

The car insurance policy document from Liverpool Victoria Insurance Company Ltd. details the coverage, exclusions, and key conditions of the insurance. It primarily offers coverage for accidental damage, fire, and theft, allowing for repairs, replacements, or payment of the car's market value at the time of loss. However, theft is excluded if the car was left unlocked, if keys were left in or near the vehicle, or if the car was used without proper security measures. The policy does not cover wear and tear, mechanical failures, or damage caused by deception. Liability coverage extends to legal responsibilities for death or bodily injury to others and property damage up to £20 million, and it includes coverage for any person permitted to drive the car, passengers, and legal representatives of deceased individuals. Legal costs related to claims, emergency medical treatment costs following an accident, and coverage for in-car entertainment equipment are also included, with the latter not affecting the no-claims discount (NCD).

Exclusions encompass claims from deliberate acts, employee injuries during employment, legal responsibilities covered by other insurance, and damage to the insured vehicle or its contents, with specific exclusions for incidents at airports. The policy allows for use by the motor trade and commercial organizations without restrictions on driving or excess, and it provides coverage for windscreen damage that does not affect the NCD. A courtesy car may be provided under certain conditions after a claim, with comprehensive coverage applicable. For foreign use, coverage extends to EU countries and others as agreed, provided the car is registered in the UK and not kept abroad for more than 180 days. Personal accident benefits are available for injuries sustained in the car, with exclusions for suicide, alcohol-related offenses, and failure to wear seat belts, while medical expenses for passengers are covered up to £250. Personal belongings in the car are covered up to £200, with exclusions for theft under certain conditions.

The NCD is applied based on the number of claims, with options for guaranteed NCD available for an additional premium. Policyholders must notify the insurer of any changes in circumstances, maintain the car in a roadworthy condition, and adhere to specific security requirements. Failure to

meet these conditions may invalidate the insurance. The policyholder is required to provide a valid Transport Test Certificate (MOT) if legally required and grant access for the insurer to examine the vehicle. Accurate information must be provided during application, amendment, or renewal, and any changes in vehicle, main driver, registered owner, usage, address, or occupation must be reported to avoid claim rejections or payment reductions. Misrepresentation or fraud can lead to policy cancellation and rejection of claims. In the event of an accident, the policyholder must report details promptly, inform the police if necessary, and not admit liability without the insurer's consent. The policy allows for car sharing under specific conditions without affecting coverage.

The insurer reserves the right to cancel the policy with seven days' notice for reasons such as non-payment of premiums or misrepresentation. Upon cancellation, the policyholder must return the certificate of motor insurance, and refunds may be subject to cancellation charges. A 14-day period is provided for cancellation after receiving documents for a full refund, less any applicable charges, with later cancellations resulting in refunds minus charges if no claims have been made. Premiums can be paid in installments, but outstanding amounts may be deducted from claims, and administration charges may apply for certain circumstances. The insurer also reserves the right not to renew the policy. Contact information for customer service and claims is provided, along with options for document accessibility.