

The Broker ABC Car Insurance policy, underwritten by Liverpool Victoria Insurance Company Limited, is a legally binding contract that includes the policy document, schedule, and certificate of motor insurance, and is personal to the policyholder, non-transferable, and governed by English law. Coverage encompasses accidental damage, fire, theft, liability to others, personal accident benefits, medical expenses, and personal belongings, with specific provisions for repairs, replacements, or cash payments based on the car's market value at the time of loss. Coverage for windscreen and window damage is included, subject to an excess, while exclusions consist of wear and tear, mechanical failures, damage from unauthorized software updates, loss of use, indirect losses, theft or damage if the car was left unlocked or running, and losses due to fraud or deliberate damage. The policyholder has a 14-day cooling-off period for cancellation with a refund, while cancellation thereafter can occur anytime with specific procedures for refunds based on claims made. The insurer may cancel the policy with seven days' notice for reasons such as non-payment of premiums or misrepresentation. The policyholder must notify the broker of any changes to personal details or the insured vehicle, as failure to do so may lead to claim rejection or policy cancellation. Territorial limits include Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man, and the Channel Islands, with car sharing permitted under certain conditions. The policy also includes a privacy policy regarding personal information handling.

Settlement provisions state that if the loss or damage is covered and does not exceed the car's market value, the insurer will pay for necessary repairs, including emergency repairs and transportation. If the car is less than a year old and the damage exceeds 60% of its list price or if it is stolen and not recovered, the insurer will replace it with a new car of the same make and model, provided it is available in the UK. Coverage for in-car entertainment and navigation equipment is included if permanently fitted, with a limit of £250 for non-manufacturer parts. The policy covers the replacement of locks and keys if lost or stolen, provided they were not left in proximity to the car. A temporary replacement car may be insured under the same terms as the insured car during repairs. Liability coverage extends to legal responsibilities for death or bodily injury to others and property

damage up to £20 million, excluding employee injuries during employment and losses covered by other insurance.

For foreign use, the policy provides minimum legal coverage in various countries, with additional coverage available for up to 90 days if the car is registered in the UK, and a Green Card may be issued upon request. Personal accident benefits are included for injuries sustained by the policyholder or their spouse/civil partner, with exclusions for failure to wear a seatbelt or injuries from substance-related offenses. Medical expenses from accidents in the car are covered up to a specified limit, along with benefits for physical assault related to road rage, with certain exclusions applicable. Coverage for physical assault resulting from aggravated theft or attempted theft of the car is provided, but claims are not covered if caused by a relative or if not reported to the police promptly. Personal belongings in the car are covered for losses due to accident, fire, theft, or attempted theft, with exclusions for items left unlocked or visible.

The policy includes a no claims discount system, where a premium discount is applied if no claims are made, with potential reductions if a claim is made, except for emergency treatment or specific glass repairs. The no claims discount cannot be transferred and is earned separately for each insured vehicle. General exceptions include conditions under which the insurance will not apply, such as failure to notify the broker of a change of car, driving outside the terms of the certificate, and incidents involving nuclear materials, war, or terrorism. The policyholder must maintain the vehicle in a roadworthy condition and report incidents or changes promptly. In the event of a claim, the insured must provide full details and cooperate with the insurer, who retains control over the claim process. The policy may be renewed with potential changes to terms, including premium adjustments.

For electric vehicles, coverage applies to both owned and leased batteries, with exclusions for damage from misuse and costs associated with repairing or replacing a non-functional battery. Coverage includes theft, fire, or accidental damage to charging cables and home charging points,

but excludes costs related to faulty equipment. Recovery to the nearest charging point or home is provided if the car runs out of charge in Great Britain. For complaints, policyholders should first contact their broker, and if unresolved, they can escalate to the Financial Ombudsman Service within six months. Compensation may be available through the Financial Services Compensation Scheme if the insurer cannot meet its liabilities. To make a claim, policyholders must call the designated number immediately after an incident, providing necessary details, and a network of selected repairers is available for vehicle repairs. The policy is regulated by the Financial Conduct Authority.