

# To report a claim, call



**0344 381 4410**



**INSURANCE**

**0344 381 4465**

**Lines are open 24/7 all year round**

UK manned call centre.

## **IMPORTANT**

You must report all claims whether or not it is your fault and whether you intend to make a claim or not.

Failing to report an accident, claim or incident could result in charges or expenses that you would be personally liable for and could also result in your insurance being invalid.

## Legal Cover

Your policy includes free legal cover. If you've had an accident that was not your fault, your legal cover could help you with;

- Repairs for your vehicle
- Arranging a hire motorcycle
- Compensation for injury
- Recovery of other losses, such as loss of earnings

## Reporting Fraudulent Claims

If you suspect insurance fraud, you can call the Insurance Fraud Bureau's Cheatline on **0800 422 0421**.

You can also report insurance fraud online at [www.insurancefraudbureau.org/report](http://www.insurancefraudbureau.org/report).

# QUAD INSURANCE

A guide to your cover  
and how to make a claim



  
**Highway**  
PART OF LIVERPOOL VICTORIA

Keep me  
somewhere  
safe

# WELCOME TO HIGHWAY

**Thank you for choosing to purchase a Highway Insurance policy.**

Highway Insurance is part of the Liverpool Victoria group of companies. Founded in 1843 Liverpool Victoria, which also trades as LV=, is the UK's largest friendly society and a major provider of insurance and financial services products.

As a friendly society and mutual, Liverpool Victoria exists wholly for the benefit of its members. We have no shareholders taking a share of our profits. Instead we invest our profits in making our products competitive and delivering an outstanding customer service.

Our claims service goes the extra mile. Committed to doing the right thing for our policyholders, we will aim to settle claims quickly, even in the most difficult circumstances.

If you would like to learn more about Highway please visit our website at:  
**[www.highway-insurance.co.uk](http://www.highway-insurance.co.uk)**

A handwritten signature in black ink, appearing to read 'John O'Roarke', with a long horizontal flourish extending to the right.

**John O'Roarke**  
**Chief Executive**  
**Highway Insurance Company Limited**

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## IMPORTANT INFORMATION

Please read this **policy**, the **schedule** (including any **endorsements**) and the **certificate of motor insurance** very carefully. Together with the information **you** gave **us** in the **proposal form or statement of fact**, and the declarations that **you** have made, they form the **contract of motor insurance**. **You** should pay particular attention to the **general exclusions**, the **general conditions** and any **endorsements** which apply.

The words that appear in bold throughout this **policy** are defined on pages seven, eight and nine and have the same meaning wherever they appear.

Please tell **your insurance adviser** immediately if **you** have any questions, the cover does not meet **your** needs, or any part of **your** insurance documentation is incorrect.

### Data Protection Notice

This Data Protection Notice explains how **we** may use **your** details. It tells **you** about the registers and databases that **we** and others have in place, which help to detect and prevent fraudulent applications and claims, and must be shown to any party related to the insurance.

All phone calls relating to applications and claims may be monitored and recorded and the recordings used for fraud prevention and detection, training and quality control purposes. Subject to the provisions of the Data Protection Act 1998, **you** are entitled, on payment of a small fee, to receive a copy of the information **we** hold about **you**.

Any information **you** give **us** will be used by **Highway Insurance Company Limited** and **we** may also share this information with other members of the Liverpool Victoria group of companies to inform **you** by letter, telephone or e-mail of other products which may be of interest to **you**.

If **you** do not wish to receive any marketing literature or if **you** have any queries, or would like more information about this Notice, please write to the: Customer Care Department, Highway Insurance, 171 Kings Road, Brentwood, Essex, CM14 4EJ.

E-mail: [customercare@highway-insurance.co.uk](mailto:customercare@highway-insurance.co.uk)

## IMPORTANT INFORMATION CONTINUED

For more information on the Data Protection Act **you** may also write to the Office of the Information Commissioner at Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF. Telephone: 08456 30 60 60 or 01625 54 57 45 E-mail: mail@ico.gsi.gov.uk.

### Motor Insurance Database

**Your** policy details will be added to the Motor Insurance Database (MID) managed by the Motor Insurers' Bureau (MIB). The MID and the data stored on it may be used by the Police, the DVLA, the DVANI, the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including :

- Electronic Licensing.
- Continuous Insurance Enforcement.
- Law enforcement (prevention, detection, apprehension and/or prosecution of offenders).
- The provision of government services and/or other services aimed at reducing uninsured driving.

If **you** are involved in a road traffic accident (either in the UK or abroad), insurers and/or the MIB may search the MID to obtain relevant information. Other persons (including their appointed representatives) pursuing a claim in respect of a road traffic accident (including people who live in other countries) may also obtain relevant information which is held on the MID. It is vital that the MID holds **your** correct registration number. If not **you** risk having **your** vehicle seized by the Police. **You** can check that **your** correct registration number details are shown on the MID at [www.askmid.com](http://www.askmid.com)

### Detecting and Preventing Fraud and Confirming Claims History

In order to keep premiums as low as possible for all **our** customers **we** participate in a number of industry initiatives to aid the prevention and detection of crime, especially insurance related fraud. When **you** tell **us** about any claim, the details **you** have provided, including personal details, will be passed to the various registers and databases that are used by companies within **our** group, companies providing services to **us**, other insurers and other fraud and associated agencies. In addition, **we** may search these registers and databases when **you** make a claim, to validate **your** claims history or that of any other

## IMPORTANT INFORMATION CONTINUED

person or property likely to be involved in the claim. If **you** give **us** false or inaccurate information and/or make or attempt to make a fraudulent claim, this information will be recorded on the registers.

**We** and other organisations may also use and search these agencies and databases to help make decisions about the provision and administration of insurance, credit and related services for **you** and members of **your** household, trace debtors or beneficiaries, recover debt, prevent fraud and to manage **your** accounts or insurance policies, check **your** identity to prevent money laundering, unless **you** furnish **us** with other satisfactory proof of identity, and undertake credit searches and additional fraud searches.

### How To Make A Complaint

**We** aim to provide a high standard of service, but in the event **you** are dissatisfied with the service **you** receive, **you** should in the first instance contact **your insurance adviser** who sold **you** this insurance. If **you** remain dissatisfied **you** should contact:

#### The Customer Care Department

**Highway Insurance**

**Highway House**

**171 Kings Road**

**Brentwood**

**Essex CM14 4EJ**

**Telephone: 01277 266376**

**Fax: 01277 222055**

**E-mail [customercare@highway-insurance.co.uk](mailto:customercare@highway-insurance.co.uk)**

Please quote the policy number in all correspondence. A copy of Highway's complaint handling procedure is available on request.

If **we** cannot resolve **your** complaint, **you** may refer **your** complaint to the Financial Ombudsman Service within six months of receiving **our** final response letter.

The address is: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

Telephone: 0845 080 1800 or 0300 123 9 123 (from mobile or non BT lines)

E-mail: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Making a complaint will not affect **your** right to take legal action.

## IMPORTANT INFORMATION CONTINUED

### Financial Services Compensation Scheme

What happens if **we** are unable to meet **our** liabilities?

If **we** are unable to meet **our** liabilities to **our** policyholders, **you** may be able to claim compensation from the Financial Services Compensation Scheme (FSCS).

The level of compensation differs depending on the type of cover:

Compulsory insurance, (e.g. third party motor), is covered for 100% of the claim.

Non compulsory insurance, (e.g. home insurance), is covered for 90% of the claim.

Further information can be obtained from: Financial Services Compensation Scheme. 7th Floor, Lloyds Chambers, Portsoken Street, London, E1 8BN.

Telephone: 020 7892 7300

E-mail: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk).

### Authorisation

**Highway Insurance Company Limited** is authorised and regulated by the Financial Services Authority under registration No. 202972. **You** can check this on the FSA's register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.



# DEFINITION OF TERMS AND WORDS

## Definitions

The following words or phrases have the same meaning wherever they appear and are shown in bold throughout this **policy**.

**Certificate of Motor Insurance** – Legal evidence of **your** insurance. It is one part of the **contract of motor insurance**. It shows the vehicles **we** are insuring, who may drive the **insured vehicle** (where ‘any authorised driver’ is stated, refer to the **schedule** for restrictions), what it may be used for and the **period of insurance**.

**Contract of Motor Insurance** – The **policy**, the **schedule** (including **endorsements**), the **certificate of motor insurance**, the information **you** gave **us** in the **proposal form or statement of fact** and declarations that **you** have made, all form the **contract of motor insurance**.

**Endorsements** – Something which alters **your** insurance cover. **Your** cover will be affected by any **endorsement** that is shown on the **schedule**. (Such **endorsements** may add exclusions to the cover or require **you** to take action such as fitting approved security.) More than one **endorsement** may apply. If **you** do not comply with any **endorsements**, this **contract of motor insurance** may no longer be valid and **we** may refuse to deal with any claim.

**Excess** – The amount **you** have to pay towards each claim **you** make under this **contract of motor insurance**. There may be more than one **excess**, part of which may be voluntary (where **you** have chosen to take an **excess** to receive a discount on **your** premium). The amount of the **excess** is shown on the **schedule**.

**Family or Household** – Any member of the policyholder’s family, or any other person, who is a permanent or temporary resident at the policyholder’s address.

**General Conditions** – These describe **your** responsibilities, general information and the procedures that apply in certain situations, such as when there is a claim or the **contract of motor insurance** is cancelled.

**General Exclusions** – These describe the things that are not covered by the **contract of motor insurance**. They are in addition to the exclusions shown under the headings ‘What is not covered’ in each of the Sections detailing the cover provided.

## DEFINITION OF TERMS AND WORDS CONTINUED

**Geographical Limits** – Great Britain, Northern Ireland, the Isle of Man and the Channel Islands. It also includes travelling by sea, air or rail between these places. Section 4 explains the cover that applies when driving abroad.

**Highway Insurance** – The trading name of **Highway Insurance Company Limited**.

**Highway Insurance Company Limited** – An insurance company, part of the Liverpool Victoria group of companies, authorised and regulated by the Financial Services Authority.

**Insured Vehicle** – The vehicle(s) shown on the current **schedule** and **certificate of motor insurance**.

**Insurance Adviser** – The person or company **you** purchased this insurance from.

**Market Value** – The cost at the date of the accident or loss of replacing the **insured vehicle**, if possible, with one of a similar make, model, age, condition and mileage. **We** will usually ask an engineer to give **us** advice about the **market value** of the **insured vehicle**, refer to guides of vehicle values and any other relevant sources. In assessing the **market value**, **you** should consider the amount that could reasonably have been obtained for the **insured vehicle** if **you** had sold it immediately before the accident, loss or theft.

**Period of Insurance** – The length of time covered by this **contract of motor insurance**, as shown on the current **schedule** and **certificate of motor insurance**.

**Policy** – This booklet, which sets out the details of cover and all the terms and conditions which apply. It is one part of the **contract of motor insurance**.

**Proposal Form or Statement of Fact** – The documents filled in by **you**, or on **your** behalf by an **insurance adviser**, or someone else, and all other information **you** gave and declarations made at the time the insurance was arranged and on which **we** have relied when agreeing to offer this **contract of motor insurance**. If **you** do not give **us** full information at the start, and tell **us** about changes, this **contract of motor insurance** may no longer be valid and **we** may refuse to deal with any claim.

**Schedule** – Forms part of the **contract of motor insurance** and confirms details of **you**, the **insured vehicle(s)** and the cover which applies. It is one part of the **contract of motor insurance**.

## DEFINITION OF TERMS AND WORDS CONTINUED

**Standard Accessories** – Accessories made available for the vehicle by the manufacturer as optional extras and for which a receipt must be provided.

**Standard accessories** do not include modifications to the **insured vehicle**, signwriting or any other accessory fitted to it not provided by the vehicle manufacturer.

**We, our, us** – **Highway Insurance Company Limited** trading as **Highway Insurance**.

**You, your** – The person, company or trading name (including subsidiary companies) shown as the insured on the **schedule** and **certificate of motor insurance**.

# CONTRACT OF MOTOR INSURANCE

## Quad

This **policy**, the **schedule**, the **certificate of motor insurance**, information **you** gave **us** in the **proposal form or statement of fact** and declarations that **you** have made, form a legally binding **contract of motor insurance** between **you** and **Highway Insurance Company Limited**, trading as **Highway Insurance**. This **contract of motor insurance** is a contract personal to **you** and **you** cannot transfer it to anyone else.

**We** agree to insure **you** under the terms of this **contract of motor insurance** against any liability, loss or damage that occurs within the **geographical limits** during the **period of insurance** for which **you** have paid, or agree to pay, the premium.

**You** must read this **policy**, the **schedule** and the **certificate of motor insurance** together. The **schedule** tells **you** which sections of the **policy** apply and identifies any **endorsements**. Please check all three documents carefully to make sure that they give **you** the cover **you** want and that **you** comply with all the relevant terms and conditions, including any **endorsements**.

It is not intended that the Contracts (Rights of Third Parties) Act 1999 should confer any additional rights under this **policy** in favour of any third party.

This Insurance is governed by English law (unless **you** live in Jersey or Guernsey, where Jersey or Guernsey law will apply).

## Your Cover

The current **schedule** shows what **you** are covered for. The different kinds of cover are:

- Comprehensive – Sections 1, 2, 3, 4, and 5 apply.
- Third Party Fire and Theft – Sections 1, 2, 4 and 5 apply.
- Third Party Only – Sections 1, 4 and 5 apply.
- Fire and Theft Only – Section 2 only.

## CONTRACT OF MOTOR INSURANCE CONTINUED

### Use

This **contract of motor insurance** only covers **you** if **you** use the **insured vehicle** in the way described in **your certificate of motor insurance** (under 'Limitations as to Use') and any **endorsements**.

### Cooling-off Cancellation Right

We hope **you** are happy with the cover this **policy** provides. However, **you** have the right to cancel it within 14 days of receiving the **policy**, without giving any reason. To cancel using this 'cooling-off' period **you** must return any **certificate of motor insurance** or temporary cover note relating to this **contract of motor insurance**, along with **your** cancellation request. If **you** do cancel in the first 14 days using the 'cooling-off' cancellation condition, **we** will charge **you** pro rata, subject to a minimum fee of £25 + Insurance Premium Tax, for the cover provided from the beginning of the contract until the **policy** is cancelled, unless **we** are required to make a total loss payment under the **policy**, under which circumstances a refund of the premium is not payable.

### Changes to your details

**You** must tell **your insurance adviser** as soon as possible if any of **your** details change including:

- Changes made to **your** vehicle which improve it's value, appearance, performance or handling.
- Changing **your** vehicle.
- Changes in the way **you** use **your** vehicle.
- Change of address or where **you** keep **your** vehicle.
- Change of occupation, including part time work.
- Change in the main user of the vehicle.
- Details of any medical conditions.

This is not a full list and **you** should contact **your insurance adviser** for advice if **you** are not sure whether a change will affect **your** cover.

## CONTRACT OF MOTOR INSURANCE CONTINUED

If **you** do not tell **your insurance adviser** about any relevant changes, **we** may:

- Reject or reduce **your** claim.
- Cancel the **policy** and treat it as though it never existed, or
- Do both of the above.

When **you** advise of any permanent or temporary changes to **your policy** during the **period of insurance**, or request duplicate documents, a premium adjustment charge of £15 + Insurance Premium Tax will be made in addition to any other change in premium to cover **our** administration costs. This charge is in addition to any administration fees charged by **your insurance adviser**.

### **Additional Information – The following does not form part of the Contract of Motor Insurance**

#### **Vehicle Crime – Learn How to Beat the Criminals**

Most crime prevention methods are common sense:

- Never leave valuables on show.
- Use good quality locks and security devices.\*
- Always ensure **your** steering lock is on when **you** leave **your** vehicle and use a steering wheel lock.\*
- Don't make life easier for thieves, always remove the keys from **your** vehicle. Not to do so may invalidate **your** insurance.
- Remove any entertainment equipment if **you** can.
- Always park **your** vehicle in a secure location, in **your** own garage or a secure public garage if possible.
- Always lock **your** vehicle and activate any alarm &/or immobiliser when **you** leave it.

**You** can obtain further information from **your** local Crime Prevention Officer at **your** local Police station, or visit: <http://www.secureyourmotor.gov.uk/>

\* **We** recommend **you** install security devices such as alarms and immobilisers that are accredited by Thatcham Motor Insurance Repair and Research Centre. For further information visit: <http://www.thatcham.org/>

## SECTION 1 LIABILITY TO OTHERS: THIRD PARTY COVER

### What is covered

**We** will insure **you** against everything **you** legally have to pay to people who claim for damages, costs and expenses if they arise from a claim caused by an accident while **you** are driving, riding, or in charge of the **insured vehicle**, if **you** kill or injure other people. **We** will also cover **you** for **your** legal liability for damage to their property (including any related indirect loss) up to £20,000,000 and for costs and expenses incurred up to £5,000,000. **We** will also insure **you** while the **insured vehicle** is towing a trailer or any one vehicle, so long as the towing is allowed by law and the trailer or vehicle is attached properly to the **insured vehicle** by towing equipment made for this purpose.

### What is not covered

- Loss or damage to the **insured vehicle**, trailer or vehicle being towed.
- Any amount above £20,000,000 for damage to other people's property (including any related indirect loss), and any amount above £5,000,000 for costs and expenses incurred.
- Property belonging to (or in the care of) **you** or **your** passengers or in or on any trailer or vehicle being towed.
- Death or injury to the person driving, riding or in charge of the **insured vehicle** or to any person being carried in or on, or getting into or out of, a trailer or vehicle being towed.
- Legal liability when **you** are towing any trailer or vehicle for profit.
- If **your** current **certificate of motor insurance** states that business use is allowed, liability for death or injury to any employee of the person insured, arising during the course of their employment, except where needed by law.
- Any liability, injury, loss or damage resulting from anything sold, transported or supplied by **you** or on **your** behalf.

## SECTION 1 LIABILITY TO OTHERS: THIRD PARTY COVER CONTINUED

### Insuring others – What is covered

**We** will also insure the following people under this Section.

- Any person **you** allow to use the **insured vehicle** as long as **your** current **certificate of motor insurance** says they can and they are not excluded from driving or riding by an **endorsement** shown in the **schedule**.
- Any person (other than the person driving or riding) being carried in or on, or getting in or out of, or getting onto or off of, the **insured vehicle** or any person who causes an accident while they are travelling in or on, or getting in or out of, or getting onto or off of, the **insured vehicle**.
- **Your** employer or business partner (but only if **your** current **certificate of motor insurance** states that business use is allowed).
- If anyone covered by this **contract of motor insurance** dies, **we** will cover their legal representative to deal with any claims made against that person's estate.

### Insuring others – What is not covered

- Legal liability if **your** current **certificate of motor insurance** does not cover the person using the **insured vehicle** or if the person using the **insured vehicle** is excluded from driving or riding or using the **insured vehicle** as a result of the **general exclusions, general conditions** and **endorsements**.
- Legal liability if the **insured vehicle** is being used for business and **your** current **certificate of motor insurance** does not state that business use is allowed.
- Any liability, injury, loss or damage resulting from anything sold, transported or supplied by **you** or on **your** behalf.



## SECTION 1 LIABILITY TO OTHERS: THIRD PARTY COVER CONTINUED

### Costs of Legal Representation – What is covered

If **we** agree in writing first, **we** may pay for the following legal fees if they arise from a claim caused by an accident that is covered under this **contract of motor insurance**.

- The solicitor's fee for representing anyone **we** insure at a court of summary jurisdiction, fatal accident enquiry or coroner's inquest.
- The reasonable costs of legal services **we** arrange for defending an insured person against a charge of manslaughter or causing death by dangerous driving.

**We** may, at any time, stop paying the legal costs.

### Costs of Legal Representation – What is not covered

- Any costs which have not first been agreed in writing by **us** or arising from a claim caused by an accident which is not covered under this **contract of motor insurance**.
- Any costs where **we** have chosen to stop payments or arising from a claim which is not covered as a result of the **general exclusions, general conditions** and **endorsements**.

### Emergency Medical Treatment – What is covered

**We** will pay for the Emergency Treatment Fees, as required by the Road Traffic Acts, after an accident involving the **insured vehicle**. **We** must, by law, provide this cover.

If this is the only payment **we** make, **your** No Claims Discount will not be affected.

### Emergency Medical Treatment – What is not covered

Any amount that is more than the compulsory fee.

## SECTION 2 FIRE AND THEFT

### What is covered

**We** will cover **you** for loss or damage to the **insured vehicle** that is caused by fire, lightning, explosion, theft or attempted theft. This includes any **standard accessories** fitted on it.

### What is not covered

- Any vehicle which is not the **insured vehicle** and any loss or damage if **you** do not have cover under this section.
- Wear and tear, mechanical, electrical, electronic and computer failure, breakdowns or breakages.
- Compensation for **you** not being able to use the **insured vehicle**, any delay where **we** have to get new parts or accessories or they are unavailable, or the value of the **insured vehicle** reducing for any reason.
- Any other indirect loss.
- Loss or damage if **you** have not taken reasonable care to protect the **insured vehicle**, (see 'Care of the Vehicle' under the **general conditions**), or if it has been left unlocked or with the keys in it or attached to it.
- Loss or damage from repossessing the **insured vehicle** and returning it to its rightful owner, or from any agreement or proposed transaction for selling or hiring or someone taking the **insured vehicle** by fraud, trickery or deception.
- Loss or damage arising from the **insured vehicle** being taken, driven or ridden by a person who is not an insured driver or rider but is a member of the policyholder's **family or household**, or being taken, driven or ridden by an employee or ex-employee.
- Loss or damage caused deliberately by **you** or any person driving or riding the **insured vehicle** with **your** permission.
- Any additional damage resulting from the **insured vehicle** being moved by **you** after an accident, fire or theft.
- Audio or entertainment equipment.
- Any storage charges unless **you** tell **us** about them and **we** agree in writing to pay for them.

## SECTION 2 FIRE AND THEFT CONTINUED

- Personal belongings including helmets, leathers, gloves, clothing or footwear.
- Keys, remote control or security devices (whether lost or stolen).
- Tapes, cassettes, compact and mini discs, Citizens-Band radios, phones or phone equipment.
- Any loss or damage up to the amount of the **excess** that appears on **your schedule**.
- Any accessories, whether permanently fitted or not, that are not **standard accessories**.
- Any loss or damage caused by failure to maintain the **insured vehicle** and safeguard it from such loss or damage.
- Any loss or damage from the **insured vehicle** being confiscated, disposed of or destroyed by or under order of any government or public or local authority order.

## SECTION 3 ACCIDENTAL DAMAGE

### What is covered

**We** will cover **you** for loss or damage to the **insured vehicle**. This includes any **standard accessories** fitted on it.

### What is not covered

Any loss or damage described in 'what is not covered' under the Fire and Theft section of this **policy**. **We** also do not cover the following:

- Damage to tyres caused by wear and tear, braking, punctures, cuts or bursts.
- Damage caused by frost or freezing.
- Loss or damage arising from the **insured vehicle** being filled with the wrong fuel.
- Any accessories, whether permanently fitted or not, that are not **standard accessories**.

## SECTION 4 DRIVING ABROAD

### Minimum Insurance – What is covered

**We** provide the minimum cover that applies to the country concerned to allow **you** to use the **insured vehicle** covered by this insurance in:

- Any country which is a member of the European Union, Andorra, Croatia, Iceland, Norway and Switzerland.

The minimum cover automatically provided by this **contract of motor insurance** may vary from country to country.

### Minimum Insurance -What is not covered

- Damage to the **insured vehicle**.
- Customs and Excise duty.

### Cover in addition to Minimum Insurance – What is covered

**We** will extend Section 1 of **your** cover to apply to:

- Any country which is a member of the European Union, Andorra, Croatia, Iceland, Norway and Switzerland.
- While the **insured vehicle** is being transported by rail, sea or air between countries which **you** have cover for. If **you** are travelling by sea it must be by a recognised sea route and the journey should not take longer than 65 hours.
- For up to a maximum of 30 days in any one **period of insurance** as long as:
  - a) The **insured vehicle** is taxed and registered within the **geographical limits**, and
  - b) **Your** main permanent home is within the **geographical limits** and **your** visit abroad is only temporary.

## SECTION 4 DRIVING ABROAD CONTINUED

### Cover in addition to Minimum Insurance – What is not covered

- Customs or Excise Duties.
- Use for more than 30 days in any one **period of insurance**.
- Loss or damage in any country which is not a member of the European Union, Andorra, Croatia, Iceland, Norway or Switzerland.
- Damage to the **insured vehicle**.
- Any additional accommodation or travel costs or expenses incurred.

### Additional information when travelling abroad

The following does not form part of **your contract of motor insurance**.

- Do take out adequate travel, breakdown and recovery insurance to cover all eventualities, even on a short trip.
- Do not sign an Agreed Statement of Facts form unless **you** fully understand and agree with its contents. In some countries they are binding agreements of the circumstances of an incident.

## SECTION 5 NO CLAIMS DISCOUNT

If this is a yearly contract, and **you** do not claim under this insurance and **you** have not been involved in an accident which has or may result in a claim against **you**, **we** will give a discount from **your** renewal premium.

If the insurance covers more than one vehicle, the No Claims Discount will apply separately for each vehicle.

**You** cannot transfer **your** No Claims Discount to anyone else.

**We** will reduce or remove **your** No Claims Discount, in accordance with the scale below, if **we** make any payment whatsoever, even if the accident is not **your** fault, unless **we** get the money back from someone else. **We** may withhold the No Claims Discount in full or part if there are any claims that have not been settled. If **we** recover all **our** money, or **we** have good reason to believe a third-party claim would be unsuccessful, the No Claims Discount would apply again.

Current NCD (Years)	After 1 Claim (Years)	After 2 Claims (Years)	After 3+ Claims (Years)
1	0	0	0
2	0	0	0
3	1	0	0
4	2	0	0
5+	3	1	0

If **you** have a protected No Claims Discount (shown on the **schedule**) **we** will not reduce the Discount if **you** do not claim more than twice during five continuous periods of insurance. The protected No Claims Discount only applies while **you** are insured by **us** and cannot be transferred to another insurer. Premiums in future years may still be increased according to the claims history.

## CLAIMS HANDLING

**We** aim to provide **you** with the best claims service that **we** can. If **you** use the services **we** have put in place to achieve this, **we** can provide a better service than when the claim is outside **our** control.

There are some important points that **you** should be aware of if **you** are involved in an accident or **your** vehicle is stolen.

### Accident

- Give **your** name, address and insurance details.
- Get the name, address, phone number, vehicle registration and any other information **you** can from the other driver or drivers, passengers, witnesses and any attending police officer.
- Note the exact location and any relevant road signs or markings.
- If there is an injury and **you** did not give **your** details at the scene, report the incident to the police within 24 hours.
- **You** must STOP at the scene of the accident, do not drive or ride away until **you** have exchanged details with the other party involved.

### Theft

- Report the theft to the police immediately and take a note of the officer's name, number, constabulary and crime reference number.
- If **you** know where the vehicle is after its theft, make sure that it is safe and secure.



## CLAIMS HANDLING CONTINUED

### Claims Procedure

If any accident, injury, loss or damage occurs **you**, or **your** legal representative, must do the following:

Inform **us** by calling **our** Contact Centre (UK) on 0871 222 6062 as soon as is reasonably possible.

- Send **us**, unanswered, every letter **you** receive about a claim as soon as possible.
- Tell **us**, as soon as **you** know, about any prosecution, coroner's inquest or fatal accident injury.
- Not admit liability or negotiate a settlement without **our** written permission.
- Give any information, help and co-operation **we** need, including going to court if necessary.

### We will do the following:

- Take over, defend or settle any claims in **your** name, or that of any other person insured.
- Take action (which **we** will pay for) in **your** name, or that of any other person insured, to get back any money **we** have paid.

## CLAIMS HANDLING CONTINUED

### Handling Your Claim

(See Sections 2 and 3)

#### We will do the following:

- Get an agent to take the **insured vehicle** to the nearest Approved Repairer or another safe place if **you** cannot drive or ride it.
- Refer **you** to an Approved Repairer. **You** can take the vehicle to them or they will collect it and return it to **you** after an estimate has been prepared.
- Send the vehicle to an Approved Repairer, or another repairer of **your** choice, if **we** disagree with the estimate for repairing it provided by a non-approved repairer.
- Treat the **insured vehicle** as stolen if it has not been recovered within 30 working days after **you** reported the theft to **our** Contact Centre. It must still be missing when **we** pay **your** claim.
- Have **your** vehicle examined by **our** own or **our** appointed engineer.

#### You must do the following:

- Get **our** permission before ordering any new part or accessory, and before paying for any transport outside the **geographical limits**.
- Tell **us** straightaway if the **insured vehicle** is stolen and **you** later get it back, or discover where it is.
- Send **us** the **certificate of motor insurance**, the Vehicle Registration document and Department of Transport Test (MOT) Certificate if the **insured vehicle** needs one, keys and any other documents **we** ask for before **we** pay **your** claim.

## CLAIMS HANDLING CONTINUED

### Paying Your Claim

(See Sections 2 and 3)

#### We will do the following:

- Pay the reasonable cost of protecting the **insured vehicle**.
- Pay for the **insured vehicle** to be brought back to the address shown on the **schedule**. (**We** will not pay the cost of any transport outside the **geographical limits** unless **we** agree to do so first.)
- Entirely at **our** discretion and subject to payment of the **policy excess**, arrange to:
  - a) repair the damage at **our** Approved Repairer, **we** may decide to use suitable parts or accessories which are not supplied by the original manufacturer, or alternatively authorise repairs at a repairer of **your** choice subject to the provision of satisfactory estimates,
  - b) pay **you** the cost of replacing or repairing the damaged parts, including their fitting, or
  - c) treat the **insured vehicle** as a total loss and pay **you** the **market value** of the vehicle less the **excess** just before the loss or damage happened.
- Pay the last known cost shown in the manufacturer's price list and the reasonable cost of fitting if any lost or damaged part or accessory is no longer available.
- Not pay the whole cost of any repair or replacement that leaves the vehicle in a better condition than before the loss or damage (**you** will pay part of the cost of the repair or replacement).
- Not refund any premium if the **insured vehicle** is written off or there is any claim. Once **you** accept **our** offer or **we** have paid the claim (or both), this **contract of motor insurance** ends and the **insured vehicle** becomes **our** property.
- Settle the claim to the legal owner if the **insured vehicle** is part of a hire-purchase or leasing agreement, or belongs to someone else.
- **We** will not pay the VAT element of any claim if **you** are registered for VAT.

## CLAIMS HANDLING CONTINUED

- If **we** declare the **insured vehicle** a total loss (write off), **you** must pay whatever **you** owe **us** before **we** will pay **your** claim, or **we** may take what **you** owe **us** from anything **we** pay **you**.

### You must do the following:

- Pay any **excess** direct to the repairer when **you** collect **your** vehicle.
- Pay the VAT direct to the repairer when **you** collect **your** vehicle if **you** are registered for VAT.
- Reimburse **us** any amount paid to any repairer in respect of a claim under the **contract of motor insurance** in relation to the VAT element of the total cost, if **you** are registered for VAT.

## Fraudulent, False and Exaggerated Claims

Fraudulent, false and exaggerated claims increase premiums for **our** policyholders. **We** will not pay a claim which is in any part fraudulent, false or exaggerated, or if **you**, or anyone acting for **you**, makes a claim in a fraudulent or false way, or where **we** have been given any documents which are false or stolen. **We** will also seek to recover any costs that **we** have incurred. In such circumstances, **we** will cancel **your policy** and **we** will not return any premium.

# GENERAL EXCLUSIONS

These **general exclusions** apply to the whole of this **contract of motor insurance** and describe the things which are not covered. These apply as well as the exclusions shown under 'What is not covered' in each of the Sections detailing the cover provided.

This **contract of motor insurance** does not cover claims arising from any of the following.

- 1 Any accident, injury, loss or damage that happens while the **insured vehicle** is being:
  - used for a purpose which it is not insured for.
  - Driven, ridden or in the charge of anyone who is not described in the **certificate of motor insurance** as a person entitled to drive or ride, or who is excluded from driving or riding by any **endorsements** or covered by another insurance.
  - Driven, ridden or in the charge of anyone who does not have a valid driving licence or who is disqualified from driving, who has not held a driving licence or who is prevented by law from holding one.
  - Driven, ridden or in the charge of anyone who does not meet the terms and conditions of their driving licence as required by DVLA / DVLNI rules and regulations and any relevant law.
  - Driven, ridden or in the charge of anyone who does not meet all the conditions described in the **endorsements** on **your schedule** and all the **general conditions** in this **policy**.
  - Kept or used in an unsafe or unroadworthy condition. (**You** may be asked to provide details to show the **insured vehicle** was regularly maintained and kept in good condition.)
  - Kept or used without a current Department of Transport Test (MoT) certificate if one is needed.
  - Kept or used in any way that breaks any security requirements imposed by an **endorsement**.

## GENERAL EXCLUSIONS CONTINUED

- Used to carry passengers or goods in a way likely to affect the safe riding and control of the vehicle.
  - Used in or on restricted areas of airports, airfields or military bases.
- 2 Any liability that **you** have agreed to accept unless **you** would have had that liability anyway.
  - 3 Anyone who does not meet all the conditions described in the **endorsements** on **your schedule** and all the **general conditions** in this **policy** and any other condition of this **policy**.
  - 4 Any use connected with the motor trade, unless this use is described in the **certificate of motor insurance** (under Limitations as to Use).
  - 5 Hiring out the **insured vehicle** for money. (**You** can accept money from passengers if **you** give them a lift so long as **you** do not make a profit, **you** are not carrying them as part of a business or in the course of **your** employment.)
  - 6 Racing of any description or being used in any contest, competition, rally or speed trial (apart from treasure hunts).
  - 7 The **insured vehicle** being used on any form of race track, de-restricted toll road (including the Nurburgring) or off-road activity.
  - 8 Any accident, injury, loss or damage caused directly or indirectly by:
    - war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil unrest, revolution, act of terrorism, riot or similar event.
    - earthquake.
    - ionising radiations or contamination from nuclear fuel or nuclear waste or from the burning or explosion of nuclear fuel.
    - the radiation, toxic, explosive or other dangerous properties of any nuclear installation, reactor, or other nuclear assembly or its component part.
    - any weapon or device using atomic or nuclear fission or fusion or radioactive force or matter.

## GENERAL EXCLUSIONS CONTINUED

- pressure waves caused by aircraft and other flying objects.
  - carrying any dangerous substances or goods.
- 9 Any liability, loss or damage that happens outside the **geographical limits** (apart from the cover detailed in Section 4 – Driving Abroad).
- 10 Any proceedings brought against **you** outside the **geographical limits**, unless they result from using the **insured vehicle** in a country which **we** have agreed to extend this insurance to cover (see Section 4 – Driving Abroad).
- 11 Any liability, injury, loss or damage caused directly or indirectly by:
- pollution.
  - contamination.
- unless the pollution or contamination is directly caused by one incident at a specific time and place during the **period of insurance** and is:
- sudden.
  - identifiable.
  - not deliberate.
  - unexpected.
- We** will consider the pollution to have happened at the time the incident took place.

# GENERAL CONDITIONS

The following **general conditions** apply to the whole of this **contract of motor insurance**. These describe **your** responsibilities, general information and the procedures that apply in certain situations, such as when there is a claim or the **contract of motor insurance** is cancelled. If **you** do not meet the terms and conditions of this **contract of motor insurance**, it could make the cover invalid or mean **we** may refuse to pay **your** claim.

## Keeping to the Policy Terms

**Your** premium is based on the information **you** gave **us** when **your** cover started and when **you** renew it. If **your** circumstances change, **you** must tell **us** as soon as possible. If **you** are not sure whether **you** need to tell **us** about certain facts, **you** should give **us** the information anyway, or contact **your insurance adviser** for advice. **You** should keep a record of the information **you** give in relation to this **contract of motor insurance**. If **you** did not or do not give full and accurate information, this **contract of motor insurance** may be invalid and **we** may refuse to deal with any claim **you** might make.

### This insurance will only apply if:

- the person claiming has kept to all the terms and conditions of this **contract of motor insurance**; and
- all the information **you** have supplied is correct and complete to the best of **your** knowledge and belief.

## Right of Recovery

If the law of any country which this **contract of motor insurance** covers requires **us** to make payments which, but for that law, **we** would not otherwise have paid, **you** must repay the amount to **us**.

If any claims or other monies are paid to **you** by mistake for any reason, or a claim has been paid which **we** later find to be fraudulent, false or exaggerated, **you** must repay the amount paid to **us**.

If **we** have refunded any premium following cancellation, **we** can take any money **you** owe **us** from any payment **we** make.



## GENERAL CONDITIONS CONTINUED

### Care of the Vehicle

The **insured vehicle** must be covered by a valid Department of Transport Test (MoT) Certificate if **you** need one by law.

**You** must take all reasonable precautions to avoid loss of or damage to the **insured vehicle**. For example, **you** should remove it to a safe place as soon as possible if it breaks down. **You** should also take all reasonable care of the keys to the **insured vehicle** to prevent them being lost or stolen.

**You** must always take the keys out of the ignition and remove them completely when the **insured vehicle** is left at any time whatsoever (regardless of whether the vehicle is still within **your** sight) and always make sure the steering lock is on. **You** should keep the **insured vehicle** in a locked garage if **you** have one and comply with any garaging requirements imposed by **endorsement**. **Endorsements** may apply to **your** cover, setting out other requirements relating to immobilisers, alarms and tracking devices. In these cases, **we** will need to see evidence that an approved alarm, immobiliser or tracking device has been fitted.

These devices must always be on and working whenever the **insured vehicle** is left.

If **you** do not take reasonable care of the **insured vehicle** and /or fail to comply with any security requirements, this **contract of motor insurance** may no longer be valid and **we** may not pay any claim.

**You** or any other person covered by this insurance must do the following:

- Protect the **insured vehicle** from loss or damage.
- Keep the **insured vehicle** in a roadworthy condition. (**You** may be asked to provide details to show the **insured vehicle** was regularly maintained and kept in good condition.)
- Not move, drive or ride the **insured vehicle** in a way likely to affect safe driving, riding or control or in a way which could cause loss or damage to it.
- Not move, drive or ride the **insured vehicle** after an accident, fire or theft if to do so may cause additional damage.
- Allow **us** to examine the **insured vehicle** at any reasonable time.

### Cancelling your Policy (Outside the Cooling-off Period)

**You** may cancel this **contract of motor insurance** at any time by telling **us**, or **your insurance adviser**, in writing or by email or telephone and sending **us your certificate of motor insurance**. If **you** or someone else has not made a claim in the current **period of insurance**, **we** will refund part of **your** premium. **We** will work out the refund on a pro-rata basis less a premium charge of £15 + Insurance Premium Tax to cover **our** administration costs. When **we** work out the time **you** have been covered, **we** use the period from the date the insurance started to the date **we** receive **your certificate of motor insurance**.

**We** will not refund any of **your** premium if the **contract of motor insurance** is cancelled following a claim whether settled or not.

**We**, or **our** authorised agent, may cancel this **contract of motor insurance** by giving **you** seven days notice in writing to **your** last known address. **We** do not have to give any reason for cancelling this contract. If **we** do this, **we** will refund part of **your** premium for the **period of insurance** left after the cancellation date, as long as **you** or someone else has not made a claim under this **contract of motor insurance**.

If **we**, or **our** authorised agent, cancel this **contract of motor insurance** because **you** have not paid the premiums on time, **we** will not refund any part of the premium **you** have already paid. **We** will work out any premium **you** owe **us** by charging **you** for the time **you** have been covered by this **contract of motor insurance** on a pro rata basis plus a premium charge of £15 + Insurance Premium Tax to cover **our** administration costs.

In all cases, **you** must return the **certificate of motor insurance** to **us** as soon as **you** receive notice of cancellation. **We** will not pay any refund until **we** receive the **certificate of motor insurance**, or if **you** or someone else has made a claim under this **contract of motor insurance**.

If **you** produce a cancelled **certificate of motor insurance** to any person with the intention of deceiving that person into accepting it as genuine, **you** may be prosecuted.

## GENERAL CONDITIONS CONTINUED

### Other Insurance

If there is any other insurance covering the same claim, **we** will only pay **our** share of the claim, even if the other insurer refuses the claim.

**If there is an accident or theft, ring us on**

**0871 222 6062**

**Highway**

**PART OF LIVERPOOL VICTORIA**

**[www.highway-insurance.co.uk](http://www.highway-insurance.co.uk)**

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