



LV=



Document of Car Insurance

Here are some handy tear-out cards you can use in an emergency

IMPORTANT TELEPHONE NUMBERS

 **Customer Services** **0800 032 2799**

 **Claims**
(within the UK) **0800 032 2577**
(outside the UK) **+44 1689 898 603**

 **Autoglass** **0800 032 9075**

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Welcome to LV=

We're delighted you've chosen us

Thanks for buying an LV= insurance policy. We're really pleased that you've chosen us for your car insurance needs and we're confident you'll be happy with the cover and service you receive. This booklet contains everything you need to know about your insurance and how to contact us. So make sure you keep it safe with your car insurance schedule and certificate of motor insurance.

Exceptional service

Our claims service goes the extra mile - committed to doing the right thing for you, we'll aim to settle claims quickly and efficiently, even in the most difficult circumstances. If you ever need to make a claim, just call our friendly UK call centre on **0800 032 2577**.

Discounts

Don't forget that as an LV= customer you'll receive a discount on some other great LV= insurance products.

We hope you'll continue to be an LV= customer for many years to come.

A handwritten signature in blue ink, appearing to read 'John O'Roarke', with a long horizontal flourish extending to the right.

John O'Roarke

Managing Director

Liverpool Victoria Insurance Company Limited

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Useful information

To make a claim

0800 032 2577 (24 hours a day, 365 days a year)

(+44 1689 898603 if calling from abroad and your schedule shows Foreign use (section 7) as being included

Follow these simple steps:

1. Call us as soon after the accident as possible – please have your policy number and information about the claim ready when you call.
2. If your car is stolen or maliciously damaged, report this to the police immediately. Take a note of the officer's name and crime reference number.
3. Speak to us before you make any arrangements for replacement or repair.

How to make a complaint

For full details on how to make a complaint, please see your policy summary and important information booklet.

Your car insurance policy

Please read this document of car insurance, the schedule, the certificate of motor insurance and the important information booklet as one document. This is your contract with us.

In return for your premium we'll give you insurance cover as set out in this booklet according to the cover selections and period of cover shown on your schedule.

Your policy is underwritten by Liverpool Victoria Insurance Company Ltd.

Definitions

Wherever these definitions appear in this document of car insurance, they have the same meaning:

Accessories	parts or products (including spare parts) specifically designed to be fitted to your car. This includes roof/cycle racks and roof boxes.
Certificate of motor insurance	proof that you have motor insurance as required by law and forms part of your contract with us. It also shows the registration number of the car we're insuring, who may drive and what your car may or may not be used for.
Contract	the document of car insurance, the certificate of motor insurance, the insurance schedule and the important information booklet.
Document of car insurance	this booklet.
Driving	includes being in charge of a car.

Excess	the first amount of any claim you must pay. There may be more than one excess, part of which may be a voluntary excess chosen by you. The total excess will be shown on your schedule.
Green card	the International Motor Insurance Card. This is an internationally recognised document that some countries need as proof of the minimum compulsory insurance required to drive abroad.
In car entertainment	radio, cassette, compact or mini disc player, MP3 player, television, DVD player, satellite navigation equipment and car telephones.
Main driver	the person who drives your car most of the time whether for social purposes and/or for travel to and from a place of business, duty or study.
Market value	the cost of replacing your car with one of the same make, model and specification, taking into account the age, mileage and condition of your car. To determine the market value, we'll usually ask an engineer for advice and refer to guides and any other relevant sources. We'll consider the amount you could reasonably have obtained for your car if you sold it immediately before the accident, loss or theft and not the price you paid for it.
Partner	your husband, wife, civil partner or partner you are permanently living with.
Policyholder	the person named as the policyholder on the certificate of motor insurance and insurance schedule.
Schedule	forms part of your contract with us and includes the: <ul style="list-style-type: none"> ■ period of cover; ■ name of policyholder, drivers and their use; ■ conviction and claims history of permitted drivers; ■ details of your car; ■ sections of this document of car insurance which apply; ■ any conditions which vary the terms of this document of car insurance.
Track days	driving or use on a motor racing track, circuit, airfield, test venue, derestricted road or at an "off road" event.
We, our, us	Liverpool Victoria Insurance Company Ltd.
You, your	the person named as the policyholder on the schedule and certificate of motor insurance.
Your car	the insured vehicle shown on your schedule. As well as any vehicle loaned or hired to you under our Recommended Repairer Service or by a member of the motor trade while the insured vehicle is in custody of the motor trade for service, repair or MOT. In section 3 of your document of car insurance it also includes a trailer, caravan or broken-down motor vehicle while they're attached to your car for towing.

Territorial limits and European Union (EU) compulsory insurance

Territorial limits

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

European Union (EU) compulsory insurance

If your car is registered and kept in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands, we provide the minimum compulsory insurance, including when your car is being transported, in:

- EU countries; and
- any other country which follows EU directives.

Your certificate of motor insurance is proof of compulsory motor insurance in EU countries and other countries which follow the EU directive and are approved by the Commission of the EU.

These countries are shown on your schedule and your certificate of motor insurance.

Section 1 Accidental damage

What is covered:

If your car and/or its accessories (including when kept in your garage) are damaged by accident, vandalism or malicious damage, we may:

- pay for repairs to your car; or
- replace what is lost or damaged; or
- pay the market value of your car at the time of the damage. When you accept our payment, your car becomes our property, unless we agree otherwise.

Section 2 Fire and theft

What is covered:

If your car and/or its accessories (including when kept in your garage) are lost or damaged by fire, lightning, explosion, theft or attempted theft, we may:

- pay for repairs to your car; or
- replace what is lost or damaged; or
- pay the market value of your car at the time of the loss or damage. When you accept our payment, your car becomes our property, unless we agree otherwise.

What is not covered under sections 1 and 2

We won't pay for:

- loss or damage to your car by theft or attempted theft if your car has been left unlocked;
- loss or damage to your car by theft or attempted theft if the ignition key or other ignition device is left in, on or attached to or left in the immediate proximity of your car;
- loss or damage to your car by theft or attempted theft if the engine has been left running;
- loss or damage to your car by theft or attempted theft if your car has been left with a window or roof open;
- loss or damage to your car by theft or attempted theft, if we have advised that you must have a working security or a tracking device when your car is unattended – your insurance schedule will confirm if this is required;
- wear and tear, your car losing value, or for any repairs which improve your car beyond its condition before the loss or damage happened;
- mechanical, electrical, electronic or computer failures, breakdowns or breakages;
- damage to tyres caused by braking, punctures, cuts or bursts;
- more than the manufacturer's latest list price in the United Kingdom (UK) of any part or accessory. If such a list price is not available the most we'll pay is the manufacturer's latest list price in the UK for an equivalent part or accessory;
- additional costs caused by the unavailability of any part or accessory. This includes the cost of importing any part or accessory into the UK;
- loss or damage to your car caused directly by pressure waves from aircraft and other aerial devices travelling at sonic or supersonic speeds;
- loss of use of your car or any other indirect loss, such as travel expenses or loss of earnings;
- loss or damage to your car caused by deception, fraud or trickery, including when you're offering your car for sale;
- where your car is driven or used without your permission by a member of your family or household unless you report them to the police for taking your car without your consent;
- loss or damage to your car as a result of it being confiscated or destroyed by or under official order of any government, public or local authority;
- deliberate damage caused to your car by anyone insured under your policy;
- loss or damage as a result of your car being returned to its rightful owner;
- loss or damage if you have not taken care to protect your car, see care of your car under the General conditions section;
- loss or damage to any trailer, caravan or broken-down motor vehicle whether or not it's being towed by or attached to your car;
- any additional damage resulting from your car being moved by anyone insured under your policy after an accident, fire or theft;
- the total excess shown on your schedule.

Basis of settlement sections 1 and 2

Ownership

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

Repairs

Once we have details of the accident, if the loss or damage is covered, we'll agree with you how to arrange the repairs to your car.

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

New car replacement

If you are the first and only registered owner, within 12 months of buying your car from new and:

- the estimated cost of repairing the damage is more than 50% of the manufacturers' list price (including taxes and accessories) when the damage or loss happened; or
- it's stolen and not recovered,

we'll replace your car with a new one of the same make, model and specification. If one is not available in the UK, we'll pay you the price you paid for your car or the current manufacturer's list price (including taxes) whichever is less.

Your car will then become our property.

In-car entertainment, telephone and satellite navigation equipment

We'll pay for the loss or damage to in-car entertainment. If the equipment was fitted by the manufacturer and was part of the standard specification of your car when first registered, we'll provide unlimited cover.

If the equipment was not part of your car when first registered and is either permanently fitted or portable, we'll pay up to £500. If portable, the equipment must have been kept out of sight in the glove compartment or locked boot at the time of a theft claim.

Replacement of locks and keys

We'll pay for all the locks to be replaced if one or more is damaged.

If your car keys, lock transmitter or entry card are lost or stolen, we'll pay for their replacement and for the door and boot locks to be replaced. This is provided they were not left in or on your car while it was unattended, and care has been taken to safeguard from loss.

Child car seats

If your car is damaged in an accident, we'll replace any child seat in your car, with a new one of the same quality, even if there's no apparent damage.

Excesses that apply

If your schedule shows that you have an excess, you must pay the first part of any claim.

Journey continuation

If your car can't be driven following an accident in the UK, which is covered under sections 1 and 2, to help you continue your journey providing you're 25 miles or more from your starting point and destination, subject to you providing receipts, we'll reimburse you up to £500 for any alternative transport that you arrange. Any un-receipted costs for alternative arrangements will not be paid.

We'll also provide this extra benefit if the accident happens within the EU and your schedule shows Foreign use (section 7) is included.

Section 3 Liability to other people

What is covered:

As a result of any accident involving your car or any other vehicle your certificate of motor insurance allows you to drive, we'll pay all sums you are legally responsible for:

- following death of or bodily injury to other people; and
- up to £20,000,000 for damage to their property.

Driving other cars

If your certificate of motor insurance says so, we'll insure you to drive a private car/van in the UK, that you don't own, is not registered to you and not hired to you under a hire purchase or rental/leasing agreement, as long as:

- you have the owner's permission to drive the car/van;
- the car/van is registered and normally kept in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands;
- it's not a van which has been adapted to carry passengers;
- the car/van doesn't exceed 3.5 tonnes GVW (Gross Vehicle Weight);
- the car/van hasn't been seized or confiscated by or on behalf of any government or public authority;
- you're not covered by any other insurance to drive it; and
- you still have your car, it hasn't been stolen and it hasn't been damaged to an extent that it's a total loss.

The cover is for third party only, so loss or damage to the vehicle you're driving isn't covered.

Other people

In the same way as you're insured, we'll insure:

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

Legal costs

Following a claim under this policy, we'll pay your reasonable legal costs and expenses relating to:

- solicitors' fees for representation at a coroner's inquest, fatal accident inquiry or court of summary jurisdiction; and
- defence of 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 representation taking into account the nature of the case;
- the level of costs charged by the legal representative;
- whether legal representation for a defence of a prosecution is likely to affect the outcome.

Emergency medical treatment

We'll pay for emergency medical treatment required under the Road Traffic Acts, following an accident in your car. If this is the only payment we make, it won't affect your no claim discount entitlement.

What is not covered under section 3

We won't pay for:

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

Section 4 Use by the motor trade, hotels and car parks

We'll give you the cover under section 1: Accidental damage and section 2: Fire and theft, if shown as covered on your schedule, but we won't apply any driving and use restrictions or any excess while your car is in the custody and control of:

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

Section 5 Windscreen and windows

If shown on your schedule, we'll cover damage to the windscreen or window glass and any resultant scratching of the bodywork. As long as there's been no other loss or damage, a claim under this section won't affect your NCD.

If your windscreen or window glass is replaced, an excess may apply as shown on your schedule.

If our approved window glass supplier isn't used there'll be a maximum amount we'll pay, full details are shown on your schedule.

We won't pay:

- to repair or replace any windscreens or windows not made of glass.

Section 6 Guaranteed courtesy car

We'll pay for a courtesy car only if this section is shown as covered on your schedule.

After loss or damage to your car, if we manage your claim we'll supply and pay for a courtesy car within 3 working days:

- whilst the repairs are carried out by our Recommended Repairer Service; or
- for up to 14 days or until 4 days after payment has been issued to you, whichever is soonest, if your car is a total loss and can't be driven safely, or is stolen and not recovered.

A courtesy car provided under this section will usually be a small hatchback under 1200cc.

We'll insure the courtesy car for comprehensive cover and all other policy terms and conditions will apply – this includes drivers and their use. You'll pay for the fuel used.

You must return the courtesy car when the owner or we ask you to. If your insurance expires, you are no longer insured to drive the car.

Section 7 Foreign use

European Union (EU) cover

If this section is shown as covered on your schedule, all other sections on your schedule will be extended to apply whilst in EU countries and any other country that follows EU directives including when your car is being transported. This is subject to your car:

- being registered and normally kept in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands; and
- not kept abroad for more than 180 days during your period of cover.

Your certificate of motor insurance is proof of compulsory motor insurance in these countries which are shown on your schedule.

Use in other foreign countries

If you want to use your car in countries not listed on your schedule then as long as we agree, and you pay any extra premiums, we'll extend the sections shown as covered on your schedule to apply:

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

We'll send you a green card as proof of your insurance.

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

Section 8 Personal accident benefits

What is covered:

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

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

We'll pay the injured person or their legal representative.

We won't pay for:

- more than the amount shown on your schedule during any one period of cover;
- any injury or death resulting from suicide or attempted suicide;
- any injuries if the driver of your car is convicted of an alcohol or drugs related offence as a result of the accident; or
- anyone failing to wear a seat belt when required by law.

Section 9 Medical expenses and physical assault benefits

Medical expenses

We'll pay up to £250 for you or your passengers for any medical expenses resulting from an accident while travelling in your car. This is in addition to the compulsory emergency medical treatment fee (see section 3).

Physical assault benefits

Road rage

We'll pay £500 if you or your partner are physically assaulted as a result of your car being in an accident.

We'll pay the injured person or their legal representative.

We won't pay when the incident:

- is caused by a relative or a person known to you or your partner;
- is not reported to the police as soon as possible;

- happens outside the territorial limits; or
- is caused or contributed to, by anything said or done by you, your partner, or by a passenger in your car, after the accident.

Aggravated car theft

We'll pay £500 if you or your partner are physically assaulted as a result of your car being subjected to a theft or attempted theft.

We'll pay the injured person or their legal representative.

We won't pay when the incident:

- is caused by a relative or a person known to you or your partner;
- is not reported to the police as soon as possible; or
- happens outside the territorial limits.

Section 10 Personal belongings

What is covered:

We'll pay up to £200 for personal belongings in your car if lost or damaged due to accident, fire, theft or attempted theft.

We won't pay for:

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

Section 11 No claim discount

If you have a no claim discount (NCD), we'll give you a discount in line with our NCD scale which is current at the time of acceptance. The discount won't apply to our administration costs or to any additional options you've chosen.

Your NCD will not be affected if we only pay for:

- emergency treatment charges (section 3);
- damage to the windscreen or window glass (section 5); or
- a claim under breakdown cover; or
- a claim under legal expenses.

If more than one car is insured, the NCD is earned separately for each car in the policyholder's name. A named driver doesn't earn their own NCD.

If a claim is still outstanding at the renewal date, we may issue a renewal quotation with the NCD reduced. Once the claim has been settled, found to be not your fault and all outstanding monies repaid, your NCD will be restored and we'll refund any extra premium you may have paid. However, whilst your NCD will be restored, your premium may still increase following a claim.

If a claim is made against your policy and your NCD isn't guaranteed, your NCD will reduce as follows:

NCD (years) at the start of your current period of cover	NCD (years) at the next renewal		
	1 claim	2 claims	3 claims
0	0	0	0
1	0	0	0
2	0	0	0
3	1	0	0
4	2	0	0
5 to 8	3	1	0
9	4	2	0

Guaranteed NCD

If you're eligible, and pay the required extra premium, you may choose to guarantee your NCD. If chosen, this will be shown on your schedule.

If your NCD is shown as guaranteed on your schedule, it won't be reduced irrespective of the number of claims made. However, your premium may still increase following a claim.

If we've offered the option to guarantee your NCD and we're then subsequently advised of a claim, we may issue a revised quote and remove the option.

Proof of your NCD entitlement

You should keep your proof of NCD from your previous insurer as we may ask you to provide this at any time or in the event of a claim.

The proof should be in your name, be less than 2 years old and issued by your previous UK insurer. We may also check any NCD you've told us you're entitled to. For further information, refer to General conditions, section 13.3.

If you require proof of your NCD earned whilst insured with us, we'll issue it for you, provided you don't owe us any money.

Section 12 General exceptions

These general exceptions apply to this whole contract and they'll apply in addition to the exclusions shown under 'We won't pay for' in each section of this document of car insurance.

1. Change of circumstances – notification and acceptance

This insurance won't apply unless:

- you've told us about any change as listed in General conditions, 13.2; and
- we've agreed to provide cover, issued a schedule and where appropriate issued a new certificate of motor insurance.

2. Driving and use

This insurance won't apply if any car, your contract allows you to drive, is being driven and/or used with your permission:

- other than in line with your certificate of motor insurance and/or schedule;
- by any person not described on your certificate of motor insurance and/or schedule as entitled to drive or in charge of your car;
- by any person who doesn't have a valid driving licence, is disqualified from driving, has not held a driving licence or who is prevented by law from holding a driving licence;
- by any person who is breaking the conditions of their driving licence;
- for hire or reward, racing, pace making, testing, speed trials, track days or for competing in National British A or International rallies;
- for any use in connection with the motor trade other than by a member of the motor trade for the purposes of overhaul, upkeep or repair;
- when towing for payment/reward a caravan, trailer or mechanically disabled vehicle;
- for towing more than one caravan, trailer or mechanically disabled vehicle at the same time.

3. Contractual liability

We won't pay for any liability resulting only from a contract or agreement you have with another party.

4. Radioactivity

We won't pay for any loss, damage, liability or cost directly or indirectly caused by:

- radiation or contamination from nuclear fuel or nuclear waste or from burning or explosion of nuclear fuel;
- the radioactive, toxic, explosive, hazardous or contaminating 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.

5. War, terrorism, riot, civil unrest

We won't pay in the event of:

- war, civil war, terrorism, rebellion or revolution except when required by the Road Traffic Acts; or
- riot or civil unrest that happens outside England, Northern Ireland, Scotland, Wales, the Isle of Man or the Channel Islands.

Section 13 General conditions

We'll only provide cover under this policy if you or anyone else covered by this insurance meet all the terms and conditions in this document of car insurance including those shown on your schedule.

1. Care of your car

You or any person in charge of your car must protect your car from damage or loss.

Alarms, immobilisers and tracking devices must always be on and working when your car is left unattended. Your schedule shows any security requirements specific to your policy. If these requirements aren't met, this insurance won't be valid and we won't pay a claim.

You must always take the keys out of the ignition and remove them completely when your car is left unattended. You should lock all doors and close all windows and sun-roofs.

You should maintain your car in an efficient and roadworthy condition; and you must have a valid Department for Transport Test Certificate (MOT) if one is needed by law.

You must give us access to examine your car and if asked send us evidence of a valid MOT and/or evidence your car was regularly maintained and kept in a good condition.

2. Your responsibility to provide correct information

When applying for, amending or renewing this insurance, you must answer all questions truthfully to the best of your knowledge, including questions that apply to any other person covered by this insurance.

Your schedule shows the answers you've provided and you must let us know if any of the details are incorrect as soon as possible after receiving your documents. At renewal, you must also let us know if any of the information has changed, including any claims, convictions or endorsements for you and/or anyone insured under your policy.

Changes you need to tell us about during the period of cover

You must tell us about the following as soon as possible:

- changing your car;
- the main driver has changed or you want to add an additional driver;
- you change the registered owner;
- you change the way you use your car, eg from social domestic and pleasure to business use;
- you move house or change the address of where you keep your car;
- changes made to your car which improve its value, appearance, performance or handling;
- change of occupation, including part time work.

You won't be covered following the above changes unless we've agreed to provide cover, issued a schedule and where appropriate, issued you a new certificate of motor insurance. This means that, if you don't tell us, we may reject any claim or reduce the amount of payment we make.

Where we agree to your change, this may result in an additional or return premium and may be subject to an administration fee. Please refer to your schedule for details of charges that may apply.

If your change of circumstances means we can no longer provide cover, we'll give you notice of cancellation. Please see General conditions 13.9, our rights to cancel your insurance.

Documents and information you may need to send us

You must send us any document or information we may require to help us validate your details.

Examples of documents or information we may require include your driving licence, your driving licence number, your vehicle registration document, proof of NCD, proof of your address, and a copy of your utility bill.

3. Misrepresentation and fraud

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 claim or part of any claim that is fraudulent, false or exaggerated;
- makes a fraudulent payment by bank account and/or card;

we may:

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

Where fraud is identified, we'll also:

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

4. Accident and claims procedure

You or any other person driving under this insurance must:

- give us full details of any accident as soon as possible;
- inform the police as soon as possible if your car or its contents are stolen or maliciously damaged and provide us with the crime reference number;
- send to us immediately all communications from other people involved which must not have been replied to;
- immediately tell us of and send to us any notice of intended prosecution, inquest, fatal inquiry or any writ, summons or process which must not have been replied to; and
- provide us with relevant information to your claim that we may require to help us validate and process your claim, such as proof of ownership of your car or details of any changes/modifications to your car.

You must not, without our consent:

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

We're entitled to:

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

5. Other insurances

If any loss, damage or liability covered by this insurance is also covered by any other insurance, we'll only pay our share. This condition doesn't apply to section 8 – Personal accident benefits.

6. Compulsory insurance laws

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

7. Car sharing

Accepting payments from passengers as part of a car sharing arrangement won't affect your insurance cover if:

- they're being given a lift for social or similar purposes;
- your car isn't built or adapted to carry more than eight passengers;
- this is not as part of a business of carrying passengers; and
- any money received doesn't produce a profit.

8. Voluntary use

Social, domestic and pleasure use includes use of your car for voluntary purposes. No payment or income should be received other than reasonable expenses to cover running costs such as fuel.

9. Cancellation

Our rights to cancel your insurance

We'll cancel your insurance by giving you 7 days' notice if:

- you don't pay the premium or an instalment when we have notified you that the outstanding amount is required by a specific date;
- you or anyone else covered by this insurance hasn't met the terms and conditions in this document of car insurance including those shown on your schedule;
- a change in your circumstances means that we can no longer provide cover;
- we identify misrepresentation or fraud or any attempt to gain an advantage under this insurance to which you're not entitled, see General conditions 13.3;
- you behave in a manner that makes it inappropriate for us to continue your insurance, eg if you harass or show abusive or threatening behaviour towards our staff.

Our cancellation letter will be sent to your last known address and confirm the reason for cancellation.

The insurance will end immediately the 7 days' notice runs out. But if you've just taken out the policy or renewed with us and the premium is unpaid, we'll cancel your insurance from the start/renewal date. In all cases you must return the certificate of motor insurance to us. We'll refund the balance of your premium that applies to the remaining period of cover unless fraud has been identified.

If a refund is paid, a cancellation charge will be deducted from the refund.

If a claim has been made, we'll cancel your cover but may not refund any premium. If you're paying by instalments, you must still pay us the balance of the full annual premium.

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're happy with the insurance cover you've 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've paid less a charge for the cover you've had and a cancellation charge will apply for setting up the policy. A charge won't be made if you cancel before the cover start date.

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've paid, less a charge for the cover you've had and a cancellation charge will apply. If you've made a claim no refund will be paid.

If you are due a refund, we'll send this to you within 30 days of you telling us that you'd like to cancel.

Please refer to your schedule or policy summary for details of the charges that apply.

Renewal of your policy

We reserve the right not to invite the renewal of your policy.

10. Premium payment by instalments

- if you agree to pay your premium by monthly direct debit or a similar arrangement you must pay any deposit we ask for and make sure your instalment payments are kept up to date;
- if you make a claim, we may deduct any outstanding amounts due to us before paying the claim.

11. Administration charges

We'll apply a charge to cover our administration costs in certain circumstances. Please refer to your schedule for details of the charges.

This charge will be added to any premium due or deducted from any refund due in respect of the amendment to your insurance.



Car Insurance contact numbers



Customer Services

Mon-Fri 8am-9pm, Sat 8am-5pm,
Sun and bank holidays 9am-5pm

0800 032 2799



To make a claim

24 hours a day, 365 days a year

0800 032 2577

For TextDirect: dial 18001 first. Calls may be recorded for training and monitoring purposes



You can get this and other documents from us in Braille, large print or on audiotape by contacting us.

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