

keyfacts

Some important facts about your Car insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document, once you have received it to make sure you understand the cover it provides.

This policy is valid for a calendar year.

POLICY TYPE

Highway Car Insurance - Policy Summary

Underwritten by Highway Insurance Company Ltd.

Highway House, 171 Kings Road, Brentwood, Essex, United Kingdom. CM14 4EJ.

Registered in England no. 3730662

KEY FACTS ABOUT YOUR CAR INSURANCE POLICY

Cover is Comprehensive

FEATURES and BENEFITS

Section 1 of policy features and benefits:

- * Third Party Cover - Third party liability: Unlimited indemnity in respect of death or injury to third parties (including passengers).
- * Limited cover for damage to other people's property.
- * Legal Representation and Costs - Reasonable legal costs and expenses for representing the Insured at an inquest or enquiry or defending charges of manslaughter or causing death by dangerous driving.
- * Emergency Medical Treatment - We will pay for emergency medical treatment following an accident involving the insured car.

Section 1 - Significant exclusions or limitations:

- * Any amount above £20,000,000 for damage to other people's property and any amount above £5,000,000 for costs and expenses incurred.
- * Loss or damage to the insured car.
- * Any property in the car.
- * Death or injury to the person driving the insured car.

We will pay for emergency medical treatment up to the limits specified by the Road Traffic Act.

Section 2 of policy features and benefits:

Fire & Theft Cover - We will cover you for the loss or damage to the insured car, including standard accessories and fitted entertainment equipment, by fire, lightning, explosion, theft or attempted theft.

Section 2 policy exclusions:

- * Must be the insured car for a claim to be made. The maximum amount we will pay is the market value of the vehicle at the time the loss or damage occurred.
- * There are limits to the amount paid for fitted entertainment equipment.
- * The excess, or any loss or damage up to the amount of the excess, that appears on the schedule.
- * Satellite navigation equipment unless fitted as standard.

- * Loss or damage if the insured car 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 if the insured vehicle is taken, or driven, by any person who is not an insured driver but is a member of the policyholder's family or household, or by an employee or ex-employee.
- * You must keep your vehicle and its keys safe at all times for a claim to be valid. When leaving your vehicle at any time you must ALWAYS close the doors, windows, and sunroof and lock the vehicle removing the keys.

Section 3 of policy features and benefits:

Accidental Damage - We cover the loss or damage to the insured car including standard accessories and fitted entertainment equipment.

Courtesy Car provided whilst vehicle is being repaired at our recommended repairer.

New Car replacement - If, within 1 year of you buying the insured car from new the vehicle incurs damage that will cost more than 60% of the manufacturers list price then we will replace the insured car with a new one of the same make, model and specification.

Section 3 - Significant exclusions or limitations:

- * Any exclusion or limitation applying to the Fire & Theft section also applies to this section.
- * Damage caused by frost unless you have taken all reasonable care to prevent it.
- * Damage caused by filling the insured car with the wrong fuel.
- * Tyre damage caused by wear and tear, braking, punctures, cuts or bursts.
- * Provision of any Courtesy Car is subject to availability.
- * Replacement Car-You must be the first registered owner of the vehicle.
- * If you wish to have the claim settled on a cash basis the most we will pay is the current market value of the insured car. We are not liable for any loss arising from the delay of getting the replacement car.

Section 4 of policy features and benefits:

Windscreen and Windows - We pay for the damage to the insured car's windscreen and windows.

Section 4 - Significant exclusions or limitations:

There may be a limit to the maximum amount payable dependant on which windscreen repairer or replacement provider you use. We suggest you use our approved provider Highway Glassline (0800 678 1010).

Section 5 of policy features and benefits:

Personal Accident, Personal Belongings and Medical Expenses - We provide cover in event of death or injury to the insured or spouse or civil partner when caused by an accident using the insured car.

There is limited cover for personal belongings arising from an accident, fire, theft or attempted theft involving the insured car.

There is limited cover for Medical expenses, in addition to the compulsory Emergency Medical Treatment fee (see Section 1), arising from an accident involving the insured car.

Section 5 - Significant exclusions or limitations:

Personal Accident cover exclusions:-

- * Any payment over £5000 for each person.
- * Death or bodily injury from suicide or attempted suicide.

- * Anyone under 21 or 75 and older at time of the accident.
- * Failure to use seat belts.

Personal Belongings exclusions:-

- * Any payment over £100.
- * Any belonging covered by any other insurance
- * Entertainment equipment or accessories including tapes or discs.
- * Phone or computer equipment or accessories.
- * Money, stamps, tickets, documents, securities, jewellery or furs.
- * Goods or samples.
- * Keys, remote control or security devices.

Medical Expenses cover exclusions:-

Any amount over £150 for each person.

Section 6 of policy features and benefits:

Foreign Use - Policy cover automatically extended to member countries of the European Union, Andorra, Croatia, Iceland, Norway and Switzerland for up to a quarter of the Period of Insurance.

Section 6 - Significant exclusions or limitations:

No cover applies to any country which is not a member state of the European Union, or Andorra, Croatia, Iceland, Norway or Switzerland. Excludes any period in excess of a quarter of the Period of Insurance.

Section 8 of policy features and benefits:

Replacement Locks - If the keys, lock transmitter or entry card for the keyless entry system of your insured car are stolen, we will pay up to £750 towards the cost of replacing: the door and boot locks, the ignition and steering locks, the lock transmitter or the entry card.

Section 8 - Significant exclusions or limitations:

Subject to our being satisfied that the identity or the location of your vehicle is known to any person who may have the keys, transmitter or entry card. Payment is subject to the excess applicable.

Optional or additional features and cover:

Driving other cars - Cover as for third party for any private motor car you do not own that you drive with that owner's permission. Cover is given at Underwriters discretion.

Excludes:-

- * Any exclusion or limitation applying to the Third Party section also applies to this section.
- * Use of a private motor car unless there is a current and valid policy of insurance in force for the vehicle being driven under this Section.

This extension is given in accordance with underwriting rules, which may vary. Your Certificate of Insurance will display this cover if applicable. You should not assume you have this cover until you are in possession of your Certificate of Insurance and this cover is displayed

Guaranteed Hire Car - A guaranteed hire car is provided in the event of an accident, fire, theft or total loss for up to 14 days.

Guaranteed Hire Car - Significant exclusions or limitations:

Additional premium must be paid at inception or renewal, not available mid term. Class A car provided. Any period in excess of 14 days will incur hire charge by hire car provider.

POLICY LEVEL SUMMARY INFORMATION

Cancellation rights

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, without giving any reasons by providing confirmation to your insurance adviser and returning any cover note and/or certificate of insurance. If that happens, 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.

You may cancel this insurance outside of the 14-day period by providing confirmation to your insurance adviser and returning any cover note and/or certificate of insurance. We will work out the refund on a pro rata basis less an additional charge of £25 + Insurance Premium Tax to cover our administration costs. If you cancel your policy following a claim there will be no refund of premium.

Changes which may affect your cover:

You must tell your insurance adviser as soon as possible if any of your details change and you should contact your insurance adviser for advice if you are not sure whether a change will affect your cover. If you do not tell your insurance adviser about any relevant changes, we may:

- * Reject or reduce your claim
- * Cancel the policy and treat it as though it never existed, or
- * Do both of the above

When you advise of any permanent or temporary changes to your policy, or request duplicate documents, during the period of insurance, 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 intermediary.

Making a claim:

If you wish to report an accident or theft or wish to make any claim please call our Contact Centre (UK) on 0845 373 1241 as soon as possible following any incident.

For Windscreen and window claims only call 0800 678 1010.

Windscreen cover only applies to Comprehensive cover.

Complaints

We aim to provide a high standard of service but if you are not satisfied with the service you receive you should in the first instance contact your insurance adviser who sold you this insurance.

If you remain dissatisfied you should contact the Customer Care Department, Highway Insurance, Highway House, 171 Kings Road, Brentwood, Essex. CM14 4EJ. Telephone: 0845 3731240.

E-mail customercare@highway-insurance.co.uk

Please quote the policy number in all correspondence. A copy of Highway's complaint handling procedure is available on request.

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

The address is:

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

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

E-mail: complaint.info@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).

The level of compensation differs depending on the type of cover:

Compulsory insurance, (e.g. third party motor), is covered for 100% of the claim.

Non compulsory insurance, (e.g. home insurance), is covered for 90% of the claim

Further information can be obtained from:

Financial Services Compensation Scheme. 7th Floor, Lloyds Chambers, Portsoken Street, London, E1 8BN. Telephone 0207 741 4100 or e-mail, enquiries@fscs.org.uk.

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Highway Insurance Company Limited, registered in England and Wales number 3730662 is authorised and regulated by the Financial Services Authority, register number 202972. Registered address for both companies: County Gates, Bournemouth BH1 2NF.

Visit us at www.highway-insurance.co.uk

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