

# Car Insurance



## Insurance Product Information Document

Company: Liverpool Victoria Insurance Company Limited.

Registered in England and Wales number 3232514 is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, register number 202965.

Product: LV= Car Insurance Policy

This document summarises key information you need to know about LV= Car insurance. As no advice is given, it should be read together with our terms and conditions, your cover and limits and your personal details so you understand the full terms and conditions, including limits that apply. Please also refer to these documents for how to claim, how to make a complaint, details of any fees or charges that we may apply and your rights under the Financial Services Compensation Scheme (FSCS).

### What is this type of insurance?

All motorists are required, by law, to insure their cars in order to drive them on roads and in public places. Car insurance meets this requirement and provides financial protection in the event of an incident which causes damage or injury. The level of protection provided will depend on the cover you select.



#### What is insured?

The sections of cover available and a summary of the limits are shown below. For full details see our cover and limits.

##### Third Party, Fire and Theft:

- ✓ Following an accident, we'll cover your liability to other people for injury (unlimited) or damage to their property (up to £20 million)
- ✓ If your car or accessories are damaged by fire, theft or attempted theft we'll repair the damage/replace what is lost or stolen
- ✓ Specified drivers may have third party only cover for driving other cars
- ✓ Unlimited cover for loss/damage to factory fitted in-car equipment
- ✓ European Cover - cover extends to EU countries and those countries following EU directives
- ✓ Legal Expenses Cover – Up to £100,000 to cover legal expenses to recover your uninsured losses where you have an accident that's not your fault, or to defend a motoring prosecution

##### Comprehensive:

The benefits of Third Party, Fire and Theft plus:

- ✓ Accidental damage cover for your car
- ✓ Personal Accident cover (£10,000) for you, your spouse/partner, and named drivers whilst in or getting into or out of your car
- ✓ If you misfuel we'll pay to drain and flush your fuel tank and repair any related engine damage
- ✓ If your windscreen or window glass is damaged, we'll repair or replace it

##### Optional Covers available:

- **Guaranteed Hire Car** (2 options):
  - Small 3 door hatchback (basic)
  - Medium family sized car with 5 doors or 7 seater (enhanced)

We guarantee you'll have a hire car if yours is being repaired after an accident by one of our recommended repairers, is a total loss or is stolen. If your car is electric, we'll provide an electric or hybrid car, subject to availability.

Optional Covers are continued overleaf



#### What is not insured?

Below is only a summary of what is not covered. For full details, please see our terms and conditions and your cover and limits.

**Excesses** apply and are shown on your personal details – you are responsible for paying this amount in the event of a claim.

- ✗ Wear and tear including to tyres and brakes
- ✗ Deliberate damage caused by you or anyone insured on the policy
- ✗ Loss or damage caused by theft or attempted theft if you leave your car unlocked, or leave the engine running, or leave the key/ignition device in, attached to or in the immediate proximity of your car, or in range of where the ignition device is effective, or if you leave a window or sun-roof open
- ✗ Drivers other than those named on the policy
- ✗ Personal Accident cover will not apply if injury or death is the result of:
  - Suicide or attempted suicide
  - The driver is proven unfit through alcohol or drugs
  - Failure to wear a seatbelt when required by law
- ✗ Any loss, damage, liability related to a Cyber Attack
- ✗ Legal Expenses cover – accidents or prosecutions occurring while not driving a car we insure you in

##### Optional Covers - what is not insured:

- **Protected No Claim Discount** doesn't guarantee that your premium won't increase
- **Breakdown Cover** doesn't include the cost of any parts used to fix your car



#### Are there any restrictions on cover?

- ! Driving other cars is restricted to the UK for specified drivers and limited to third party only cover
- ! In-car equipment cover is limited to £1,000 where not installed as part of the vehicle manufacturers original specification

Restrictions are continued overleaf



## What is insured?

### Optional Covers continued:

- **Increased Personal Accident Limit**
  - Enhanced to £100,000 per person
  - £150 per person per day for hospitalisation, following an accident you're claiming for at the time of accident, up to 14 days maximum
- **Protected No Claim Discount**  
Allows you to keep your no claim discount however many accidents or claims you have
- **Breakdown Cover**  
If your car breaks down we'll repair or recover it – there are 3 cover options (see your personal details for your level of cover)



## Are there any restrictions on cover?

- ! European cover is for up to 180 days per policy year provided your car is registered and normally kept in Great Britain, Northern Ireland, the Isle of Man or Channel Islands
- ! **Legal Expenses Cover**
  - Claims must have a reasonable (51% or higher) chance of success
  - The cost of legal expenses to pursue your claim must be proportional to the expected benefit
  - You must use our panel legal firm unless it is necessary to take your claim to court or a conflict of interest arises

### Optional Covers:

- **Guaranteed Hire Car** – the size of the hire car will depend on the option chosen and is provided for a maximum of 21 days or 4 days after we've paid your claim. Benefit only applies inside our territorial limits
- **Breakdown Cover** – If you've chosen UK Recovery there is no cover within ¼ mile of your home



## Where am I covered?

- ✓ Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.
- ✓ When driving in EU countries and those following EU Directives, you'll have the same level of cover as you have in the UK for up to 180 days per policy year, (except the Republic of Ireland where this limit doesn't apply) provided your vehicle is registered and normally kept in Great Britain, Northern Ireland, the Isle of Man or Channel Islands.



## What are my obligations?

You're required to keep to the conditions shown in the documents we've sent you, some examples of these are:

- At the start of the policy you must give complete and accurate answers to any questions we may ask you.
- You must let us know if your circumstances change either before your policy starts or during the period of insurance e.g if you modify your vehicle or change address.
- Payments must be paid on time.
- You should ensure that your car is kept in a roadworthy condition and has a valid MOT if one is needed by law.
- If we've stated that you must have a working tracking device (shown on your personal details) this must always be active when your car is left unattended. Keys or ignition devices must also be removed, windows and sun-roofs closed and all doors locked.
- If you need to make a claim you must provide us with full details as soon as possible. Failure to meet your obligations could result in a claim being rejected, we may reduce the amount of payment we make or we may cancel your policy.



## When and how do I pay?

The premium for this annual policy may be paid in one single amount or, if offered, by monthly instalments (subject to payment eligibility). Payment may be made by credit or debit card or direct debit. Monthly instalments will be due on the same date each month, if it's a weekend or bank holiday, payment will be taken on the next working day.



## When does the cover start and end?

The policy is for a period of one year and is renewable each year. Your policy start and end dates will be confirmed in your policy documents.



## How do I cancel the contract?

Call us on **0330 678 5111** (for Text Phone please dial 18001 first). If you inform us:

- Within 14 days of receiving your documents – we'll refund any money you've paid, less a charge for the cover you've had. If you cancel before your policy starts, no charges will be made.
- After 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 of £40.
- At renewal, if you renew but then decide to cancel, as long as you tell us before the renewal date we'll refund what you've paid in full. If you cancel after your renewal date has passed you will be charged in line with cancellation rules above.