

# Classic 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= Classic Car Insurance Policy

This document summarises key information you need to know about LV= Classic Car insurance. As no advice is given, it should be read together with the document of insurance and schedule 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. Classic Car Insurance meets this requirement (On Road cover) and provides financial protection in the event of an incident which causes damage or injury. Cover can also be tailored to provide protection for only when your car is in not in use and kept in a locked garage (Off Road cover). 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 the document of insurance. Please refer to your policy documents to see which cover you have chosen and the limits applied.

- ✓ In the event of a total loss (your car is stolen and not recovered or is unsafe/too costly to repair) we'll pay the value of your car as agreed with you and confirmed in your policy documents

##### Off Road only cover:

if selected and shown on your schedule

- ✓ Damage to your car caused by fire or theft

##### On Road cover:

- ✓ 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
- ✓ 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
- ✓ European Cover - cover extends to EU countries and those countries following EU directives. A green card should be requested from LV.com/greencard for driving in these countries
- ✓ If you misfuel we'll pay to drain and flush your fuel tank and repair any related engine damage
- ✓ 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

##### Optional Covers available:

- **Breakdown Cover**  
If your car breaks down we'll repair or recover it – there are 5 cover options (see your quote/schedule for your level of cover)

Continued...



#### What is not insured?

Below is only a summary of what is not covered. For full details, please see the document of insurance.

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

##### On road:

- ✗ 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 or ignition device in, attached to or in the immediate proximity of your car, or if you leave a window or sun-roof open
- ✗ Drivers other than those named on your 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
- ✗ Legal Expenses cover – accidents or prosecutions occurring while not in the insured car

##### Off Road:

- ✗ There is no cover for accidental damage or fire unless your car was damaged whilst kept in a private locked garage
- ✗ There is no cover for loss or damage by theft or attempted theft unless your car was in a private locked garage or being exhibited at a rally or organised event at the time

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

- **Breakdown Cover** doesn't include the cost of any parts used to fix your car



#### Are there any restrictions on cover?

##### On Road cover:

- ! Mileage is limited as shown on your quote/schedule

Continued...



## What is insured?

### Optional Covers continued:

- **Increased Personal Accident Limit**  
Enhanced to £100,000



## Are there any restrictions on cover?

### On Road cover continued:

- ! If stated in your schedule cover for theft or attempted theft is only provided whilst your car is kept in a privately owned, locked garage overnight
- ! European cover is for up to 180 days per policy year provided a green card has been issued and 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 (more than 50%) 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:

- Breakdown Cover – Roadside Assist or UK Recovery – there is no cover within ¼ mile of your home



## Where am I covered?

- ✓ Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man and the Channel Islands
- ✓ When driving in EU countries and those following EU Directives, if a green card has been issued, you'll have the same level of cover as you have in the UK 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



## What are my obligations?

- 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. This includes if you change your car, the registered keeper, want to add an additional driver, change of occupation, change of address or changes to your car which improve its value, appearance, performance or handling.
- Premiums 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 schedule) 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 a credit agreement). 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 **0800 756 8988** (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 £20.
- 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.