



Policy number 25019265806

Call 0800 085 5663

For Text Phone first dial 18001

Mon to Fri: 8am - 8pm, Sat: 9am - 5pm,
Sun: 10am - 4pm, Bank holidays: 9am - 5pm

Date: 14 March 2022


Mr N Lancaster
11 HORSEGUARDS DRIVE
MAIDENHEAD
SL6 1XL

Your LV= car insurance has renewed

Hi Nigel,

Thanks for choosing us again. We'll take your visa payment from the card ending 3999 on 17 March 2022. If there's a problem and we can't take this payment, we'll let you know.

Just a reminder, your policy is set to renew automatically each year - we'll send you details of your renewal price and cover before this policy ends. If you'd like to opt out of automatic renewal, you can do so any time on LV.com or by phone.

Product	Cover	This year's price
 FORD FOCUS TITANIUM X 182 AUTO RE15ONP	Comprehensive 18 Mar 2022 to 17 Mar 2023	£245.56

Visit LV.com/carprice for information about what can affect your premiums

Next steps

- Check all the information, and let us know if anything is incorrect;

Thanks

Heather Smith
Managing Director, LV= General Insurance Direct

This year's total price:
£245.56

Includes insurance premium tax





Protected No Claim Discount (PNCD)

This is only available on vehicles with an NCD of 4 years or more, our maximum NCD amount is 9 years. If you would like to protect your NCD please call us on 0800 085 5663.

Registration	NCD amount	NCD earned by	Protected?
RE15ONP	9 years	Mr N Lancaster	X

This can be used as proof of your NCD, if another insurer asks for confirmation.

The tables below show: (1) the average NCD awarded to our motor insurance policyholders last year according to their number of NCD years; and (2) what would happen to your NCD years if you were to make one or more claims in the next 12 months with and without this protection.

Table 1
How your No Claim Discount (NCD) grows over time

NCD Years	1	2	3	4	5	6	7	8	9+
Average NCD discount	60%	65%	69%	72%	75%	75%	76%	77%	80%

Table 2:
What happens to your NCD if you make a claim, with and without PNCD

Current NCD Years	Your NCD at next renewal, without PNCD			Your NCD at next renewal with PNCD*
	If you make 1 claim in the next 12 months	If you make 2 claims in the next 12 months	If you make 3 claims in the next 12 months	
0-2	0	0	0	No reduction in NCD
3	1	0	0	
4	2	0	0	
5 to 8	3	1	0	
9 or more	4	2	0	

*PNCD does not protect the overall price of your insurance policy. The price of your insurance policy may increase following an accident or claim even if you were not at fault.

Find out how we use personal information at LV.com/Gldata.

We can provide all communication in Braille, large print and audiotape. You can also receive your documents by either email or post – for more information please get in touch. Calls will be recorded.

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Nigel - your policy at a glance

The following documents make up your contract of insurance, please read them all:

- ✓ Your personal details*
- ✓ Your certificate of motor insurance*
- ✓ Your cover and limits
- ✓ Our terms and conditions

* Is all this information correct? If not, please let us know straight away so we can get it right - if you don't, your policy could be cancelled or treated as if it never existed. If you were to make a claim, we might not fully pay out or reject the claim.

Please take a look at your documents to ensure that the cover you've selected meets your needs and you don't have any of the cover with another provider.



Car insurance

Vehicle and cover	Optional extras	Drivers	Driver's use	Driver's excess*
FORD FOCUS TITANIUM X 182 AUTO RE15ONP Comprehensive Covered between 18 March 2022 to 17 March 2023	No cover selected	Catherine Lancaster Covered between 18/03/2022 and 17/03/2023	Covered for social, domestic and pleasure use, excluding commuting to work.	Accidental damage: Total £600 includes £500 voluntary Fire and theft: Total £600 includes £500 voluntary Non-recommended repairer**: £200
		Nigel Lancaster Covered between 18/03/2022 and 17/03/2023	Covered for social, domestic and pleasure use, excluding commuting to work.	Accidental damage: Total £600 includes £500 voluntary Fire and theft: Total £600 includes £500 voluntary Non-recommended repairer**: £200

*Please check car details for information about windscreen repair and replacement excess

**You can choose which repairer you want to use from our list of recommended garages. If you choose a garage that isn't on our list, you need to pay an extra £200 excess. Applies to accidental damage, fire and theft and glass replacement excess





Your personal details

Is all this information correct? If not, please let us know straight away so we can get it right.

Nigel Lancaster - 20 April 1945 11, HORSEGUARDS DRIVE, SL6 1XL

- nigel@msgltd.uk
- Home owner
- Policyholder for RE15ONP
- Can also drive on a third party only basis – see certificate for more information
- Resident in the UK for 3 or more years
- M: 07856738509
- Married
- Insured on this policy to drive RE15ONP
- Self-employed-Proprietor
- Driving licence number LANCA404205NJ9CH

Motoring convictions and/or fixed penalty endorsements in the last 5 years

- We've used DVLA records – for details visit: gov.uk/view-driving-licence
- There's no need to call us if anything changes, we'll check this for you at your next renewal

Claims in the last 5 years

- None

Mrs C Lancaster - 30 August 1942

- Insured on this policy to drive RE15ONP
- Resident in the UK for 3 or more years
- Has held a full UK licence for over 8 years
- Retired
- Relationship to Nigel Lancaster: spouse/civil partner

Motoring convictions and/or fixed penalty endorsements in the last 5 years

Let us know at renewal if your driving record changes

- None

Claims in the last 5 years

- None

Your car details

Is all this information correct? If not, please let us know straight away so we can get it right.

FORD FOCUS TITANIUM X 182 AUTO 1.5 litre, RE15ONP - Comprehensive

This year's price: £245.56

- 9 years NCD (the maximum) earned by Mr N Lancaster
- Mr N Lancaster is the main driver
- Purchased in 2015
- Parked overnight in the Garage at SL6 1XL
- There are no modifications
- Mr N Lancaster is the legal owner and registered keeper
- Manufactured in 2015
- Estimated yearly mileage of 4000
- There are 2 vehicle in the household

Included as standard

- ✓ £10,000 personal accident cover
- ✓ Driving abroad 180 days maximum cover - to check what you need before you travel see LV.com/greencard
- ✓ Windscreen cover
- Window glass replacement: £95.00 excess
- Window glass repair: £20.00 excess
- A £200 non-recommended repairer excess will apply if you choose a garage that isn't on our list





Optional extras you've not chosen

- Motor legal expenses
- Guaranteed hire car
- Extended personal accident cover £100,000
- Breakdown cover
- Protected NCD

What happens if my policy is cancelled or changed? We'll make a charge to cover our costs if you:

Cancel your insurance policy	£40.00
Change your vehicle or driver	£15

Within 14 days of receiving your documents - we'll refund any money you've paid less a charge for the cover you've had – a refund will still be paid if you've made a claim. If you cancel before your policy starts no charges will be made. After 14 days, we'll refund any money you've paid less a charge of any cover you've had and a cancellation charge of £40.00 – a refund will not be paid if you've made a claim.







Your cover and limits

Nigel, these are the limits, cover and exclusions for your car insurance policy - please see 'Your policy at a glance' for the cover you have bought. This information forms part of your contract with us along with your:

- ✓ Certificate of motor insurance
- ✓ Your personal details
- ✓ Our terms and conditions - this includes definitions of some of the common terms used in this document. You'll also find general exceptions and conditions that are in addition to those shown here under each heading.

Please read everything that makes up your contract, as one document.



Car

Car policy limits

Continuing your journey	£500	Personal accident benefits	£10,000
Medical expenses	£250	Physical assault (road rage)	£500
Aggravated car theft	£500	Personal belongings	£300
Liability to the public	£20m	In car equipment	£1000 or Unlimited*

*if it was part of the standard specification when first registered

Car cover and exclusions

We'll provide the following cover for any loss or damage to your car and/or its accessories (even in your garage) due to the causes below, up to the limit of cover shown in your policy limits table.

- ✓ **Damage** - if your car and/or its accessories are damaged by accident or vandalism (even in your garage), we'll either:
 - pay for it to be repaired; or
 - replace what's damaged; or
 - pay the market value of your car if it's a total loss (and when we've agreed this with you, your car will become our property).
- ✓ **Used wrong fuel** - we'll pay to drain and flush it and fix and engine damage. We'll agree with you how best to arrange repair - if you've already made arrangements we'll only consider payment if you provide us with receipts for the work.
- ✓ **Hit by an uninsured driver** - just let us know the driver/rider details, registration number, make, model and colour of the other vehicle involved. You won't lose your NCD or pay any excess if you're hit by an uninsured driver/rider when the accident isn't your fault - however, if we can't confirm immediately the uninsured driver was at fault, you might have to pay your excess but this will be paid back to you once this has been confirmed.
- ✓ **Vandalism** - first of all report it to the police as you'll need to give us the crime reference number. You'll still need to pay your excess but you won't lose your NCD.
- ✓ **Fire and theft**- if your car and/or its accessories (even in your garage) are lost or damaged by fire, lightening, explosion, theft or attempted theft, we'll either:
 - pay for it to be repaired; or
 - replace what's damaged; or
 - pay the market value of your car if it's a total loss (and when we've agreed this with you, your car will become our property).

Continued on next page...



Car cover and exclusions - continued

The following are not covered under damage, fire and theft

- ✗ Loss or damage to your car by theft or attempted theft if:
 - your car has been left unlocked or with a window or roof open
 - the engine has been left running when unattended
 - your car doesn't have an active and working tracking device and your personal details confirms this is required
 - the ignition device is left in, on or attached to your car or left in the immediate proximity of the car or in range of where the ignition device is effective.
- ✗ Damage to the ignition device caused by wear and tear.
- ✗ Wear and tear, your car losing value, or for any repairs that have made the condition of the car better than it was before the loss or damage happened.
- ✗ Mechanical, electrical, electronic or computer failures (including failure caused by hacks, viruses or malware), breakdowns or breakages.
- ✗ Damage to tyres caused by breaking, punctures, cuts or bursts.
- ✗ Any part or accessory at a cost higher than listed in the manufacturer's latest list price in the UK. If such a list price is not available the most we'll pay is the manufacturers latest list price in the UK for an equivalent part of accessory.
- ✗ Additional costs if a part or accessory isn't available. This includes the cost of importing any part or accessory into the UK.
- ✗ Loss or damage to your car caused by;
 - deception, fraud or trickery, such as when you're selling your car
 - it being confiscated or destroyed by or under official order of any government, public or local authority
 - it being returned to its rightful owner
 - you not taking care to protect your car. (See care of your car under the general conditions section of 'our terms and conditions').
- ✗ Loss or damage where your car is driven or used without your permission by a family member or person living in your household unless you report them to the police.
- ✗ Deliberate damage caused to your car by anyone insured under your policy.
- ✗ Loss or damage to any trailer, caravan or broken down motor vehicle whether or not it's being towed by or attached to your car.
- ✗ Additional damage caused by your car being moved by anyone after an accident, fire or theft.
- ✗ Loss or damage caused by OTA updates - that are not approved by your car's manufacturer.
- ✗ Loss or damage caused by failure to install and/or accept OTA updates recommended by your car's manufacturer.
- ✗ Loss or damage to your car caused by the use of a remote parking function or vehicle summon system, unless the user is a named driver of your car and has a clear view of the vehicle. Where we have to make payment for any liability under the Road Traffic Act, we reserve the right to recover the payment from you or the person using the system.
- ✗ Loss or damage to your car that happened before your policy start date.
- ✗ The excess shown on your personal details.

Liability to other people

- ✓ **Up to £20,000,000** - as a result of any accident involving your car (or other vehicles your certificate shows you can drive), we'll pay the amount you're legally responsible for:
 - following death of or injury to other people; and
 - up to £20,000,000 for damage to their property.
- ✓ **Driving other cars** - if your certificate of insurance says so, we'll insure the policyholder and/or the NCD holder to drive a private car or van in the UK, if you don't own it, it isn't registered to you, isn't hired to you under a hire purchase or rental/leasing agreement as long as:
 - the owner has given you permission
 - you have the correct licence to drive the car or van
 - the car or van is registered and normally kept in Great Britain, Northern Island, the Isle of Man or the Channel Islands
 - any van doesn't exceed 3.5 tonnes GVW (Gross Vehicle Weight)
 - the car or van hasn't been seized or confiscated by or on behalf of any government or public authority
 - you're not covered by any other insurance to drive it; and
 - you still have your car and it hasn't been stolen or damaged to an extent it's now a total loss.

Note: the cover is third party only so loss or damage to the car or van you drive isn't covered



Car cover and exclusions - continued

✓ Other people we will insure:

- people you will allow to drive or use your car and are named on your certificate of motor insurance and your personal details;
- passengers (includes getting in and out of your car)
- the employer or business partner of the person driving or using your car for their business and are named on your certificate of motor insurance and your personal details
- the legal representative of someone that's died - if the deceased person would've been entitled to protection under this section.

✓ Emergency medical treatment - following an accident in your car, we'll pay for emergency medical treatment as required under the Road Traffic Act. This won't affect your NCD.

The following are not covered under liability to other people

- ✗ Any deliberate act (by you or any person driving your car) that directly or indirectly causes injury, loss damage or death.
- ✗ Injury or death to an employee who is employed by anyone insured under this cover, unless they're a passenger in any vehicle that has insurance under 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 (or their contents) while being towed by or attached to any car covered by this section.
- ✗ The loss of or damage to any property which belongs to or is in the care of any person claiming under this section.
- ✗ More than £20,000,000 for any claim or series of claims from one event for loss of or damage to property (including all costs and expenses up to £5,000,000).

✓ Use by the motor trade, hotels and car parks - we won't apply an excess or any driving restrictions for damage or theft, while your car is with:

- the motor trade for service/repair/recovery; or
- any valet parking or similar commercial organisation for parking purposes.

✓ Windscreen and window glass - you're covered for damage to the windscreen or window glass including sun-roofs. ADAS recalibration costs and any resultant scratching of the bodywork. We may use a suitable replacement not supplied by the original manufacturer but it will be of a similar quality. Your premium may increase following a claim, but as long as there's no other loss or damage - your NCD won't be affected.

- ✗ We won't pay more than the market value of your car or repair or replace any windscreens or windows not made of glass.

✓ Personal accident benefits - we'll pay the amount shown on the 'policy limits' table, if you, your partner or a named driver are injured in, getting in or out of your car and the injury alone within 12 months of the accident, causes:

- death
- permanent loss of any limb above the wrist or ankle
- permanent and total loss of use of any limb above the wrist or ankle
- permanent and total loss of hearing in one or both ears
- permanent and total loss of sight in one or both eyes; or
- permanent total disablement, resulting in an inability to do any sort of work for the remainder of their life.

- ✗ Any more than the amount shown on your personal details during any one period of cover.

- ✗ For any injury or death resulting from suicide or attempted suicide.

- ✗ For any injuries if the driver of your car is convicted of an alcohol or drugs related motoring offence as a result of the accident.

- ✗ For any injuries if the driver of your car is proven, following a coroner's inquest or fatal accident inquiry, to be driving whilst unfit through alcohol or drugs, whether prescribed or otherwise at the time of the accident.

- ✗ For any injuries caused to anyone failing to wear a seat belt when required by law.

✓ Medical expenses - see the 'policy limits' table for the amount we'll pay up to, for you or your passengers for any medical expenses resulting from an accident while travelling in your car. You'll get this and the emergency medical treatment fee (please see liability to other people).



Car cover and exclusions - continued

- ✓ **Road rage** - see the 'policy limits' table for the amount we'll pay up to, if you or your partner are physically assaulted as a result of your car being in an accident.
We won't pay when the incident:
 - is caused by a relative or a person you or your partner know
 - is not reported to the police as soon as possible; or
 - is caused or contributed to by anything said or done by you, your partner, or by a passenger in your car after the accident.
- ✓ **Aggravated car theft** - see the 'policy limits' table for the amount we'll pay up to, if you or your partner are physically assaulted as a result of theft or attempted theft of your car.
We won't pay when the incident:
 - is caused by a relative or a person you or your partner know
 - isn't reported to the police as soon as possible.Any payments under this section can be made to the injured person or their legal representative.
- ✓ **Personal belongings** - we'll pay up to £300 for personal belongings in your car or up to £1,000 in your motorhome, if lost or damaged due to accident, fire, theft or attempted theft.
 - ✗ Items left in an unlocked car or if the window or roof was open or the ignition device was left in, on or attached to your car or left in the immediate proximity of the car or in the range of where the ignition device is effective.
 - ✗ The theft of personal belongings unless they're kept out of sight in the glove box or the locked boot of your car.
 - ✗ Money, stamps, tickets, documents or securities.
 - ✗ Goods, tools, samples or equipment for a trade or business.
 - ✗ In-car equipment.
 - ✗ Property covered under any other insurance.
 - ✗ Car accessories.
- ✓ **No claim discount (NCD)**
- ✓ We'll give you a discount in line with our NCD scale which is current when you started the policy.
- ✓ Your NCD won't be affected if we only pay for:
 - emergency medical treatment charges
 - damage to the windscreen or window glass
 - a claim under:
 - breakdown
 - motor legal expenses
 - uninsured driver
 - vandalism.
- ✓ If you have more than one car insured, each car can earn NCD in the NCD holder's name. Named drivers who are not the NCD holder can't earn their own NCD.
 - ✗ The discount won't apply to our administration costs or to any additional options you've chosen.



For the full details of your insurance, please read your:

- ✓ Certificate of motor insurance
- ✓ Personal details
- ✓ Cover and limits
- ✓ Our terms and conditions

1a) Registration mark of the vehicle

RE15ONP

- b) Comprehensive cover will apply to any car loaned or hired to the policyholder and any named driver under our Recommended Repairer Service or by a garage or vehicle repairer while the vehicle in 1a) is in for service, repair or MOT.

2 Name of policyholder

Mr N Lancaster

3 Effective date of commencement of insurance for the purpose of the relevant law

00:01 hours, 18 March 2022

4 Date of expiry of insurance

23:59 hours, 17 March 2023

5 Persons or classes of persons entitled to drive

Mr N Lancaster

Mr N Lancaster only may also drive with the owner's permission a private motor vehicle not owned or registered by or hired to the policyholder under a hire purchase agreement.

The following who is/are driving on the policyholder's order or with the policyholder's permission:

- Mrs C Lancaster

All drivers must drive within the terms of a valid licence and must not be disqualified from driving or holding a licence.

6 Limitations as to use

Social, domestic and pleasure use, excluding travelling to work.

I hereby certify that the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, The Isle of Man, The Islands of Alderney, Guernsey and Jersey.

Heather Smith

Managing Director, LV= General Insurance Direct

Windscreen excesses:

Windscreen/glass replacement	£95
Windscreen/glass repair	£20

If you don't use an LV= recommended repairer - you'll pay an extra £200 excess.

There is no cover for:

- ✗ Use for hiring or commercial travelling (selling or delivering goods), or in connection with any trade, business or profession.
- ✗ Use for the carriage of passengers for hire or reward.
- ✗ Use for racing, pace making, speed trials, track days or for competing in National British A or International rallies.
- ✗ Use in connection with the motor trade other than by a member of the motor trade for purposes of overhaul, upkeep or repair.
- ✗ Use of this certificate to release a motor vehicle, other than the vehicle identified by its registration mark in section 1a, which has been seized by, or on behalf of, any government or public authority.

There is cover for:

- ✓ **Driving other cars:** This cover is for the policyholder only, not named drivers and is restricted to third party cover in the UK, the Isle of Man and the Channel Islands. The loss or damage to the vehicle you're driving isn't covered. Refer to your cover and limits for further information.
- ✓ **Voluntary use:** Voluntary use is allowed for persons covered under section 5 of this certificate, subject to there being no payment and/or income received other than expenses to cover running costs e.g. fuel allowances.
- ✓ **Driving abroad:** If driving in any country which is a member of the European Union and Andorra, Bosnia & Herzegovina, Gibraltar, Iceland, Liechtenstein, Monaco, Montenegro, Norway, San Marino, Switzerland and The Vatican State you will then have the same cover as shown on your policy details. Refer to your cover and limits with our terms and conditions for further information.

Advice to third parties Nothing contained in this certificate affects your right as a third party to make a claim.

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= Car Insurance Policy

This document summarises key information you need to know about LV= Car insurance. As no advice is given, it should be read together with our terms and conditions, your cover and limits and your personal details 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. Car insurance meets this requirement and provides financial protection in the event of an incident which causes damage or injury. 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 your cover and limits. Please refer to your policy documents to see which cover you have chosen and the limits applied.

Third Party, Fire and Theft:

- ✓ 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
- ✓ Specified drivers may have third party only cover for driving other cars, check your personal details
- ✓ Unlimited cover for loss/damage to factory fitted in-car equipment
- ✓ European Cover - cover extends to EU countries and those countries following EU directives. You may need a green card if towing see LV.com/greencard for more info

Comprehensive:

The benefits of Third Party, Fire and Theft plus:

- ✓ Accidental damage cover for your vehicle
- ✓ Personal Accident cover (£10,000) for you, your spouse/partner, and named drivers while in or getting into or out of your car
- ✓ If you misfuel we'll pay to drain and flush your fuel tank and repair any related engine damage
- ✓ If your windscreen or window glass is damaged, we'll repair or replace it

Optional Covers available:

- **Guaranteed Hire Car** (2 options):
 - Small hatchback under 1.2 litre
 - Similar sized car up to 2.0 litre and 7 seats

We guarantee you'll have a hire car if yours is being repaired after an accident by one of our recommended repairers, is a total loss or is stolen. If your car is electric, we'll provide an electric or hybrid car, subject to availability

Continued...



What is not insured?

Below is only a summary of what is not covered. For full details, please see your cover and limits.

Excesses apply and are shown on your personal details – you are responsible for paying this amount in the event of a claim.

- ✗ 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/ignition device in, attached to or in the immediate proximity of your car, or in range of where the ignition device is effective, or if you leave a window or sun-roof open
- ✗ Drivers other than those named on the 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

Optional Covers - what is not insured:

- **Protected No Claim Discount** doesn't guarantee that your premium won't increase
- **Legal Expenses Cover** – accidents or prosecutions occurring while not in the insured car
- **Breakdown Cover** doesn't include the cost of any parts used to fix your car.



Are there any restrictions on cover?

- ! Driving other cars is restricted to the UK for specified drivers and limited to third party only cover
- ! In-car equipment cover is limited to £1,000 where not installed as part of the vehicle manufacturers original specification
- ! 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.

Continued...



What is insured?

Optional Covers continued:

- **Increased Personal Accident Limit**
 - Enhanced to £100,000
 - £150 per day for hospitalisation for the driver named on the policy, at the time of accident, up to 14 days maximum
- **Protected No Claim Discount (NCD)**
Allows you to keep your no claim discount however many accidents or claims you have
- **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
- **Breakdown Cover**
If your car breaks down we'll repair or recover it – there are 5 cover options (see your personal details for your level of cover)



Are there any restrictions on cover?

Optional Covers:

- **Guaranteed Hire Car** – the size of the hire car will depend on the option chosen (see your personal details) and is provided for a maximum of 21 days or 4 days after we've paid your claim
- **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
- **Breakdown Cover**
 - Roadside Assist or UK Recovery – 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 vehicle 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.
- 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 security or tracking device (shown in your personal details) 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.



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.



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 085 5663** (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 £40.
- At renewal, 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.