



Policy number 21808149872

Call 0330 678 5222

For Text Phone first dial 18001

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

Date: 07 April 2023

Mr N Runnalls  
8 SEAFIELD ROAD  
CHRISTCHURCH  
BH23 4ET

## We've updated your LV= Car insurance

Hi Nigel,

Thanks for getting in touch with us - we've updated your insurance.

This price is based on the details you've given us. And just so you know, next year's price could be higher or lower, depending on any changes to your own circumstances or our rates.

Product	Cover	Full year's price*	Price
 AUDI Q5 S LINE PLUS QUATTRO TDI 190 AUTO HJ66ECX	Comprehensive 27 May 2023 to 20 Sep 2023	£289.13	£0
 Mercedes SLK 200 SPORT AMG EDITION 125 BLUEEF AUTO JIL393	Comprehensive 27 May 2023 to 20 Sep 2023	£165.83	£0
 VW MOTORCARAVAN GD65FWH	Comprehensive 27 May 2023 to 20 Sep 2023	£835.23	£48.61

\* Just so you know, this is to give you an indication of how much the cover would be today for a full year. It's not a guarantee of your renewal price

Visit [LV.com/carprice](https://www.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 Retail

Total price:

£63.61

Includes discount for:

- ✓ Another LV= policy
- Includes any optional extras you've chosen, the administration charge and insurance premium tax





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Find out how we use personal information at [LV.com/Gldata](https://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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## Jill - 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 - including definitions

\* 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 check through your documents to make sure you're happy with the level of cover you've selected, and double check your excesses as they may have changed. Please also check that you don't have any of the same cover with another provider.



## Car insurance

Vehicle and cover	Optional extras	Drivers	Driver's use	Driver's excess*
AUDI Q5 S LINE PLUS QUATTRO TDI 190 AUTO HJ66ECX Comprehensive Covered between 27 May 2023 to 20 September 2023	Protected NCD: Cost of cover £24.43	Jill Runnalls Covered between 21/09/2022 and 20/09/2023	Covered for social, domestic and pleasure use, excluding commuting to work.	<b>Fire and theft:</b> Total £250 includes £150 voluntary <b>All other claims:</b> Total £250 includes £150 voluntary <b>Non-recommended            repairer**:</b> £200
		Nigel Runnalls Covered between 21/09/2022 and 20/09/2023	Covered for social, domestic and pleasure use, excluding commuting to work.	<b>Fire and theft:</b> Total £250 includes £150 voluntary <b>All other claims:</b> Total £250 includes £150 voluntary <b>Non-recommended            repairer**:</b> £200
Mercedes SLK 200 SPORT AMG EDITION 125 BLUEEF AUTO JIL393 Comprehensive Covered between 27 May 2023 to 20 September 2023	Protected NCD: Cost of cover £17.71	Jill Runnalls Covered between 21/09/2022 and 20/09/2023	Covered for social, domestic and pleasure use, including commuting to a single place of work, provided no business visits are made on the way.	<b>Fire and theft:</b> Total £250 includes £100 voluntary <b>All other claims:</b> Total £250 includes £100 voluntary <b>Non-recommended            repairer**:</b> £200
		Nigel Runnalls Covered between 21/09/2022 and 20/09/2023	Covered for social, domestic and pleasure use, excluding commuting to work.	<b>Fire and theft:</b> Total £250 includes £100 voluntary <b>All other claims:</b> Total £250 includes £100 voluntary <b>Non-recommended            repairer**:</b> £200





Vehicle and cover	Optional extras	Drivers	Driver's use	Driver's excess*
VW MOTORCARAVAN GD65FWH Comprehensive Covered between 27 May 2023 to 20 September 2023	Breakdown cover - UK Recovery and Home Assist: Cost of cover £64.54	<b>Dorothy Kurts</b> Covered between 27/05/2023 and 25/06/2023	Covered for social, domestic and pleasure use, excluding commuting to work.	<b>Fire and theft:</b> Total £250 includes £150 voluntary <b>All other claims:</b> Total £450 includes £150 voluntary <b>Non-recommended repairer**:</b> £200
		<b>James Runnalls</b> Covered between 27/05/2023 and 25/06/2023	Covered for social, domestic and pleasure use, excluding commuting to work.	<b>Fire and theft:</b> Total £250 includes £150 voluntary <b>All other claims:</b> Total £250 includes £150 voluntary <b>Non-recommended repairer**:</b> £200
		<b>Nigel Runnalls</b> Covered between 21/09/2022 and 20/09/2023	Covered for social, domestic and pleasure use, excluding commuting to work.	<b>Fire and theft:</b> Total £250 includes £150 voluntary <b>All other claims:</b> Total £250 includes £150 voluntary <b>Non-recommended repairer**:</b> £200
		<b>Jill Runnalls</b> Covered between 21/09/2022 and 20/09/2023	Covered for social, domestic and pleasure use, excluding commuting to work.	<b>Fire and theft:</b> Total £250 includes £150 voluntary <b>All other claims:</b> Total £250 includes £150 voluntary <b>Non-recommended repairer**:</b> £200

\*For all claims an excess will need to be paid unless we tell you otherwise. Please check car details for information about windscreen repair and replacement excesses.

\*\*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. This applies to all claims other than windscreen repairs.





## Your personal details

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

### Jill Runnalls - 14 March 1963

- Jrunnalls@hotmail.co.uk
- Home owner
- Insured on this policy to drive HJ66ECX, JIL393 and GD65FWH
- Administrator
- Held a full UK licence for over 8 years
- H: 01425 274153 M: 07842193841
- Married
- Can also drive on a third party only basis – see certificate for more information
- Resident in the UK for 3 or more years

### 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

- August 2019 - Window glass

### Mr N Runnalls - 20 April 1963

- Insured on this policy to drive HJ66ECX, JIL393 and GD65FWH
- Employed - Company Director
- Relationship to Jill Runnalls: spouse/civil partner
- Can also drive other cars on a third party only basis – see certificate for more information
- Resident in the UK for 3 or more years
- Has held a full UK licence for over 8 years

### 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

- July 2018 - Accident

### Miss D Kurts - 30 December 1992

- Insured on this policy to drive GD65FWH
- Not a UK resident
- Has held a full European licence for over 8 years
- Full or part-time education - Student - Living Away
- Relationship to Jill Runnalls: no relation

### 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

### Mr J Runnalls - 06 December 1992

- Insured on this policy to drive GD65FWH
- Resident in the UK for 3 or more years
- Has held a full European licence for up to 4 years
- Employed - Software Engineer
- Relationship to Jill Runnalls: child

### 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.

AUDI Q5 S LINE PLUS QUATTRO TDI 190 AUTO 2.0 litre, HJ66ECX -  
Comprehensive





Price for this change £0 - doesn't include the administration charge

- 9 years NCD (the maximum) earned by Mrs J Runnalls
  - Mr N Runnalls is the main driver
  - Purchased in 2016
  - Parked overnight in the Drive at BH23 4ET
  - There are no modifications
  - Mrs J Runnalls's spouse/civil partner is the legal owner and registered keeper
  - Manufactured in 2016
  - Estimated yearly mileage of 5000
  - There are 3 vehicles in the household
- Has the following safety features:
- Parking/reversing sensors

#### 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](http://LV.com/greencard)

#### ✓ Windscreen cover

- Window glass replacement: £95.00 excess
- Window glass repair: £20.00 excess
- An additional £200 non-recommended repairer excess will apply if you choose a garage that isn't on our list for a replacement

#### Optional extras you've chosen

- ✓ Protected NCD £24.43

#### Optional extras you've not chosen

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

## Mercedes SLK 200 SPORT AMG EDITION 125 BLUEEF AUTO 1.8 litre, JIL393 - Comprehensive

Price for this change £0 - doesn't include the administration charge

- 9 years NCD (the maximum) earned by Mrs J Runnalls
- Mrs J Runnalls is the main driver
- Purchased in 2015
- Parked overnight in the Drive at BH23 4ET
- There are no modifications
- Mrs J Runnalls is the legal owner and registered keeper
- Manufactured in 2011
- Estimated yearly mileage of 5000
- There are 3 vehicles 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](http://LV.com/greencard)

#### ✓ Windscreen cover

- Window glass replacement: £95.00 excess
- Window glass repair: £20.00 excess
- An additional £200 non-recommended repairer excess will apply if you choose a garage that isn't on our list for a replacement





#### Optional extras you've chosen

- ✓ Protected NCD £17.71

#### Optional extras you've not chosen

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

## VW MOTORCARAVAN 2.0 litre, GD65FWH - Comprehensive

Price for this change £48.61 - doesn't include the administration charge

- 1 year NCD earned by Mr N Runnalls
- Mr N Runnalls is the main driver
- Purchased in 2022
- Parked overnight in the Drive at BH23 4ET
- There are no modifications
- Mr N Runnalls is the legal owner and registered keeper
- Manufactured in 2015
- Estimated yearly mileage of 5000
- There are 3 vehicles in the household

#### Included as standard

- ✓ £10,000 personal accident cover
- ✓ Windscreen cover
  - Window glass replacement: £95.00 excess
  - Window glass repair: £20.00 excess
  - An additional £200 non-recommended repairer excess will apply if you choose a garage that isn't on our list for a replacement

- ✓ Your personal belongings limit is £1,000
- ✓ Driving abroad 180 days maximum cover - to check what you need before you travel see [LV.com/greencard](http://LV.com/greencard)

#### Optional extras you've chosen

- ✓ Breakdown cover - UK Recovery and Home Assist £64.54

#### Optional extras you've not chosen

- ✗ Motor legal expenses
- ✗ Enhanced hire car
- ✗ Guaranteed hire car
- ✗ Extended personal accident cover £100,000

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

Cancel your insurance policy	£0.00
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 £0.00 - a refund will not be paid if you've made a claim.









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

HJ66ECX

- 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

Mrs J Runnalls

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

00:01 hours, 27 May 2023

#### 4 Date of expiry of insurance

23:59 hours, 20 September 2023

#### 5 Persons or classes of persons entitled to drive

Mrs J Runnalls

Mrs J Runnalls 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:

- Mr N Runnalls

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 European Union member country, Andorra, Bosnia & Herzegovina, Gibraltar, Iceland, Liechtenstein, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland or 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.





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

JIL393

- 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

Mrs J Runnalls

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

00:01 hours, 27 May 2023

#### 4 Date of expiry of insurance

23:59 hours, 20 September 2023

#### 5 Persons or classes of persons entitled to drive

Mrs J Runnalls

Mrs J Runnalls 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:

- Mr N Runnalls

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, by the following:

Mr N Runnalls

Social, domestic and pleasure use including travelling to a single place of work, provided no business visits are made on the way, by the following:

Mrs J Runnalls

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:

- ✓ **Commuting:** This allows you to drive to a single place of work but does not allow you to drive to different sites or offices or make any business visits on your way to work or anytime during your working week.
- ✓ **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 European Union member country, Andorra, Bosnia & Herzegovina, Gibraltar, Iceland, Liechtenstein, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland or 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.





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

GD65FWH

- 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

Mrs J Runnalls

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

00:01 hours, 27 May 2023

#### 4 Date of expiry of insurance

23:59 hours, 25 June 2023

#### 5 Persons or classes of persons entitled to drive

Mrs J Runnalls

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

- Mr N Runnalls, Miss D Kurts and Mr J Runnalls

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

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 and Mr N Runnalls only, not any other 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 European Union member country, Andorra, Bosnia & Herzegovina, Gibraltar, Iceland, Liechtenstein, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland or 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.

