



Keep me  
somewhere  
safe

# Car Insurance

## WELCOME TO LV=

Thank you for choosing to purchase a LV= Insurance policy.

Your LV= policy is underwritten by Liverpool Victoria Insurance Company Ltd.

Founded in 1843 Liverpool Victoria, which also trades as LV=, is the UK's largest friendly society and a major provider of insurance and financial services products. As a friendly society and mutual, Liverpool Victoria exists wholly for the benefit of its members. We have no shareholders taking a share of our profits. Instead we invest our profits in making our products competitive and delivering an outstanding customer service.

Our claims service goes the extra mile. Committed to doing the right thing for our policyholders, we will aim to settle claims quickly, even in the most difficult circumstances.

We are able to provide literature and communications in the following alternative formats: Braille, large print and audiotape. Should you require this document in any of these formats, please contact us.

If you would like to learn more about LV= please visit our website at:

**[www.LV.com](http://www.LV.com)**

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

**John O'Roarke**

Managing Director – General Insurance

Liverpool Victoria Insurance Company Limited

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## USEFUL INFORMATION

### To make a claim

**0845 640 5640 (24 hours a day, 365 days a year)**

Follow these simple steps:

1. Check you are covered by looking at this booklet and your schedule.
2. Call us as soon after the incident as possible – please have your policy details and information about the claim ready when you call.
3. Speak to us before you make any arrangements for replacement or repair.
4. Don't forget to tell the Police when your car is stolen or maliciously damaged.

## YOUR CAR INSURANCE POLICY

You should read this document of car insurance, the schedule, the certificate of motor insurance and the important information leaflet as one contract. It is our agreement with you, based on the information you give to us and on the information in your proposal or statement of facts.

In return for your premium we will give you insurance for liability, loss or damage which happens during the period of insurance stated on your schedule and certificate of motor insurance. This will be in line with the sections of this document of car insurance, which are shown as operative on your schedule.

## DEFINITIONS

<b>Certificate of motor insurance</b>	proof that you have motor insurance as required by law.
<b>Document of Car Insurance</b>	this booklet.
<b>Driving</b>	includes being in charge of a motor vehicle for the purpose of driving it.
<b>Green card</b>	the International Motor Insurance Card. This is the document that some countries need as proof of compulsory insurance. The policyholder means the insured.
<b>Market value</b>	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, and not the price you paid for it.
<b>Main driver</b>	the person who drives your car most of the time whether for social purposes or for travel to and from a place of business, duty or study.
<b>Partner</b>	your husband, wife, civil partner or someone you are living with as if you are married to them.
<b>Schedule</b>	includes the: <ul style="list-style-type: none"><li>■ period of cover;</li><li>■ name of the policyholder;</li><li>■ drivers and use;</li><li>■ sections of this document of car insurance which apply; and</li><li>■ conditions which vary the terms of this document of car insurance.</li></ul>
<b>Track days</b>	driving or use on a motor racing track, circuit, airfield, test venue, derestricted road or at an “off road” event.
<b>We, our, us</b>	Liverpool Victoria Insurance Company Ltd.
<b>You, your</b>	the person named as the policyholder on the schedule and certificate of motor insurance.
<b>Your car</b>	the insured vehicle (including its accessories and spare parts). This is shown on your schedule. In Section 3 of your document of car insurance it also includes a trailer, caravan or broken-down motor vehicle while they are 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**

Your insurance provides the minimum compulsory insurance in:

- EU countries; and
- any other country which follows EU directives; including when your car is being transported.

**Your certificate of motor insurance is proof of compulsory motor insurance in EU countries and the other countries mentioned above which follow EU directives and have been approved by the Commission of the EU.**

**These countries are shown on your schedule.**

## **CAR SHARING**

Accepting payments from passengers as part of a car sharing arrangement will not affect your insurance cover if:

- they are being given a lift for social or similar purposes;
- the insured car is not built or adapted to carry more than eight passengers;
- this is not as part of a business of carrying passengers; and
- any money received does not produce a profit.

## SECTION 1 ACCIDENTAL DAMAGE

### What is covered:

If your car is damaged by accident, vandalism or malicious damage, we may:

- pay the cost of repairs to your car;
- replace what is lost or damaged; or
- make a payment for not more than the market value of your car at the time of the damage.

## SECTION 2 FIRE AND THEFT

### What is covered:

If your car is lost or damaged by fire, lightning, explosion, theft or attempted theft, we may:

- pay the cost of repairs to your car;
- replace what is lost or damaged; or
- make a payment for not more than the market value of your car at the time of the loss or damage.

## WHAT IS NOT COVERED UNDER SECTIONS 1 AND 2

We will not pay for the following:

- 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 or 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 of any part or accessory. If such a list price is not available the most we will pay is the manufacturer's latest list price in the United Kingdom for an equivalent part or accessory.
- Additional storage costs caused by the unavailability of any part or accessory nor the cost of importing any part or accessory into the United Kingdom.

## **WHAT IS NOT COVERED UNDER SECTIONS 1 AND 2 CONTINUED**

- 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.
- Loss of or damage to your car by theft or attempted theft if your car has been left unlocked, left with the keys in it or left with a window or roof open.
- Loss of or damage to your car caused by deception, fraud or trickery, including when you are 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 the person to the Police for taking your car without your consent.
- Loss of 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 any person insured under your policy.
- Loss from your car being taken and returned to its rightful owner.
- Loss of or damage to any trailer or caravan whether or not it is being towed by or attached to your car.

## **BASIS OF SETTLEMENT SECTIONS 1 AND 2**

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

### **Repairs**

If this insurance covers the loss or damage and the cost will not exceed the market value of your car:

- you may arrange for reasonable and necessary repairs to be started if you send an estimate first and we have details of the cause of the damage; and
- we will also pay the reasonable cost of removing your car to the nearest competent repairer and after repair returning it to the address shown on your schedule.

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

### **New car replacement**

If this insurance covers the loss or damage, and within one year of registration as new in your name your car is:

- damaged so that repairs will cost more than 50% of its list price plus taxes when the damage happened; or
- stolen and not recovered;

we will replace your car with a new car of the same make, model and specification if it is available in the United Kingdom. If one is not available, we will pay you the price you paid for your car and its fitted accessories and spare parts or the current manufacturer's list price (including taxes) whichever is less.

The lost or damaged car will then become our property.

### **In-car entertainment, telephone and satellite navigation equipment**

We will pay for the loss or damage to in-car entertainment, telephone and satellite navigation equipment if permanently fitted to your car. If the equipment is of non-standard fit we will pay up to £500 as long as portable or readily removable systems are kept out of sight in the locked boot or glove compartment at the time of a theft claim.

## **BASIS OF SETTLEMENT SECTIONS 1 AND 2 CONTINUED**

### **Replacement of locks and keys**

If this insurance covers the loss or damage, we will pay for all the locks to be replaced if one or more is damaged. If your car keys are lost or stolen we will pay for replacement locks and keys providing they were not left in or on your car while it was unattended.

### **Child car seats**

If you have a child car seat in your car and your car is involved in an accident that results in impact damage to your car, we will replace the child seat with a new one of the same quality.

### **Excesses that apply**

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

### **Temporary replacement car**

We will pay for a temporary replacement car only if this cover is shown on your schedule.

After loss or damage covered by this insurance, if we manage your claim we will supply and pay for a temporary replacement car:

- while the repairs to your car are being carried out if you use our Selected 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 beyond cost effective repair and cannot be driven safely, or is stolen and not recovered.

Temporary replacement cars are usually small hatchbacks under 1200cc. If a larger car is required then you will be responsible for the additional hire cost.

We will insure the temporary replacement car under this insurance in exactly the same way as we insure your car and you will only have to pay for the fuel used. You must return the temporary replacement car when the owner or we ask you to or if this insurance expires and you do not renew it.

## SECTION 3 LIABILITY TO OTHER PEOPLE

### What is covered

We will 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;

as a result of any accident involving your car or any other vehicle your certificate of motor insurance allows you to drive.

If your certificate of motor insurance says so, you the policyholder, are insured under this section to drive a private motor car not owned by you and not hired to you under a hire purchase or leasing agreement, as long as:

- the car has not been hired to you under a car rental agreement;
- the car is not a van which has been adapted to carry passengers;
- you have the owner's permission to drive the car;
- the car is registered and normally kept in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands;
- you are not covered by any other insurance to drive it; and
- you still have your car and it has not been damaged beyond cost effective repair.

### Other People

In the same way as you are insured, we will insure:

- any person driving or using your car with your permission, 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 who would have been entitled to protection under this section.

## SECTION 3 LIABILITY TO OTHER PEOPLE CONTINUED

### Legal costs

We will pay any legal costs and expenses that you have incurred with our written consent, including:

- solicitors' fees for representation at a coroner's inquest, fatal accident inquiry or court of summary jurisdiction; and
- defence of any legal proceedings that are taken for manslaughter or causing death by dangerous or reckless driving.

### Emergency treatment charges

We will pay for emergency treatment charges as required under the Road Traffic Acts. If this is the only payment we make, it will not affect your no claim discount entitlement.

### What is not covered

We will not pay for:

- the 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 the employee is 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 (and their contents) while 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 we have to meet the requirements of 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 will give you the cover under Section 1 Accidental damage and Section 2 Fire and theft if shown as operative on your schedule, but will not 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 and repair; or
- a hotel, restaurant, car park or similar commercial organisation for parking purposes.

## **SECTION 5 FOREIGN USE**

### **European Union (EU) countries**

The cover under this Section applies only if it is shown on your schedule.

The full benefits of this insurance apply in EU countries and any other country that follows EU directives including when your car is being transported, if your car is:

- 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 in a row.

Your certificate of motor insurance is proof of compulsory motor insurance in these countries 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 give you our permission, and you pay any extra premiums, we will extend the full benefits of this insurance to apply:

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

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

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

## SECTION 6 PERSONAL ACCIDENT BENEFITS

### What is covered

We will pay the amount shown on your schedule if you or your partner are accidentally injured in any car or getting into or out of any 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 will pay the injured person or their legal representative.

### What is not covered

We will not pay:

- more than the amount shown on your schedule during any one period of insurance for any one person;
- under more than one motor insurance you or your partner have with us;
- for any injury or death resulting from suicide or attempted suicide; or
- if the driver of the car is convicted of an alcohol or drugs related offence as a result of the accident.

## **SECTION 7 MEDICAL EXPENSES AND PHYSICAL ASSAULT BENEFITS**

### **Medical expenses**

We will pay up to £250 for each person for any medical expenses resulting from an accident while travelling in your car.

### **Physical assault benefits**

#### **Road rage**

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

We will pay the injured person or their legal representative.

#### **What is not covered**

We will not 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 Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man or the Channel Islands; or
- is caused or contributed to, by anything said or done by you or your partner or by a passenger in your car, after the accident.

#### **Car jacking**

We will 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 will pay the injured person or their legal representative.

#### **What is not covered**

We will not 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 Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man or the Channel Islands.

## SECTION 8 PERSONAL BELONGINGS

### **What is covered**

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

### **What is not covered**

We will not pay for:

- the theft or attempted theft of personal belongings if your car has been left unlocked, left with the keys in it or left with a window or roof open;
- the theft of personal belongings unless kept out of sight in the locked boot or glove compartment of your car;
- money, stamps, tickets, documents or securities;
- goods, tools, samples or equipment carried in connection with any trade or business; or
- property covered under any other insurance.

## **SECTION 9 NO CLAIM DISCOUNT**

If you have a no claim discount, we will apply a premium discount in line with our no claim discount scale which is current at the time of acceptance.

If a fault claim is made and your no claim discount entitlement is not protected or guaranteed, it will be reduced in line with our no claim discount scale.

Your no claim discount will not be affected if we only pay emergency treatment charges under the Road Traffic Acts.

You cannot transfer your no claim discount to anyone else. If more than one car is insured, the no claim discount is earned separately for each car.

For an extra premium, you may choose to protect or guarantee your no claim discount when at least four years discount have been earned. If you have chosen to protect or guarantee your no claim discount, this is shown on your schedule.

### **Protected no claim discount**

If your no claim discount is protected, it will not be affected at renewal provided not more than 2 claims have been made in the past 5 years. 3 or more fault claims will result in your no claim discount being reduced in line with our no claim discount scale.

### **Guaranteed no claim discount**

If your no claim discount is guaranteed, it will not be affected irrespective of the number of claims made.

### **Proof of no claim discount entitlement**

You should keep your proof of no claim discount from your previous insurer as we may ask you to provide this at any time or in the event of a claim. If we require proof of your no claim discount we will ask you for it.

## SECTION 10 GENERAL EXCEPTIONS

### 1. Change of car – notification and acceptance

This insurance will not apply unless:

- you have given us details of your replacement car; and
- we have issued a new certificate of motor insurance.

### 2. Driving and use

This insurance will not apply if any vehicle your schedule allows you to drive was being driven or used:

- other than in line with your schedule;
- by any person not described on your schedule as a person who is entitled to drive;
- by any person who is disqualified from holding or applying for a licence or does not have a driving licence which is valid in the territory where the claim happened;
- 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 or 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;
- for towing for reward a caravan, trailer or mechanically disabled vehicle;
- for towing more than one caravan, trailer or mechanically disabled vehicle at any one time.

### 3. Contractual liability

We will not make a payment for any liability resulting only from a contract or agreement you have with another party.

## SECTION 10 GENERAL EXCEPTIONS CONTINUED

### 4. Radioactivity

We will not pay for direct or indirect loss, damage or liability caused by, contributed to or arising from:

- ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or
- the radioactive, toxic, explosive or other hazardous properties of any explosive, nuclear assembly or nuclear component of this type of assembly.

### 5. War, terrorism, riot, civil unrest

We will not make a payment in the event of:

- war, civil war, terrorism, rebellion or revolution except when we have to meet the requirements of the Road Traffic Acts; or
- riot or civil unrest that happens outside England, Scotland, Wales, the Isle of Man or the Channel Islands.

### 6. Fraud, misrepresentation

We will not make a payment if:

- you mislead us in any way, including who is the main driver of your car, in order to get insurance from us, obtain more favourable terms or to reduce your premium;
- any claim or part of any claim is fraudulent, false or exaggerated.

All cover under this insurance will be cancelled from the date of the fraud or misrepresentation and any premium paid will be forfeit. If we have made a payment we would not otherwise have made you will be required to repay that amount to us.

# SECTION 11 GENERAL CONDITIONS

## 1. Duty and revealing information

We will only provide cover under this insurance if:

- you or any other person claiming under this insurance has met all the terms and conditions that apply; and
- the information you gave to us when applying for or renewing this insurance, is true as far as you know.

You must:

- have asked all the other drivers covered by this insurance any relevant questions to obtain the information about them requested by us;
- tell us as soon as possible about any changes, including a change to main driver of your car, which have happened since the insurance started or was last renewed. Failure to do so may invalidate this insurance.

We will be entitled to examine your driving licence and the driving licence of any other person we insure. You must immediately send to us any driving licence we ask to see.

## 2. Care of your car

You or any person in charge of your car must take reasonable precautions to:

- maintain your car in an efficient and roadworthy condition; and
- protect your car from damage or loss.

You must have a valid:

- Department for Transport Test Certificate (MOT) for your car if one is needed by law; and
- Vehicle tax disc unless your car has been declared off the road in accordance with the statutory off road notification (SORN).

You must give us reasonable access to examine your car and send us evidence of a valid MOT and vehicle tax disc that we ask to see.

## **SECTION 11 GENERAL CONDITIONS CONTINUED**

### **3. Accident and claims procedure**

You or any other person claiming under this insurance must:

- give us full details of any incident as soon as possible and at least within 24 hours;
- inform the Police as soon as possible and at least within 24 hours if your car or its contents are stolen 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
- give us all the information and help we need.

You must not, without our consent:

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

We will be 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.

### **4. Other insurances**

If any loss, damage or liability covered by this insurance is also covered by any other insurance, we will only pay our share. This condition does not apply to Section 6 – Personal accident benefits.

### **5. Compulsory insurance laws**

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

## SECTION 11 GENERAL CONDITIONS CONTINUED

### 6. Cancellation

We may cancel this insurance:

- from the commencement date if you do not pay your premium. You must return the certificate of motor insurance to us;
- if we write to you giving you 7 days' notice, at your last address known to us. The insurance will end immediately the 7 days' notice runs out and you must then return the certificate of motor insurance to us. We will refund the part of your premium that applies to the remaining period of insurance when we receive the certificate of motor insurance.

You may cancel this insurance if you return your certificate of motor insurance to us. When we receive your certificate of motor insurance, if you have not made a claim, you will be entitled to a refund of the premium paid less a deduction for the days that you have been covered. This deduction will be calculated on a proportionate basis and will include an additional cancellation charge to cover our costs. These charges will be subject to Insurance Premium Tax where applicable.

If a claim has been paid, we will cancel your cover but not refund any premium. If you are paying by instalments, you must still pay us the balance of the full annual premium.

Details of our charges are shown on your schedule under the heading 'Charges that apply'.

### 7. Premium payment by instalments

- If you agree to pay your premium by monthly instalments via 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 do not pay your deposit we may cancel this insurance from the commencement date and you must return the certificate of motor insurance to us.
- If you pay your deposit but we do not receive an instalment payment on or before the date it is due, we may give you 7 days' notice of cancellation in writing at your last address known to us. The insurance will end immediately the 7 days' notice runs out and you must then return the certificate of motor insurance to us.

## **SECTION 11 GENERAL CONDITIONS CONTINUED**

### **8. Changes to your policy and requests for documents**

We will make a charge to cover our administrative costs if you:

- Request a change of vehicle or a change of driver.
- Request a duplicate Certificate of motor insurance, Document of insurance, or any other written confirmation of cover.


If there is a change of vehicle or a change of driver, the administration charge will be added to any premium due or deducted from any refund due in respect of the amendment to your insurance. These charges will be subject to Insurance Premium Tax where applicable.

We will not make an administration charge in respect of this insurance if it has been in force for at least 2 years.

Details of our charges are shown on your schedule under the heading 'Charges that apply'.

# Contact us...



 **Customer Services**      **0845 640 5266**  
(Mon to Fri 8am - 9pm, Sat 8am - 5pm and Sun 9am - 5pm)

 **Claims**      **0845 640 5640**  
(24 hours a day, 365 days a year)

**For textphone first dial 18001.**

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

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