




# **IMPORTANT INFORMATION**

**Please take a few minutes to read**



# IMPORTANT INFORMATION

**Please take a few minutes to read this booklet – as it explains important information about:**

- our commitment to you
- your responsibility to give us correct information
- your rights to cancel your insurance
- what to do if our service isn't what you expected
- the tax you pay on your insurance premiums
- what happens if we can't meet our liabilities
-  how we use your personal information
- the law that applies to your insurance

The information in this booklet forms part of your insurance contract with us - please read this together with the insurance schedule, the document of insurance and, if you have a motor insurance policy, the certificate of insurance.

You should also show this booklet to any other person covered by this insurance.

## OUR COMMITMENT TO YOU

We'll always:

- give you clear and accurate information
- be fair and reasonable
- act promptly

## YOUR RESPONSIBILITY TO GIVE US CORRECT INFORMATION

Please make sure all the information you give us is correct and complete. It's important because if you don't we may cancel your insurance from its start date and/or not pay your claim. If you're not sure whether you need to tell us about something please ask.

# YOUR RIGHTS TO CANCEL YOUR INSURANCE

## Up to 14 days after you receive your documents

At the start of your insurance policy, 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.

For motor and home insurance we'll refund any money you've paid, less a charge for the cover you've had and a cancellation charge for setting up the policy. Please refer to 'Charges that apply' on your insurance schedule for more details. If you've made a total loss claim under your motor insurance no refund will be given. If you cancel before your cover starts we'll refund all the premium you've paid.

For travel insurance policies that have a cover period of more than 28 days, and for pet insurance, we'll refund all the money you've paid. If you've made a claim you must pay back any money paid to you in settlement of the claim within 30 days.

We'll refund you within 30 days of you telling us that you'd like to cancel.

For single trip travel insurance policies where the cover start date to the cover end date is 28 days or less, no refund of premium will be given.

## More than 14 days after you receive your documents

For motor, home and pet insurance, after the initial 14 day period, 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. If you have made a claim you won't be able to get a refund. If the amount due to us when you cancel your policy is more than the amount you've previously paid, you must pay us

the difference. This includes paying the remaining premium due for the policy if you are paying by monthly instalments and have made a claim.

For travel insurance we won't give any refunds after the initial 14 day period, even if you have not travelled or made a claim.

## Cancellation at renewal

We'll send you a renewal invitation 3 weeks before your renewal date. This will show your renewal premium and any changes to your cover. If you've not chosen our continuous payment option, you must contact us before your renewal date to maintain cover.

If you've chosen our continuous payment option, we'll automatically renew your policy before it expires. If you don't want to renew, simply contact us when you receive the renewal invitation.

If you renew, whether or not under the continuous payment option, but then decide to cancel, provided you tell us before your 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 the cancellation rules detailed above depending upon whether it has been more than 14 days since your policy has been renewed.

## What to do if our service isn't what you expected

We do all we can to give you a first class policy and service. But there may be times when you feel our service isn't up to scratch. If this is the case, we'd like to know so we can put things right.

Please phone us:

Motor insurance: **0845 640 5266**  
Home insurance: **0845 640 5270**  
Travel insurance: **0845 640 5191**  
Pet insurance: **0845 600 4816**

or write to us (for motor, home or travel insurance):

The Customer Relations Manager  
LV=  
County Gates  
Bournemouth  
BH1 2NF

or for pet insurance:

LV= Pet Insurance Complaints Department  
The Connect Centre  
Kingston Crescent  
Portsmouth  
PO2 8QL

For more information please visit the complaints section on our website:  
[www.LV.com/contactus/complaints/making-a-complaint](http://www.LV.com/contactus/complaints/making-a-complaint)

Please always quote your policy number to help us take care of your complaint quickly.

If you'd like to see a copy of our complaints procedure, please ask.

If we can't resolve your complaint, you can refer your complaint to the Financial Ombudsman Service within 6 months of receiving our final response letter. Here are their contact details:

#### **Post**

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

#### **Phone**

**0800 023 4567** (free for people phoning from a 'fixed line', for example, a landline at home) or

**0300 123 9123** (free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02)

#### **Email**

[complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Making a complaint won't affect your right to take legal action.

## **INSURANCE PREMIUMS**

All premiums include insurance premium tax where applicable. You may also have to pay other taxes or costs, for example if the premium is paid or reimbursed by an employer it may be classed as a taxable benefit in kind. If so you'll need to pay this tax or cost yourself.

## **WHAT HAPPENS IF WE CAN'T MEET OUR LIABILITIES?**

If we can't meet our liabilities, you may be able to claim 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:

FSCS  
7th Floor  
Lloyds Chambers  
Portsoken Street  
London E1 8BN

**Tel: 0207 741 4100**

**Email: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)**

## HOW WE USE YOUR PERSONAL INFORMATION

### **Data Protection Act 1998 and Insurance Administration**

This information explains how we may use your details and tells you about the systems we use that allow us to detect and prevent fraudulent applications and claims. The savings that we make help us to keep premiums down.

How we may use your personal data is controlled by the requirements of the Data Protection Act 1998. Liverpool Victoria Insurance Company Limited is registered for the purpose of processing personal data.

Information provided to us may be held on computer, paper file or other format, whether or not you purchase a policy. We'll hold this information for a reasonable time to ensure we have a clear and complete history of insurance enquiries, applications, policy records and transactions.

We and our agents (eg service providers that we have agreements with both within and outside the European Economic Area) may use this information (some of which may be sensitive data) to process and administer your insurance. It may also be used or disclosed to regulators to monitor and enforce our compliance with any regulation. Occasionally, your personal information may be disclosed to selected third parties who are helping us improve our service.

If you give us your credit card, debit card or bank details we may use it to automatically renew your insurance. We'll only do this where you say we can.

If your details have been obtained through one of our affinity associations we may pass some of your information, including policy details and ongoing information, to that affinity organisation for membership, business analysis and other relevant purposes.

If you move to a new insurer we may confirm certain details about your insurance to them. We'll only do this if we're sure it's a genuine request.

If we receive a request for policy information by an individual other than the policy holder we'll check that the policy holder has given permission to do this.

We won't use sensitive personal data for marketing purposes.

### **Credit Search**

We use information obtained from a number of sources including credit reference agencies. This helps us to confirm your identity, allows us to give you a quote and decide which payment options we can offer you, for example, paying monthly.

You'll see a record of this search if you request a Credit Report. No other organisation who may conduct credit searches will be able to see it.

The search won't affect your credit record or credit rating in any way.

### **Motor Insurance Database**

We'll add details about your insurance policy to the Motor Insurance Database ('MID') which is managed by the Motor Insurers' Bureau ('MIB'). The MID and the data stored on it may be used by the Police, the DVLA, the DVANI, the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including:

- electronic licensing
- continuous insurance enforcement
- law enforcement (prevention, detection, apprehension and/or prosecution of offenders)
- the provision of government services and/or other services aimed at reducing uninsured driving.

If you're involved in a road traffic accident (either in the UK or abroad), insurers and/or the MIB may search the MID to obtain relevant information.

Other persons (including their appointed representatives) pursuing a claim in respect of a road traffic accident (including foreign citizens) may also obtain relevant information held on the MID.

It's vital that the MID holds your correct registration number. If not you risk the Police seizing your vehicle. You can check that your correct registration number is shown on the MID at **[www.askmid.com](http://www.askmid.com)**

## Previous claims and incidents

You must tell us about any claim or incident (such as fire, water damage, theft or an accident) whether or not you claimed for them. When you tell us about a claim or incident we'll pass information about it to various databases. We may search these databases:

- when you apply for insurance
- if you have a claim
- at renewal

We'll do this to validate your claims history or that of any other person or property likely to be involved in the insurance or claim.

## Fraud prevention and detection

- If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies.
- Law enforcement agencies may access and use this information.
- We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:

- checking details on applications for credit and credit related or other facilities
- managing credit and credit related accounts or facilities
- recovering debt
- checking details on proposals and claims for all types of insurance
- checking details of job applicants and employees

- Please contact us at GFC, LV=, County Gates, Bournemouth, BH1 2NF if you want to receive details of the relevant fraud prevention agencies.
- We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

### Some of the registers we make use of are:

- The Claims and Underwriting Exchange (CUE). This is run by Insurance Database Services Ltd. The CUE database is used by most UK insurers and holds details of most motor and household insurance claims.
- Insurance Hunter. This is a central insurance anti fraud system to which other insurers also have access. This database is designed to combat activities such as identity theft and money laundering.
- The Motor Insurance Anti-Fraud and Theft Register. This central database contains details of stolen and written off vehicles.

To protect your interests, we will check any information provided against these registers for completeness and accuracy. If we find that false or inaccurate information has been given to us, or we suspect fraud we'll take action, which could result in prosecution.

## **Telling you about other products and services**

Unless you've indicated otherwise, we and other carefully selected organisations may use your information to keep you informed of other products and services that may be of interest to you. You may be contacted by post, telephone or other appropriate means. If you'd rather not receive such information please write to CCA Department, LV=, County Gates, Bournemouth, BH1 2NF.

## **Access to the personal information we hold about you**

You can ask for a copy of the personal information we hold about you by writing to CCA Department, LV=, County Gates, Bournemouth, BH1 2NF. This is subject to the provisions of The Data Protection Act 1998 and payment of a fee.

## **THE LAWS THAT APPLY TO THIS CONTRACT**

If you have a motor policy and live in Guernsey the law of Guernsey applies or if you live in Jersey the law of Jersey will apply to that contract with us.

Other than that, the law of England and Wales applies to your contract with us.

## **Communications**

All communications will be in English.

To help us continually improve customer service calls may be monitored and/or recorded.



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

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