


IMPORTANT INFORMATION

Please take a few minutes to read the
information contained in this leaflet



IMPORTANT INFORMATION

Please take a few minutes to read this leaflet – 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 leaflet 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 leaflet to any other person covered by this insurance.

OUR COMMITMENT TO YOU

We'll always:

- make sure all the information we give you is clear and accurate
- 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. This is important because inaccurate or incomplete information may result in a claim not being paid or your insurance being cancelled from the start date. If you're not sure whether you need to tell us about something please ask.

YOUR RIGHTS TO CANCEL YOUR INSURANCE

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 returning all your documents. You must do this within the 14 day period. We will then refund any money you've paid, as long as you haven't made a claim during that time.

You'll need to return your documents to LV=, County Gates, Bournemouth, BH1 2NF. If during this 14 day period you have made a claim, or intend to make a claim then we're entitled to recover any related costs.

Refunds will be made within 30 days of receiving your request to cancel.

During the policy

After the initial 14 day right to cancel period, if you've not made a claim, you're entitled to a refund of the premium you've paid. But we will make a deduction for the days you've been insured by us, and may add a charge to cover our administrative costs. This charge will be subject to insurance premium tax where applicable.

Please note we can't offer refunds for travel insurance policies after the initial 14 day period.

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 or write to us:

**For motor (0845 640 5266)
home (0845 640 5270)
and travel insurance (0845 640 5190)**

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

For pet insurance (0845 600 4816)

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

Or for more information please visit the complaints section on our website:
www.LV.com/contactus/complaints/making-a-complaint

Please quote your policy number in all correspondence to help us take care of your complaint quickly.

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

If we can't resolve your complaint, you may 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

0845 080 1800 or

0300 123 9123 or 020 7964 0500 (calls to these numbers may be cheaper if you use a mobile phone or a phone provider other than BT – and will be “free” if you pay a monthly charge for calls to numbers starting 01 or 02)

E-mail

complaint.info@financial-ombudsman.org.uk

Making a complaint will not affect your right to take legal action.

INSURANCE PREMIUMS

All premiums quoted include insurance premium tax. 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. In this case you would need to make arrangements to pay this additional tax or cost yourself.

WHAT HAPPENS IF WE CAN'T 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). 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 for 90% for the claim

You can get further information from the Financial Services Compensation Scheme:

7th Floor
Lloyds Chambers
Portsoken Street
London E1 8BN

Tel 020 7892 7300

E-mail 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 and products competitive.

The way in which 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, whether or not you purchase a product, on computer, paper file or other format. We will hold this information for a reasonable period of time to ensure that a clear and complete history of insurance enquiries, applications, policy records and transactions is maintained.

The information (some of which may be sensitive data) may be used to process and administer your insurance by us and our agents (eg service providers both within and outside the European Economic Area with which we have agreements). It may also be used or disclosed to regulators for the purposes of monitoring and enforcing our compliance with any regulation. Occasionally, your personal information may be disclosed to selected third parties who are assisting us in service improvement activities.

If credit or debit card details are provided to us we may use this information to automatically renew your insurance policies. We will only do this where we have your permission.

If your details have been obtained through one of our affinity associations we may pass some of your information, including product

details and ongoing information, to that affinity organisation for membership, business analysis and other relevant purposes.

If you move to a new insurance provider we may confirm certain details relating to your insurance to them. We will only do this where we are satisfied that it is a genuine request.

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

Sensitive personal data will not be used for marketing purposes.

Motor Insurance Database

If you have motor insurance, your details will be added to the Motor Insurance Database (MID), run by the Motor Insurers Information Centre (MIIC). MID data may be used by:

- the DVLA and the DVLNI for Electronic Vehicle Licensing
- the Police to establish whether a driver's use of vehicle is likely to be covered by insurance and/or for preventing and detecting crime

Other UK insurers, the Motor Insurers' Bureau and MIIC may search the MID to ascertain relevant policy information if you're involved in an accident.

Anyone pursuing a claim after a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID. You can find out more about this from us, or at www.mib.org.uk

Previous incidents

You must tell us about any insurance related incidents (such as fire, water damage, theft or an accident) whether or not you claimed for them. When you tell us about an incident

we'll pass information relating to it to a database. We may search these databases:

- when you apply for insurance
- in the event of any incident or claim
- at time of 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), which is run by Insurance Database Services Ltd. The CUE database is used by the majority of the UK's leading insurers and contains 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 all 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 will take action, which ultimately could result in prosecution.

Telling you about other products and services

Unless you have indicated otherwise, your information may be used by us and other carefully selected organisations 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 would rather not receive such information please write to CCA Department, LV=, County Gates, Bournemouth, BH1 2NF.

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

LV= and Liverpool Victoria are registered trade marks of Liverpool Victoria Friendly Society Limited and LV= and LV= Liverpool Victoria are trading styles of the Liverpool Victoria group of companies. Liverpool Victoria Insurance Company Limited, registered in England and Wales No. 3232514, is authorised and regulated by the Financial Services Authority, register No. 202965. Registered address: County Gates, Bournemouth, BH1 2NF.Tel: 01202 292333.

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

The law of England and Wales will apply to your contract with us.

For motor insurance policyholders living in Guernsey or Jersey, the law of Guernsey or Jersey will apply in regard to your Motor insurance policy with us.

Communications

All communications will be in the English Language.

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