LV.co.uk

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

How To Make A Complaint

If **you** have a complaint about **your policy** or the service **you** have received, please contact the broker, intermediary or agent that arranged it. If **your** Complaint is about Policyfast, please contact:-

In writing:

Complaints Department

Policyfast Limited,

Unit 5,

Vantage Park,

Washingley Road,

Huntingdon,

Cambs,

PE29 6SR

By Email: complaints@policyfast.co.uk

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 Highway please contact **us** by phone on 0800 028 9822 (For Text Phone please dial 18001 first. Opening hours Mon-Fri 9am-5pm). If **you** prefer to write, please address **your** letter to:

The Customer Care Department,

LV = Brentwood,

PO Box 9104,

Frizzell House,

County Gates,

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 **our** internal complaints 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)

Email: 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.

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 at www.fscs.org.uk, telephone 0207 741 4100 or e-mail enquiries@fscs.org.uk.

Definition of Terms and Words

The following words or phrases have the same meaning wherever they appear and are shown in **bold** throughout this **policy**.

Certificate of Motor Insurance – Legal evidence of **your** insurance. It is one part of the **contract of motor insurance**. It shows the vehicles **we** are insuring, who may drive the **insured vehicle** (where 'any authorised driver' is stated, refer to the **schedule** for restrictions), what it may be used for and the **period of insurance**.

Contract of Motor Insurance – The **policy**, the **schedule** (including **endorsements**), the **certificate of motor insurance**, the information **you** gave **us** in the **proposal form or statement of fact** and declarations that **you** have made, all form the **contract of motor insurance**.

Endorsements – Something which alters **your** insurance cover. **Your** cover will be affected by any **endorsement** that is shown on the **schedule**. (Such **endorsements** may add exclusions to the cover or require **you** to take action such as fitting approved security.) More than one **endorsement** may apply. If **you** do not comply with any **endorsements**, this **contract of motor insurance** may no longer be valid and **we** may refuse to deal with any claim.

Excess – The amount **you** have to pay towards each claim **you** make under this **contract of motor insurance**. There may be more than one **excess**, part of which may be voluntary (where **you** have chosen to take an **excess** to receive a discount on **your** premium). The amount of the **excess** is shown on the **schedule**.

Family or Household – Any member of the policyholder's family, or any other person, who is a permanent or temporary resident at the policyholder's address.

General Conditions – These describe **your** responsibilities, general information and the procedures that apply in certain situations, such as when there is a claim or the **contract of motor insurance** is cancelled.

General Exclusions – These describe the things that are not covered by the **contract of motor insurance**. They are in addition to the exclusions shown under the headings 'What is not covered' in each of the Sections detailing the cover provided.

Geographical Limits – Great Britain, Northern Ireland, the Isle of Man and the Channel Islands. It also includes travelling by sea, air or rail between these places. Section 6 explains the cover that applies when driving abroad.

Highway Insurance – The trading name of **Highway Insurance Company Limited**.

Highway Insurance Company Limited – An insurance company, part of the Liverpool Victoria General Insurance Group, authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Insurance Adviser – The person or company **you** purchased this insurance from.

Insured Vehicle – The vehicle(s) shown on the current **schedule** and **certificate of motor insurance**.

Market Value – The cost at the date of the accident or loss of replacing the **insured vehicle**, 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 vehicle**, referring to guides of vehicle values and any other relevant sources. In assessing the **market value**, **you** should consider the amount that could reasonably have been obtained for the **insured vehicle** if **you** had sold it immediately before the accident, loss or theft.

Period of Insurance – The length of time covered by this **contract of motor insurance**, as shown on the current **schedule** and **certificate of motor insurance**.

Personal belongings – Certain property in the **insured vehicle**, which **you** wear or use in every day life which belongs to **you** or anyone travelling in the **insured vehicle**. Section 5 of this **policy** sets out the cover and limits which apply, and the items of **personal belongings** which are not included.

Policy – This booklet, 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**.

Proposal Form or Statement of Fact – The documents filled in by **you**, or on **your** behalf by an **insurance adviser**, or someone else, and all other information **you** gave and declarations made at the time the insurance was arranged and on which **we** have relied when agreeing to offer this **contract of motor insurance**.

If **you** do not give **us** the full information requested at the start, and tell **us** about changes, this **contract of motor insurance** may no longer be valid and **we** may refuse to deal with any claim.

Recommended Repairer – The national network of repairers **we** work with as part of a claim to repair **your** vehicle.

Schedule – Forms part of the **contract of motor insurance** and confirms details of **you**, the **insured vehicle(s)** and the cover which applies. It is one part of the **contract of motor insurance**.

Standard Accessories – Accessories made available for the vehicle by the manufacturer as optional extras and for which a receipt must be provided. **Standard accessories** do not include modifications to the **insured vehicle** or any other accessory fitted to it not provided by the vehicle manufacturer.

We, our, us – **Highway Insurance Company Limited** trading as **Highway Insurance**.

You, Your – The person, company or trading name (including subsidiary companies) shown as the Insured on the **schedule** and **certificate of motor insurance**.

Contract of Motor Insurance Van

This **policy**, the **schedule**, the **certificate of motor insurance**, information **you** gave us in the **proposal form or statement of fact** and declarations that **you** have made, form a legally binding **contract of motor insurance** between **you** and **Highway Insurance Company Limited**, trading as **Highway Insurance**.

This **contract of motor insurance** is a contract personal to **you** and **you** cannot transfer it to anyone else.

We agree to insure **you** under the terms of this **contract of motor insurance** against any liability, loss or damage that occurs within the **geographical limits** during the **period of insurance** for which **you** have paid, or agree to pay, the premium.

You must read this **policy**, the **schedule** and the **certificate of motor insurance** together. The **schedule** tells **you** which sections of the **policy** apply and identifies any **endorsements**. Please check all three documents carefully to make sure that they give **you** the cover **you** want and that **you** comply with all the relevant terms and conditions, including any **endorsements**.

It is not intended that the Contracts (Rights of Third Parties) Act 1999 should confer any additional rights under this **policy** in favour of any third party. Unless **we** agree with **you** to apply the laws of another country, English Law will apply to this contract (unless **you** live in Guernsey or Jersey, where Guernsey or Jersey law will apply).

Your Cover

The current **schedule** shows what **you** are covered for. The different kinds of cover are:

Comprehensive – Sections 1, 2, 3, 4, 5, 6, 7, 8 and 9 apply.

Third Party Fire and Theft – Sections 1, 2, 6 and 7 apply.

Third Party Only – Sections 1, 6 and 7 apply.

Fire and Theft Only – Section 2 only.

Use

This **contract of motor insurance** only covers **you** if **you** use the **insured vehicle** in the way described in **your certificate of motor insurance** (under 'Limitations as to Use') and any **endorsements**.

Cooling-off Cancellation Right

We hope **you** are happy with the cover this **policy** provides. However, **you** have the right to cancel it within 14 days of receiving the **policy** or from the start date of **your policy**, whichever is latest, without giving any reason. **You** may cancel using this 'cooling-off' period 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 **you** do cancel in the first 14 days using the 'cooling-off' cancellation condition, **we** will charge **you** pro rata, subject to a minimum fee of £25 + Insurance Premium Tax, for the cover provided from the beginning of the contract until the **policy** is cancelled, unless **we** are required to make a total loss payment under the **policy**, under which circumstances a refund of the premium is not payable.

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 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 **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 + 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 **our** authorised agent, may cancel this **contract of motor insurance** by giving **you** seven days' notice in writing to **your** last known address where there is a valid reason for doing so. Valid reasons may include, but are not limited to, if:

- **You** do not pay **your** premium, premium deposit or any instalment payment on or before the due date;
- **You** or anyone else covered by this insurance has not met all the terms and conditions of this **policy**;
- A change in **your** circumstances means **we** can no longer provide cover;
- **You** do not provide **us** or **your insurance adviser** with any requested documents;
- **We** identify misrepresentation or any attempt to gain an advantage under this insurance to which **you** are not entitled;
- **We** identify **your** involvement in or association with insurance fraud and/or financial crime.

The insurance will end immediately the seven days' notice runs out. If **you** have just taken out the **policy** or renewed it with **us** and the premium is unpaid, **we** will cancel **your** insurance from the start/renewal date.

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 + Insurance Premium Tax to cover **our** administration costs will be deducted from the refund.

If **you** or someone else has made a claim, **we** will cancel **your** cover but may not refund any premium. If **you** are paying by instalments, **you** must still pay the balance of the full annual premium.

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 insurance adviser** as soon as possible if any of the details on **your proposal form or statement of fact** change including:

- Changes made to **your** vehicle which improve its value, appearance, performance or handling.
- Changing **your** vehicle.
- Changes in the way **your** vehicle is used.
- Change of address or where **you** keep **your** vehicle.
- Change of occupation, including part time work.
- Change in the main user of the vehicle.
- Details of any motoring convictions, fixed penalty offences or licence endorsements for any person who may drive the vehicle.
- Details of any criminal convictions for any person who may drive the vehicle.
- 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 vehicle.

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

When **you** advise **us** of any permanent or temporary changes to **your policy** during the **period of insurance** which **we** agree to, or if **you** request duplicate documents, a premium adjustment charge of £10 + 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 insurance adviser**.

If **your** change of circumstances means that **we** can no longer provide cover, **we** or **our** authorised agent will give **you** notice of cancellation, see Cancelling your Policy (Outside the Cooling-off Cancellation Right).

If **you** do not tell **your insurance adviser** of a change **we** will be entitled to do one or both of the following:

- Reject or reduce payment of **your** claim.
- Cancel the **policy** and/or treat it as though it never existed.

Additional Information – The following does not form part of the Contract of Motor Insurance

Vehicle Crime – Learn How to Beat the Criminals

Most crime prevention methods are common sense:

- Never leave valuables on show.
- Use good quality locks and security devices.*
- Always ensure **your** steering lock is on when **you** leave **your** vehicle and use a steering wheel lock.*
- Fit locking wheel nuts to **your** wheels.
- Don't make life easier for thieves, always remove the keys from **your** vehicle and lock it when **you** leave it, even temporarily. Not to do so may invalidate **your** cover so lock it or lose it!
- Remove any entertainment equipment if **you** can.
- Always park **your** vehicle in a secure location, in **your** own garage or a secure public garage if possible.
- Always lock **your** vehicle and activate any alarm &/or immobiliser when **you** leave it.

You can obtain further information from **your** local Crime Prevention Officer at **your** local Police station, or visit:
<http://www.secureyourmotor.gov.uk/>

* **We** recommend **you** install security devices such as steering wheel locks, alarms and immobilisers that are accredited by Thatcham Motor Insurance Repair and Research Centre. For further information visit:
<http://www.thatcham.org/>

Section 1 Liability to Others: Third Party Cover

What is covered

We will insure **you** against everything **you** legally have to pay to people who claim for damages, costs and expenses if they arise from a claim caused by an accident while **you** are driving, loading or unloading (directly from the **insured vehicle**), or in charge of the **insured vehicle**, if **you** kill or injure other people.

We will also insure **you** for **your** legal liability for damage to their property (including any related indirect loss) up to £5,000,000 and for costs and expenses incurred up to £5,000,000. **We** will also insure **you** while the **insured vehicle** is towing a trailer or any one vehicle, so long as the towing is allowed by law and the trailer or broken-down vehicle is attached properly to the **insured vehicle** by towing equipment made for this purpose.

What is not covered

- Loss or damage to the **insured vehicle**, trailer or vehicle being towed.
- Any amount above £5,000,000 for damage to other people's property (including any related indirect loss) and any amount above £5,000,000 for costs and expenses incurred.
- Property or goods belonging to (or in the care of) **you** or **your** passengers, or being carried in or on any trailer or vehicle being towed.
- Death or injury to the person driving or in charge of the **insured vehicle** or to any person being carried in or on, or getting into or out of, or getting on to or off, a trailer or vehicle being towed.
- Loss or damage to any bridge, weighbridge, viaduct, road or other surface over which the vehicle is driven, or anything under the surface caused by the weight or vibration of the **insured vehicle** or its load.
- Loss, damage or liability caused by pollution or contamination as a result of any load seeping from the **insured vehicle** or any load spilling from, or shifting in, the **insured vehicle**.
- Legal liability when **you** are towing any caravan, trailer or broken-down vehicle for profit.
- Liability for death, injury or damage when the **insured vehicle** is not on a public road and is in the process of being loaded or unloaded by any person other than the driver or attendant of the **insured vehicle**.
- Liability for death, injury or damage resulting from using the **insured vehicle**, or of machinery attached to it, as a tool of trade.
- Liability for death or injury to any employee of the person insured arising during the course of their employment.
- Any liability, injury, loss or damage resulting from anything sold, transported or supplied by **you** or on **your** behalf.
- Driving other cars extension. **You** are not covered under this **policy** to drive any other vehicle.
- Any liability that is not required to be covered under the terms of the Road Traffic Act whilst **you** are loading or unloading directly from the **insured vehicle**.

Insuring Others – What is covered

We will also insure the following people under this Section.

- Any person **you** allow to use the **insured vehicle** as long as **your** current **certificate of motor insurance** says they can and they are not excluded from driving by an **endorsement** shown on the **schedule**.
- Any person (other than the person driving) being carried in, or getting in or out of, the **insured vehicle** or any person who causes an accident while they are traveling in, or getting in or out of, the **insured vehicle**.
- If anyone covered by the **contract of motor insurance** dies, **we** will cover their legal representative to deal with any claims made against that person's estate.

Insuring Others - What is not covered

- Legal liability if **your** current **certificate of motor insurance** does not cover the person using the **insured vehicle**, or if the person using the **insured vehicle** is excluded from driving or holding a valid licence, or using the **insured vehicle** as a result of the **general exclusions, general conditions** and any **endorsements**.
- Any liability that is not required to be covered under the terms of the Road Traffic Act whilst any person is loading or unloading directly from the **insured vehicle**.
- Any liability, injury, loss or damage resulting from anything sold, transported or supplied by **you** or on **your** behalf.

Costs of Legal Representation – What is covered

Following a claim under this **contract of motor insurance**, **we** will pay the reasonable legal costs and expenses relating to.

- Solicitors' fees for representing anyone **we** insure at a coroner's inquest, fatal accident inquiry or court summary of jurisdiction; and
- The defence of anyone **we** insure against any legal proceedings for manslaughter or causing death by 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 and expenses.

Costs of Legal Representation – What is not covered

- Any costs which have not first been agreed in writing by **us** or arising from a claim caused by an accident which is not covered under this **contract of motor insurance**.
- Any costs where **we** have chosen to stop payments or arising from a claim which is not covered as a result of the **general exclusions, general conditions** and **endorsements**.

Emergency Medical Treatment – What is covered

We will pay for the Emergency Treatment Fees, as required by the Road Traffic Acts, after an accident involving the **insured vehicle**. **We** must, by law, provide this cover.

If this is the only payment **we** make, **your** No Claims Discount will not be affected.

Emergency Medical Treatment – What is not covered

- Any amount that is more than the compulsory fee.

Section 2 Fire and Theft

What is covered

We will cover **you** for loss or damage to the **insured vehicle** that is caused by fire, lightning, explosion, theft or attempted theft. This includes **standard accessories** on it. **We** will also pay for loss or damage to the **insured vehicle's** fitted entertainment equipment up to the limit stated on the **schedule**.

What is not covered

- Any vehicle which is not the **insured vehicle** and any loss or damage if **you** do not have cover under this section.
- Wear and tear, mechanical, electrical, electronic and computer failure, breakdowns or breakages.
- Compensation for **you** not being able to use the **insured vehicle**, any delay where **we** have to get new parts or accessories or they are unavailable, or the value of the **insured vehicle** reducing for any reason.
- Any other indirect loss, such as travel expenses or loss of earnings.
- Loss or damage caused by failure to protect the **insured vehicle**, (see 'Care of the Vehicle' under the **general conditions**), or if it has been left unlocked and/or with the keys, lock transmitter, entry card or other ignition control device left in, on or in the immediate proximity of the vehicle.
- Loss or damage from repossession of the **insured vehicle** and returning it to its rightful owner.
- Loss or damage from any agreement or proposed transaction for selling or hiring the **insured vehicle** or someone taking the **insured vehicle** by fraud, trickery or deception or attempting to purchase the **insured vehicle** by fraudulent means.
- Loss or damage arising from the **insured vehicle** being taken or driven by a person who is not an insured driver but is a member of the policyholder's **family or household**, or being taken or driven by an employee or ex-employee, unless **you** report the person to the police for taking **your** vehicle without **your** consent.
- Loss or damage resulting from using the **insured vehicle**, or of machinery attached to it, as a tool of trade.
- Loss or damage caused deliberately by **you** or any person driving the **insured vehicle** with **your** permission.
- Any additional damage resulting from the **insured vehicle** being moved by **you**, or any person driving the **insured vehicle** with **your** permission, after an accident, fire or theft.
- Any storage charges unless **you** tell **us** about them and **we** agree in writing to pay for them.
- Tools of trade, **personal belongings** (unless **you** have cover under Section 5), documents or goods.
- Any amount above the limit stated on the **schedule** for fitted entertainment equipment.
- Keys, remote control or security devices (whether lost or stolen) unless **you** have cover under Section 8.
- Tapes, cassettes, compact and mini discs, Citizens-Band radios, phones or phone equipment.
- Any loss or damage up to the amount of the **excess** that appears on **your schedule**.
- Any satellite navigation equipment or accessories, whether permanently fitted or not, that are not **standard accessories**.
- Any loss or damage caused by failure to maintain the **insured vehicle** and safeguard it from such loss or damage.
- Any loss or damage from the **insured vehicle** being confiscated, disposed of or destroyed by or under order of any government or public or local authority order.

Section 3 Accidental Damage

What is covered

We will cover **you** for loss or damage to the **insured vehicle**. This includes **standard accessories** on it. **We** will also pay for loss or damage to the **insured vehicle's** fitted entertainment equipment up to the limit stated on the **schedule**.

What is not covered

Any loss or damage described in 'what is not covered' under the Fire and Theft section of this **policy**. **We** also do not cover the following:

- Damage to tyres caused by wear and tear, braking, punctures, cuts or bursts.
- 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** vehicle.
- Loss or damage arising from the **insured vehicle** being filled with the wrong fuel.
- Any satellite navigation equipment or accessories, whether permanently fitted or not, that are not **standard accessories**.

New Van Replacement

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

- Stolen and not recovered, or
- Damaged so that repairs will cost more than 60% of the manufacturer's price list (including taxes and the cost of accessories) at the time of the loss or damage;

We will replace the **insured vehicle** with a new one of the same make, model and specification.

If a replacement vehicle of the same make, model and specification is not available **we** will, where possible, provide a similar vehicle of identical list price.

New van replacement does not apply if:

- **You**, or anyone **we** know has an interest in the **insured vehicle**, does not agree.
- The **insured vehicle** is more than one year old at the time of the loss or damage.
- **You** were not the first registered owner of the **insured vehicle**, including if the vehicle was pre registered by the motor dealer from whom it was purchased.
- **You** did not buy the vehicle from new.
- The repairs cost less than 60% of the manufacturer's price list (including taxes and the cost of accessories).
- **You** wish to have the claim settled on a cash basis when the most **we** will pay is the **market value** of the **insured vehicle** and its **standard accessories** at the time of the loss or damage.

We are not liable for the consequences of any delay in getting the replacement vehicle.

Uninsured driver promise

If **you** are hit by an uninsured driver **we** will reinstate **your** no claim discount and reimburse any excess once **we** have established that the driver of the other vehicle was uninsured and the accident was not **your** fault. **We** will need **you** to provide the registration number, make, model and colour of the other car involved and also the driver's name and address if possible.

Section 4 Windscreen and Windows

What is covered

We will pay for damage to the **insured vehicle's** windscreen or windows. If this is the only damage **you** are claiming for, **your** No Claims Discount will not be affected.

The **schedule** shows the maximum amount **we** will pay:

- In any one **period of insurance** if the windscreen or window is replaced or repaired by **our** glass provider (Telephone 0800 169 9499); or
- In any one **period of insurance** if any other supplier carries out the repair or replacement.

What is not covered

- Any loss or damage if **you** do not have cover under this Section.
- Damaged sunroofs, roof panels including damage to any part of a convertible hood, lights or reflectors, even if they are made of glass.
- The **excess**, unless **you** have **your** windscreen or window repaired rather than replaced. (The **excess** must be paid direct to the repair or replacement company if **your** windscreen or other windows are replaced, rather than repaired.)
- Extra costs for the work to be carried out outside normal hours, unless the windscreen is shattered or the driver's vision or the security of the **insured vehicle** is affected.

Section 5 Personal Accident, Personal Belongings, Tool Cover and Medical Expenses

Personal Accident – What is covered

If **you**, **your** husband, **your** wife or **your** civil partner (as defined in the Civil Partnership Act 2004) are involved in a car accident, **we** will pay the amounts shown below if, within three months of the accident, it directly causes one of the following:

- Death **£5,000**
- Total loss of one or more limbs **£5,000**
- Permanent blindness in one or both eyes **£5,000**

The most **we** will pay is the limit for any one cause of death or injury during any one **period of insurance**. **We** will only make a payment if the injury or death is directly connected with an accident involving the **insured vehicle**, and not if it happens while **you**, **your** husband, **your** wife or **your** civil partner were travelling in or getting into or out of any other vehicle that **you** do not own and is not hired or leased to **you**.

Personal Accident – What is not covered

- Any loss if **you** do not have cover under this Section.
- Anyone who is under 21 or 75 or older at the time of the accident.
- Death or bodily injury caused by suicide or attempted suicide, self-injury or by drugs, alcohol or anything taken or inhaled.
- Death or bodily injury caused by disease, physical sickness or disability.
- Anyone failing to keep to the law regarding the use of seat belts.

Personal Belongings – What is covered

We will pay up to £300 for **personal belongings** in **your** vehicle, if they are lost or damaged because of an accident, fire, theft or attempted theft. If someone else owns the property, **you** can ask **us** to settle the claim with the owner of the property. **We** may need proof of purchase.

Personal Belongings – What is not covered

- Any loss or damage if **you** do not have cover under this Section.
- **Personal belongings** covered by any other insurance.
- Money, stamps, tickets, documents, securities, jewellery or furs.
- Goods, tools of trade or samples connected with **your** work or any other trade, or any container for these things.
- Radios, cassette, compact or mini disc players, MP3 players, tapes or discs, televisions, phones or phone equipment, computers or computer equipment and accessories, computer game consoles or games and accessories, Citizen-Band radios and accessories.
- Keys, remote control or security devices.
- Property taken from an unlocked or open vehicle (including the rear of an open back vehicle) or which **you** have not taken care to protect from loss or damage.

Tool Cover – What is covered

We will pay for loss of damage to **your** tools caused by fire, theft, attempted theft or accidental damage, while they are in the **insured vehicle**. The most **we** will pay for any one incident is £300. If **you** ask **us** to pay someone else **we** will have no further responsibility to **you** once **we** have done so. **We** may need proof of purchase.

Tool Cover – What is not covered

- Tools insured under any other policy.
- Tools taken from an unlocked or open vehicle (including the rear of an open back vehicle) or which **you** have not taken care to protect from loss or damage.

Medical Expenses – What is covered

If **you** or **your** passengers are injured because of an accident involving the **insured vehicle**, **we** will pay up to £100, in addition to the compulsory Emergency Medical Treatment fee (see Section 1), for each person for any medical treatment they receive.

Medical Expenses – What is not covered

Any medical expenses if **you** do not have cover under this Section.

Section 6 Driving Abroad

Minimum Insurance – What is covered

We provide the minimum cover that applies to the country concerned to allow **you** to use the **insured vehicle** covered by this insurance in:

- Any country which is a member of the European Union, Andorra, Iceland, Norway, Serbia and Switzerland.

The minimum cover automatically provided by this **contract of motor insurance** may vary from country to country.

Minimum Insurance – What is not covered

- Damage to the **insured vehicle**
- Customs and Excise duty

Cover in addition to Minimum Insurance – What is covered

We will extend **your** cover to apply to:

- Any country which is a member of the European Union, Andorra, Iceland, Norway and Switzerland.
- The **insured vehicle** whilst it is being transported by rail, sea or air between countries, which **you** have cover for. If **you** are travelling by sea, it must be by a recognised sea route and the journey should not take longer than 65 hours.

For up to a quarter of the **period of insurance** as long as:

- The **insured vehicle** is taxed and registered within the **geographical limits**, and
- **Your** main and permanent home is within the **geographical limits** and **your** visit abroad is only temporary.

Cover in addition to Minimum Insurance – What is not covered

- Customs or Excise duties.
- Use for more than a quarter of the **period of insurance**.
- Loss or damage in any country which is not a member of the European Union or Andorra, Iceland, Norway or Switzerland.
- The **insured vehicle**, unless it is being used for purposes described in the **certificate of motor insurance**.
- Any additional accommodation or travel costs or expenses incurred.

Additional information when travelling abroad

The following does not form part of **your contract of motor insurance**.

- Do take out adequate travel, breakdown and recovery insurance to cover all eventualities, even on a short trip.
- Do not sign an Agreed Statement of Facts form unless **you** fully understand and agree with its contents. In some countries they are binding agreements of the circumstances of an incident.

Section 7 No Claims Discount

If this is a yearly contract, and **you** do not claim under this insurance and **you** have not been involved in an accident which has or may result in a claim against **you**, **we** will give a discount from **your** renewal premium.

If the insurance covers more than one vehicle, the No Claims Discount will apply separately for each vehicle.

You cannot transfer **your** No Claims Discount to anyone else.

We will reduce or remove **your** No Claims Discount, in accordance with the scale below, if **we** make any payment whatsoever, even if the accident is not **your** fault, unless **we** get the money back from someone else. **We** may withhold the No Claims Discount in full or part if there are any claims that have not been settled.

If **we** recover all **our** money, or **we** have good reason to believe a third-party claim would be unsuccessful, the No Claims Discount would apply again.

Current NCD (years)	After 1 claim (years)	After 2 claims (years)	After 3+ claims (years)
1	0	0	0
2	0	0	0
3	1	0	0
4	2	0	0
5+	3	1	0

If **you** have a protected No Claims Discount (shown on the **schedule**) **we** will not reduce the Discount if **you** do not claim more than twice during five continuous periods of insurance. The protected No Claims Discount only applies while **you** are insured by **us** and cannot be transferred to another insurer. Premiums in future years may still be increased according to the claims history.

Section 8 Lock replacement – lost or stolen key cover

What is covered

If the keys, lock transmitter or entry card for the keyless entry system of **your insured vehicle** are lost or stolen, **we** will pay up to a maximum of £500 towards the cost of replacing:

- The door and boot locks
- The ignition and steering locks
- The lock transmitter; and
- The entry card

provided that **we** are satisfied that any person who may have the keys, transmitter or entry card knows the identity or location of **your insured vehicle**, and care is taken to safeguard the keys, transmitter or entry card from loss.

What is not covered

- Any amount in excess of £500.

Section 9 Emergency Travel and Accommodation

Emergency Travel and Accommodation - What is covered

If **you** are unable to continue **your** journey as a result of accidental loss or damage to the **insured vehicle** occurring within the **geographical limits**, provided **you** are claiming under section 3 Accidental Damage of this **policy**, **we** will contribute up to £500 in respect of:

- Emergency overnight accommodation for occupants of the **insured vehicle** where loss of use necessitates an unplanned overnight stop; and/or
- Travelling expenses, including alternative transports costs, for occupants of the **insured vehicle** towards reaching **your** destination.

You must pay for the accommodation or travelling expenses yourself and submit receipts for **us** to reimburse **you**.

Emergency Travel and Accommodation - What is not covered

- Newspapers, drinks, telephone calls and meals.
- Any amount in excess of £500 for any one incident.
- Any costs incurred outside the **geographical limits**.

Claims Information

We aim to provide **you** with the best claims service that **we** can. If **you** use the services **we** have put in place to achieve this, **we** can provide a better service than when the claim is outside **our** control.

To make a claim

In the United Kingdom 0800 032 1625 (24 hours a day, 365 days a year) If any accident, injury, loss or damage occurs **you**, or **your** legal representative, must follow these simple steps:

1. Call **us** as soon as possible after the accident – please have **your policy** number and as much information as possible about the claim ready when **you** call.
2. If the **insured vehicle** is stolen or vandalised, report this to the police immediately and take a note of the crime reference number.
3. Speak to **us** before **you** make any arrangements for replacement or repair.

You must also:

- Immediately send **us** all communications from other people involved without replying.
- Immediately tell **us** about and send to **us** any notice of intended prosecution, inquest, fatal accident inquiry, or any writ, summons or process without replying.
- Tell **us** straightaway if the **insured vehicle** is stolen and **you** later get it back, or discover where it is.
- Get **our** permission before ordering any new part or accessory and before paying for any transport outside the **geographical limits**.
- Give any information, help, co-operation and documentation **we** need, including going to court if necessary.
- Pay any **excess** that applies.

You must not, without **our** consent:

- Negotiate or admit responsibility.
- Make any offer, promise, payment or settlement.

We are entitled to do the following:

- Have total control to conduct, defend or settle any claim.
- Take proceedings in **your** name, or that of any other person insured, at **our** own expense and for **our** own benefit to recover any payment **we** have made.

Handling your claim

(See Sections 2, 3 and 8)

If the **insured vehicle** is being repaired by a **recommended repairer** they will provide **you** with a courtesy vehicle for the duration of the repair to **your** vehicle.

If **your** vehicle cannot be repaired or has been stolen and not recovered **we** will provide **you** with a courtesy vehicle for up to 14 days or until 4 days after payment has been issued to **you**, whichever is soonest.

A courtesy vehicle provided under this section will usually be a small car derived van.

We will insure the courtesy vehicle under this insurance in exactly the same way as **we** insure the **insured vehicle**. **You** must return the courtesy vehicle when the owner or **we** ask **you** to or if this insurance expires and **you** do not renew it.

Paying your claim

(See Sections 2, 3, 4 and 8)

We will:

- Pay the reasonable cost of protecting and returning the **insured vehicle** to the address shown on the **schedule** (within the United Kingdom unless **we** have agreed otherwise first).
- Entirely at **our** discretion and subject to payment of the **policy excess**, arrange to:
 - a) repair the damage at a **recommended repairer**. **We** may decide to use suitable parts or accessories which are not supplied by the original manufacturer, or alternatively authorise repairs at a repairer of **your** choice subject to the provision of satisfactory estimates.
 - b) pay **you** the cost of replacing or repairing the damaged parts, including their fitting, or
 - c) treat the **insured vehicle** as a total loss and replace **your** vehicle (as New Van Replacement) or pay **you** the **market value** of **your**

vehicle less any applicable **excess**. Once **you** accept **our** offer or **we** have paid the claim (or both) the **insured vehicle** becomes **our** property, unless **we** agree otherwise.

- If any part or accessory is not available, the most **we** will pay for that part will be the cost shown in the manufacturer's last United Kingdom price list, plus a fitting cost.
- Not pay the whole cost of any repair or replacement that leaves **your** vehicle in a better condition than before the loss or damage (**you** will pay part of the cost of the repair or replacement).
- Not refund any premium if the **insured vehicle** is written off or there is any claim.
- Settle the claim to the legal owner, up to the **market value**, if the **insured vehicle** is part of a hire-purchase or leasing agreement, or belongs to someone else.
- If **we** declare the **insured vehicle** a total loss (write off), **you** must pay whatever **you** owe **us** before **we** will pay **your** claim, or **we** may take what **you** owe **us** from anything **we** pay **you**.

General Exclusions

These **general exclusions** apply to the whole of this **contract of motor insurance** and describe the things which are not covered. These apply as well as the exclusions shown under 'What is not covered' in each of the Sections detailing the cover provided.

This **contract of motor insurance** does not cover claims arising from any of the following.

- 1 Any accident, injury, loss or damage that happens while the **insured vehicle** is being:
 - Used for a purpose which it is not insured for;
 - Driven or in the charge of anyone who is not described in the **certificate of motor insurance** as a person entitled to drive or who is excluded from driving by any **endorsements** or covered by another insurance;
 - Driven or in the charge of anyone who does not have a valid driving licence, has not held a driving licence, is disqualified from driving or is prevented by law from holding a licence.
 - Driven or in the charge of anyone who does not meet the terms and conditions of their driving licence as required by DVLA / DVLNI rules and regulations and any relevant law;
 - Driven or in the charge of anyone who does not meet all the conditions described in the **endorsements** on **your schedule** and all the **general conditions** in this **policy**;
 - Kept or used in an unsafe or unroadworthy condition. (**You** may be asked to provide details to show the **insured vehicle** was regularly maintained and kept in good condition);
 - Kept or used without a current Department of Transport Test (MoT) certificate if one is needed;
 - Kept or used in any way that breaks any security requirements imposed by an **endorsement**;
 - Used to carry passengers or goods in a way likely to affect the safe driving and control of the vehicle; or
 - Used for carrying dangerous loads; or
 - Used in or on restricted areas of airports, airfields or military bases.
- 2 Any liability that **you** have agreed to accept unless **you** would have had that liability anyway.
- 3 Anyone who does not meet all the conditions described in the **endorsements** on **your schedule** and all the **general conditions** in this **policy** and any other condition of this **policy**.
- 4 Hiring out the **insured vehicle** for money, unless this use is described in the **certificate of motor insurance** (under Limitations as to Use).
- 5 Racing of any description or being used in any contest, competition, rally or speed trial (apart from treasure hunts).
- 6 The **insured vehicle** being used on any form of race track, de-restricted toll road (including the Nurburgring) or off-road activity.
- 7 Any accident, injury, loss or damage caused directly or indirectly by:
 - War, invasion, act of foreign enemy, hostilities (whether war is declared or not), revolution, act of terrorism or similar event;
 - Riot or civil unrest that happens outside Great Britain, Northern Ireland, the Isle of Man or the Channel Islands;
 - earthquake;
 - Ionising radiations or contamination from nuclear fuel or nuclear waste or from the burning or explosion of nuclear fuel;
 - The radiation, toxic, explosive or other dangerous properties of

any nuclear installation, reactor, or other nuclear assembly or its component part;

- Any weapon or device using atomic or nuclear fission or fusion or radioactive force or matter;
 - Pressure waves caused by aircraft and other flying objects; or
 - Carrying any dangerous substances or goods.
- 8 Any liability, loss or damage caused by explosion, sparks or ashes from the **insured vehicle**, or from any trailer or machinery attached to, or detached from, it.
 - 9 Any liability, loss or damage that happens outside the **geographical limits** (apart from the cover detailed in Section 6 – Driving Abroad).
 - 10 Any proceedings brought against **you** outside the **geographical limits**, unless they result from using the **insured vehicle** in a country which **we** have agreed to extend this insurance to cover (see Section 6 – Driving Abroad).
 - 11 Any liability, injury, loss or damage caused directly or indirectly by:
 - Pollution; or
 - Contamination;unless the pollution or contamination is directly caused by one incident at a specific time and place during the **period of insurance** and is:
 - Sudden;
 - Identifiable;
 - Not deliberate; and
 - Unexpected.**We** will consider the pollution to have happened at the time the incident took place.
 - 12 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 vehicle**.

General Conditions

The following **general conditions** apply to the whole of this **contract of motor insurance**.

These describe **your** responsibilities, general information and the procedures that apply in certain situations, such as when there is a claim or the **contract of motor insurance** is cancelled. If **you** do not meet the terms and conditions of this **contract of motor insurance**, it could make the cover invalid or mean **we** will refuse to pay **your** claim.

Keeping to the Policy Terms

Your premium is based on the information **you** gave **us** when **your** cover started and when **you** renew it. If any of the details on **your proposal form or statement of fact** change, **you** must tell **us** as soon as possible. If **you** are not sure whether **you** need to tell **us** about certain facts, **you** should give **us** the information anyway, or contact **your insurance adviser** for advice. **You** should keep a record of the information **you** give in relation to this **contract of motor insurance**. If **you** did not or do not give full and accurate information, this **contract of motor insurance** may be invalid and **we** may refuse to deal with any claim **you** might make.

This insurance will only apply if:

- The person claiming has kept to all the terms and conditions of this **contract of motor insurance**; and
- All the information **you** have supplied is correct and complete to the best of **your** knowledge and belief.

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 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 avoid **your policy** (treat it as if it never existed), including all other policies which **you** have with **us**, and apply a cancellation premium charge.

Where fraud is identified **we** will:

- Not return any premium paid by **you**.
- Recover from **you** any costs **we** have incurred.
- Pass details to fraud prevention and law enforcement agencies who may access and use this information. Other insurers may also access this information.

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** have 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.

Right of recovery

If the law of any country which this **contract of motor insurance** covers requires **us** to make payments which, but for that law, **we** would not otherwise have paid, **you** must repay the amount to **us**.

If any claims or other monies are paid to **you** by mistake for any reason, or a claim has been paid which **we** later find to be fraudulent, false or exaggerated, **you** must repay the amount paid to **us**.

If **we** have refunded any premium following cancellation, **we** can take any money **you** owe **us** from any payment **we** make.

Care of the Vehicle

The **insured vehicle** must be covered by a valid Department of Transport Test (MoT) Certificate if **you** need one by law.

You, or any person driving the **insured vehicle** with **your** permission, must take care to avoid loss of or damage to the **insured vehicle**. For example, removing it to a safe place as soon as possible if it breaks down.

You, or any person driving the **insured vehicle** with **your** permission, should also take care of the keys to the **insured vehicle** to prevent them being lost or stolen.

You must always take the keys out of the ignition and remove them completely when the **insured vehicle** is left at any time whatsoever (regardless of whether the vehicle is still within **your** sight) and make sure that **you** do not leave belongings on display.

You should close all the windows and sun-roofs and lock all the doors. Alarms, immobilisers and tracking devices should be turned on when fitted.

Endorsements may apply to **your** cover, setting out other requirements relating to immobilisers, alarms and tracking devices. In these cases, **we** will need to see evidence that an approved alarm, immobiliser or tracking device has been fitted. These devices must always be on and working whenever the **insured vehicle** is left.

If **you**, or any person driving the **insured vehicle** with **your** permission, do not take care of the **insured vehicle** and meet any security requirements, this **contract of motor insurance** may no longer be valid and **we** may not pay any claim.

You or any other person covered by this insurance must do the following:

- Protect the **insured vehicle** from loss or damage.
- Keep the **insured vehicle** in an efficient and roadworthy condition. (**You** may be asked to provide details to show the **insured vehicle** was regularly maintained and kept in good condition.)
- Not move or drive the **insured vehicle** in a way likely to affect safe driving or control or in a way which could cause loss or damage to it.
- Not move or drive the **insured vehicle** after an accident, fire or theft if to do so may cause additional damage.
- Allow **us** access to examine the **insured vehicle**.

Other Insurance

If there is any other insurance covering the same claim, **we** will only pay **our** share of the claim, even if the other insurer refuses the claim.

If there is an accident or theft, ring us on 0800 032 1625

If you suffer windscreen or glass damage, call 0800 169 9499

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