

The LV= Car Insurance policy document from Liverpool Victoria Insurance Company Ltd details the terms and conditions of coverage, which includes protection against damage to the insured vehicle, fire and theft, liability to others, and additional benefits such as personal accident coverage and medical expenses. Coverage is primarily applicable in Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man, and the Channel Islands, with European cover available under specific conditions. Policyholders are required to provide accurate information and notify the insurer of any changes; failure to do so may lead to policy cancellation or claim denial. Accidents must be reported promptly, and necessary details for claims must be provided, with the insurer responsible for repairs, replacements, or payment of the market value of the car in cases of damage or theft. Exclusions include theft if the vehicle was left unlocked or unattended with the engine running, and damage due to wear and tear or mechanical failures.

The policy features a no-claims discount (NCD) that protects the policyholder from losing their discount in certain situations, such as being hit by an uninsured driver. Claims will be settled based on ownership considerations and the use of non-manufacturer parts for repairs. The policyholder must ensure timely premium payments to maintain coverage, and the document outlines the complaint process and recourse through the Financial Ombudsman Service for disputes. If the insurer cannot meet its liabilities, the policyholder may be eligible for compensation through the Financial Services Compensation Scheme, with coverage levels varying by insurance type.

Comprehensive coverage includes scenarios such as total loss or theft, where the insurer will replace the vehicle with a new one of the same make and model or pay the lesser of the purchase price or the manufacturer's current list price. Coverage for in-car equipment is unlimited if standard; otherwise, a limit of £1,000 applies for non-standard equipment. The policy covers the replacement of locks and keys if lost or stolen, provided they were not left unattended, and child car seats will be replaced if the car is stolen or damaged. If the car is undriveable after a covered claim and the policyholder is over 25 miles from their starting point, the insurer will reimburse up to £500 for

alternative transport or accommodation, with receipts required. The liability coverage includes legal responsibility for death or bodily injury to others and up to £20 million for property damage from an accident involving the insured vehicle. The policy allows for driving other cars under certain conditions, but only third-party coverage applies.

Legal costs related to claims, emergency medical treatment costs, and personal accident benefits for injuries sustained by the policyholder or named drivers are included, with exclusions for deliberate acts and losses covered by other insurance. Windscreen and window glass damage is covered if specified, with a potential excess and no impact on the NCD for such claims. Personal belongings in the car are covered up to £300, with exclusions for items left unsecured or related to business. The NCD is based on the number of claims, with options for protection available for an additional premium, ensuring the NCD remains unaffected by claims.

The policy outlines general exceptions, including invalidation if the insured fails to notify the insurer of changes in circumstances or if the vehicle is used contrary to the terms of the certificate or schedule. The insured must take care of the vehicle, ensuring it is secure and roadworthy, and must provide accurate information when applying for or renewing the policy. The insurer reserves the right to cancel the policy with seven days' notice for reasons such as non-payment of premiums or suspected fraud. The insured can cancel the policy within 14 days for a full refund, minus applicable charges, while refunds after this period will be subject to deductions for the time the policy was active.

The insurer will automatically renew the policy unless the insured opts out before the renewal date. Premium payments may be made in installments, but any outstanding amounts may be deducted from claims. The document also includes provisions for administration charges and outlines how personal data will be used in compliance with the Data Protection Act 1998. The policyholder's information may be stored and shared with third parties for service improvement and compliance

monitoring, and the insurer may conduct checks against anti-fraud databases. The applicable law for the insurance contract depends on the policyholder's location, and communications will be conducted in English. Contact information for customer service and claims is provided, with a note that calls may be recorded for training purposes. Overall, the document serves as a comprehensive guide to the coverage, exclusions, claims process, and responsibilities associated with the LV= car insurance policy.