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## Car Insurance Policy Summary

This summary outlines the cover and options available. It does not give details of all of the policy limits, terms, conditions or exclusions. For full details of the insurance please refer to the document of insurance, you should also refer to your schedule and certificate of motor insurance, which indicates the operative sections and any endorsements that apply to your policy.

### Insurer

This insurance policy is underwritten by Liverpool Victoria Insurance Company Limited.

### Type of cover

Motor insurance is designed to provide cover for your vehicle. The level and cover available is optional and will only apply if you have selected them and they are shown on your schedule.

Cover available	Significant exclusions or limitations
<b>Comprehensive</b> Accidental damage cover for your vehicle in addition to third party fire and theft cover.	Cover for "driving other cars" is third party only. Loss or damage to the vehicle you are driving is not covered if you are driving under this extension. Cover for audio, phone and satellite navigation equipment not part of the vehicle manufacturer's original specification, is limited to £500. We will not pay a claim if your car is left unlocked, or with the keys in it or with a window or roof open. Excesses may apply and are shown on your schedule. Exclusions under each section of cover in your document of insurance.
<b>Third Party Fire and Theft</b> Damage to your vehicle by fire or theft in addition to third party cover.	No cover for damage to your own vehicle other than by fire or theft. Cover for "driving other cars" is third party only. Loss or damage to the vehicle you are driving is not covered if you are driving under this extension. Cover for audio, phone and satellite navigation equipment not part of the vehicle manufacturer's original specification, is limited to £500. We will not pay a claim if your car is left unlocked, or with the keys in it or with a window or roof open. Excesses may apply and are shown on your schedule. Exclusions under sections of cover 2 and 3 of your document of insurance.
<b>Third Party</b> Cover for liability to other people for injury or damage to their property.	No cover for damage to your own vehicle. Cover is limited to £20,000,000 for damage to other people's property. Exclusions under section of cover 3 of your document of insurance.

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### Significant exclusions or limitations applicable to all policies

General exclusions and general conditions for all types of cover are shown in sections 10 and 11 of the document of insurance.

Paragraphs 5 and 6 of your certificate of motor insurance show who is covered to drive and limitations as to use.

We reserve the right to apply an administration charge of up to £15 for any adjustments you make to your policy. If you cancel your policy, 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 charge of up to £50 to cover the administrative costs to us of processing the insurance. These charges will be subject to Insurance Premium Tax (where applicable).

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Options available	Significant exclusions or limitations
<b>Protected No Claim Discount</b> Allows you to keep your no claim discount if you don't have more than two claims.	Only available if you have earned at least 4 years no claim discount. More than two claims in five years will affect your no claim discount.
<b>Guaranteed No Claim Discount</b> Allows you to keep your no claim discount however many claims you have.	Only available if you have earned at least 4 years no claim discount.
<b>Legal Expenses</b> Cover for legal expenses for personal injury and defence of a motoring prosecution.	Cover is limited to £50,000 Covers legal costs incurred by one of our panel solicitors until court proceedings are issued. If proceedings need to be issued or if a conflict arises you may choose your own solicitor if we approve them.  Exclusions are shown in the Motor Legal Expenses Insurance document.
<b>Temporary Replacement Car</b> Cover for a replacement car while repairs to your car are carried out or following your car being declared a total loss, or is stolen and not recovered.	Only available if the loss or damage to your car is covered by this insurance and if repairs are carried out by our Selected Repairer Service. Up to a maximum of fourteen days if your car is a total loss or is stolen and not recovered.
<b>Foreign Use</b> Extends the full benefits of this insurance to EU countries.	Only available if your car is registered and normally kept in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands and is not kept abroad for more than 180 consecutive days.
<b>Personal Accident</b> Extends the benefit for you and your spouse/partner from £10,000 to £100,000.	Exclusions are shown in the document of insurance.
<b>Road Rescue Standard Cover</b> Provides breakdown cover for your vehicle.	Cover is only for the vehicle shown on your motor insurance schedule and whilst it is in the United Kingdom or the Republic of Ireland. There is no cover within half a mile of your address on your motor insurance schedule.
<b>Standard plus Housecall</b> Also covers your car at your home.	Cover is only for the vehicle shown on your motor insurance schedule and whilst it is in the United Kingdom or the Republic of Ireland.
<b>Personal cover</b> Also covers you (and your spouse/partner) when driving any car.	Cover is limited to the United Kingdom or the Republic of Ireland.
<b>European cover</b> Extends breakdown cover to Europe.	Cover is only for the vehicle shown on your motor insurance schedule.

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### **Significant exclusions or limitations applicable to all Road Rescue cover.**

General Exceptions and exclusions are shown in the Road Rescue terms and conditions.

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### **Period of insurance**

The length of time covered is shown in the schedule and is for 12 continuous months. The policy is renewable annually.

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### **Cooling off period**

When you receive your policy, you have 14 days in which to consider the cover provided. If the cover does not meet your requirements you may cancel your insurance by returning your documents (including your certificate of motor insurance) within 14 days of receiving them. We will then refund any money you have paid if you have not made a claim during that time.

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### **How to report a claim**

If you suffer an accident or wish to make a claim under your policy, please **CALL US FIRST** on 0870 6064916. Please do not make your own arrangements before speaking to us. Telephone lines are open 24 hours a day, 365 days a year.

Please refer to the 24 Hour Motor Claims Line leaflet for further information on what to do in the event of an accident.

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### **How do I complain?**

If you wish to make a complaint, please contact us by phone or letter. If you prefer to write, please address your letter to:

Box 2, County Gates, Bournemouth, BH1 2NF

If you remain dissatisfied after receiving our final response letter, you may refer your complaint to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Telephone: 0845 080 1800.

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### **What happens if we are unable to meet our liabilities?**

If we are unable to meet our liabilities to 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, for compulsory insurance, insurance advising and arranging is covered for 100% of the claim, for non compulsory insurance, insurance advising and arranging is covered for 100% of the first £2,000 and 90% for the remainder of the claim. Further information about compensation scheme arrangements is available from the FSCS website at [www.fscs.org.uk](http://www.fscs.org.uk).

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Liverpool Victoria Insurance Company Limited (LVIC), registered in England No. 3232514, is authorised and regulated by the Financial Services Authority entered on the Financial Services Authority Register No. 202965. Registered office: County Gates, Bournemouth, BH1 2NF.