



Your cover and limits





Your cover and limits

These are the limits, cover and exclusions for your car insurance policy - please see 'Your policy at a glance' for the cover you have bought. This information forms part of your contract with us along with your:

- ✓ Certificate of motor insurance
- ✓ Your personal details
- ✓ Our terms and conditions - this includes definitions of some of the common terms used in this document. You'll also find general exceptions and conditions that are in addition to those shown here under each heading.

Please read everything that makes up your contract, as one document.

Car policy limits

Continuing your journey	£500	Personal accident benefits	£10,000 or £100,000*
Medical expenses	£250	Physical assault (road rage)	£500
Aggravated car theft	£500	Personal belongings	£300
Liability to the public	£20m	In car equipment	£1000 or Unlimited**

*Depending on level of cover selected

**If it was part of the standard specification when first registered

Car cover and exclusions

We'll provide the following cover for any loss or damage to your car and/or its accessories (even in your garage) due to the causes below, up to the limit of cover shown in your policy limits table.

Ticks show what is covered, and crosses show what is not covered under each section.

- ✓ **Damage** - if your car and/or its accessories are damaged by accident or vandalism (even in your garage), we'll either:
 - pay for it to be repaired; or
 - replace what's damaged; or
 - pay the market value of your car if it's a total loss (and when we've agreed this with you, your car will become our property).

- ✓ **Damage caused by using wrong fuel** - we'll pay to drain and flush the fuel tank and fix the resulting damage to the engine. We'll agree with you how best to arrange repair - if you've already made arrangements we'll only consider payment if you provide us with receipts for the work.
- ✓ **Hit by an uninsured driver** - just let us know the driver/rider details, registration number, make, model and colour of the other vehicle involved. You won't lose your NCD or pay any excess if you're hit by an uninsured driver/rider when the accident isn't your fault - however, if we can't confirm immediately the uninsured driver was at fault, you might have to pay your excess but this will be paid back to you once this has been confirmed.
- ✓ **Vandalism** - first of all report it to the police as you'll need to give us the crime reference number. You'll still need to pay your excess but you won't lose your NCD.
- ✓ **Fire and theft**- if your car and/or its accessories (even in your garage) are lost or damaged by fire, lightning, explosion, theft or attempted theft, we'll either:
 - pay for it to be repaired; or
 - replace what's damaged; or
 - pay the market value of your car if it's a total loss (and when we've agreed this with you, your car will become our property)

The following are not covered under damage, fire and theft

- ✗ Loss or damage to your car by theft (or attempted theft) if:
 - your car has been left unlocked or with a window or roof open
 - the engine has been left running when unattended
 - your car doesn't have an active and working tracking device (this only applies to you if "Tracking device" appears under "Insurance conditions" in your document pack)
 - the ignition device is left in, on or attached to your car or left in the immediate proximity of the car or in range of where the ignition device is effective.
- ✗ Damage to the ignition device caused by wear and tear.
- ✗ Wear and tear, your car losing value, or for any repairs that have made the condition of the car better than it was before the loss or damage happened.
- ✗ Mechanical, electrical, electronic or computer failures (including failure caused by hacks, viruses or malware), breakdowns or breakages.
- ✗ Damage to tyres caused by braking, punctures, cuts or bursts.
- ✗ Any part or accessory at a cost higher than listed in the manufacturer's latest list price in the UK. If such a list price is not available the most we'll pay is the manufacturers latest list price in the UK for an equivalent part or accessory.



Car cover and exclusions continued

- ✗ Additional costs if a part or accessory isn't available. This includes the cost of importing any part or accessory into the UK.
- ✗ Loss or damage to your car caused by;
 - deception, fraud or trickery, such as when you're selling your car
 - it being confiscated or destroyed by or under official order of any government, public or local authority
 - it being returned to its rightful owner
 - you not taking care to protect your car. (See care of your car under the general conditions section of 'our terms and conditions')
 - known manufacturer defects
 - a Cyber Attack
- ✗ Loss or damage where your car is driven or used without your permission by a family member or person living in your household unless you report them to the police.
- ✗ Deliberate damage caused to your car by anyone insured under your policy.
- ✗ Loss or damage to any trailer, caravan or broken down motor vehicle whether or not it's being towed by or attached to your car.
- ✗ Additional damage caused by your car being moved by anyone after an accident, fire or theft.
- ✗ Loss or damage caused by OTA updates - that are not approved by your car's manufacturer.
- ✗ Loss or damage caused by failure to install and/or accept OTA updates recommended by your car's manufacturer.
- ✗ Loss or damage to your car caused by the use of a remote parking function or vehicle summon system, unless the user is a named driver of your car and has a clear view of the vehicle. Where we have to make payment for any liability under the Road Traffic Act, we reserve the right to recover the payment from you or the person using the system.
- ✗ Loss or damage to your car that happened before your policy start date.
- ✗ The excess shown on your personal details.

Liability to other people

- ✓ **Damage and Injury-** Up to £20,000,000 - as a result of any accident involving your car (or other vehicles your certificate shows you can drive), we'll pay the amount you're legally responsible for:
 - following death of or injury to other people, and
 - up to £20,000,000 for damage to their property

- ✓ **Driving other cars** - if your certificate of insurance says so, we'll insure the policyholder and/or the NCD holder to, on a third party only basis, drive a private car or van in the UK, if you don't own it, it isn't registered to you, isn't hired to you under a hire purchase or rental/leasing or hire agreement as long as all the following are met:
- the owner has given you permission
 - the vehicle must be insured
 - you have the correct licence to drive the car or van
 - the car or van is registered and normally kept in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands
 - any van doesn't exceed 3.5 tonnes GVW (Gross Vehicle Weight)
 - the car or van hasn't been seized or confiscated by or on behalf of any government or public authority
 - you're not covered by any other insurance to drive it
 - you still have your car and it hasn't been stolen or damaged to an extent it's now a total loss
 - is not an automated vehicle.

Note: the cover is third party only so loss or damage to the car or van you drive isn't covered. You're responsible for the costs of damage to the car you're driving. This cover is meant for emergencies, if you're regularly using another car you should be added as named driver.

- ✓ **Other people we will insure**
- people you will allow to drive or use your car and are named on your certificate of motor insurance and your personal details;
 - passengers (includes getting in and out of your car)
 - the employer or business partner of the person driving or using your car for their business and are named on your
 - certificate of motor insurance and your personal details
 - the legal representative of someone that's died - if the deceased person would've been entitled to protection under this section.

- ✓ **Legal costs** - if you claim under this policy, we'll pay your reasonable legal costs and expenses for:
- solicitor's fees for representation at a coroner's inquest, fatal accident inquiry or court of summary jurisdiction
 - defence of any legal proceedings for manslaughter or causing death by dangerous or reckless driving

When deciding what's reasonable we'll look at the level of expertise needed, the nature of the case, legal representative costs and whether legal representation for defence of a prosecution is likely to affect the outcome.



Car cover and exclusions continued

- ✓ **Emergency medical treatment** - Following an accident in your car, we'll pay for emergency medical treatment as required under the Road Traffic Act. This won't affect your NCD.
- ✓ **Electric charging cables** - We'll provide cover if you're found to be legally responsible for an accident involving your car that injures someone. This includes accidents caused by an electric charging cable when attached to your car and in use, as long as you have taken due care to prevent such an accident. This cover is extended to your car only.

The following are not covered under liability to other people

- ✗ Any deliberate act (by you or any person driving your car) that directly or indirectly causes injury, loss damage or death.
 - ✗ Injury or death to an employee who is employed by anyone insured under this cover, unless they're a passenger in any vehicle that has insurance under this section.
 - ✗ Legal responsibility which is covered by any other insurance.
 - ✗ Loss of or damage to any car which is covered by this section.
 - ✗ Loss of or damage to any trailer, caravan or vehicle (or their contents) while being towed by or attached to any car covered by this section.
 - ✗ The loss of or damage to any property which belongs to or is in the care of any person claiming under this section.
 - ✗ More than £20,000,000 for any claim or series of claims from one event for loss of or damage to property (including all costs and expenses up to £5,000,000).
 - ✗ Liability to any third party for injury or damage sustained, whilst the accessories are not being used by the insured vehicle.
 - ✗ Liability to third parties from charging cables when due care hasn't been taken.
 - ✗ No cover for any losses to your property as a result of a charge point being hacked.
- ✓ **Use by the motor trade, hotels and car parks**
We won't apply an excess or any driving restrictions for damage or theft, while your car is with:
- the motor trade for service/repair/recovery; or
 - any valet parking or similar commercial organisation for parking purposes.

Automated vehicles - this section is designed to let you know what your policy will cover you for in the event of a claim if your car is an automated vehicle and is in autonomous mode including but not limited to ALKS.

Accidents caused by your automated vehicle are covered when it is driving itself in accordance with AEVA 2018 on a road or other public place in Great Britain.

When the car is in autonomous mode we'll cover:

- ✓ Injuries or death of any person, including you or any other person named on your Certificate of Motor insurance, and with your permission is in charge of your automated vehicle
- ✓ Damage to any third party property up to the liability to other people limit on the policy.
- ✓ Personal belongings up to the limit stated on the policy

We won't cover

- ✗ Accidents which take place outside of Great Britain.
- ✗ Any loss or injury caused by a failure to accept and/or install safety-critical software updates that anyone named on the policy knows or ought to reasonably know are safety-critical before using autonomous mode
- ✗ Any loss or injury caused by alterations to your vehicle's software, or modifications to the vehicle, by anyone named on your policy or with the insured person's knowledge
- ✗ Property which is owned or under the care of anyone named on your policy using your vehicle at the time of the accident.

If we need to make a payment under the Road Traffic Act, we reserve the right to recover any amounts from you or anyone named on your policy.

✓ **Windscreen and window glass**

- You're covered for damage to the windscreen or window glass including sun-roofs. ADAS recalibration costs and any resultant scratching of the bodywork.
 - We may use a suitable replacement not supplied by the original manufacturer but it will be of a similar quality.
 - Your premium may increase following a claim, but as long as there's no other loss or damage - your NCD won't be affected.
- ✗ We won't pay more than the market value of your car or repair or replace any windscreens or windows not made of glass.



Car cover and exclusions continued

✓ **Guaranteed hire car - (if shown on your policy details)**

We'll guarantee a hire car when:

- your car is with our recommended repairer service until it's fixed; or
- up to 21 days or until 4 days after payment has been issued to you, whichever is soonest (if your car is a total loss), and
- the loss or damage happened within the territorial limits of the policy

✓ The hire car will be provided by our recommended repairer service or a hire company of our choice. You'll be insured for comprehensive cover and all your other policy terms and conditions will be the same.

✓ Your personal details show which level you have:

- Basic hire car - we'll provide a small 3 door hatchback
- Enhanced hire car - We'll provide a medium family sized car with 5 doors or a 7 seater, but exact size, make or model may not be the same as your vehicle

✗ The use of the hire car is restricted to the territorial limits of the policy.

✗ You must return the hire car when asked to and pay for any fuel or electricity used (plus any tolls and fines).

✗ You're not covered to drive the hire car if your insurance expires.

✓ **Personal accident benefits** - We'll pay the amount shown on the 'policy limits' table, your policy documents will confirm the amount of cover you have chosen.

If you, your partner or a named driver are injured in, getting in or out of your car and the injury alone within 12 months of the accident, causes:

- death
- permanent loss of any limb above the wrist or ankle
- permanent and total loss of use of any limb above the wrist or ankle
- permanent and total loss of hearing in one or both ears
- permanent and total loss of sight in one or both eyes; or
- permanent total disablement, resulting in an inability to do any sort of work for the remainder of their life.

✓ If you've purchased extended personal accident cover, the amount we pay applies to each eligible person, if that car's in the accident.

✓ **Hospital cash benefit (if you've purchased extended personal accident) -**

we'll pay per person, £150 per day up to 14 days, per claim, if you, your partner or a named driver on the policy at the time, is hospitalised as a result of an accident in your car that you're claiming for.

- Cover applies whether travelling as the driver or a passenger in your car.
- Follow up admissions as an in-patient or day-case or attendance as an out-patient, within 12 months of the accident, for injuries sustained in the accident.

The following aren't covered under personal accident

- ✗ Any more than the amount shown on your personal details during any one period of cover.
- ✗ Where we insure more than one car, under the same policy or separately, the benefit will be applied from the car involved in the accident only.
- ✗ For any injury or death resulting from suicide or attempted suicide.
- ✗ For any injuries if the driver of your car is convicted of an alcohol or drugs related motoring offence as a result of the accident.
- ✗ For any injuries and hospitalisation if the driver is found to be over the prescribed limit for alcohol or drugs either through road side test or evidentiary sample.
- ✗ For any injuries if the driver of your car is proven, following a coroner's inquest or fatal accident inquiry, to be driving whilst unfit through alcohol or drugs, whether prescribed or otherwise at the time of the accident.
- ✗ For any injuries caused to anyone failing to wear a seat belt when required by law.
- ✗ Under hospital cash benefit, no benefit will be paid unless you, your partner or a named driver are admitted into hospital as an in-patient or out-patient as a direct result of an accident you're claiming for. Payment will only be made once we've received evidence of this admittance.
- ✗ Payment for in-patient or out-patient follow up admissions must be for injuries sustained in the accident being claimed for.
- ✓ **Medical expenses** - see the 'policy limits' table for the amount we'll pay up to, for you, named drivers or your passengers for any medical expenses resulting from an accident while travelling in your car. You'll get this and the emergency medical treatment fee (please see liability to other people.)
- ✓ **Road rage** - see the 'policy limits' table for the amount we'll pay up to, if you, your partner or named drivers physically assaulted as a result of your car being in an accident.
- ✗ We won't pay when the incident:
 - is caused by a relative or a person you or your partner know
 - is not reported to the police as soon as possible; or
 - is caused or contributed to by anything said or done by you, your partner, or by a passenger in your car after the accident.



Car cover and exclusions continued

- ✓ **Aggravated car theft** - see the 'policy limits' table for the amount we'll pay up to, if you, your partner or named drivers are physically assaulted as a result of theft or attempted theft of your car.
- ✗ We won't pay when the incident:
 - is caused by a relative or a person you or your partner know
 - isn't reported to the police as soon as possible.
- Any payments under this section can be made to the injured person or their legal representative.
- ✓ **Personal belongings** - we'll pay up to £300 for personal belongings in your car or up to £1,000 in your motorhome, if lost or damaged due to accident, fire, theft or attempted theft.
- ✗ Items left in an unlocked car or if the window or roof was open or the ignition device was left in, on or attached to your car or left in the immediate proximity of the car or in the range of where the ignition device is effective.
- ✗ The theft of personal belongings unless they're kept out of sight in the glove box or the locked boot of your car. Money, stamps, tickets, documents or securities.
- ✗ Goods, tools, samples or equipment for a trade or business.
- ✗ In-car equipment.
- ✗ Property covered under any other insurance.
- ✗ Car accessories.
- ✓ **No claim discount (NCD)**
- ✓ We'll give you a discount in line with our NCD scale which is current when you started the policy.
- ✓ Your NCD won't be affected if we only pay for:
 - emergency medical treatment charges
 - damage to the windscreen or window glass
 - a claim under:
 - breakdown
 - motor legal expenses
 - uninsured driver promise
 - vandalism.
- ✓ If you have more than one car insured, each car can earn NCD in the NCD holder's name. Named drivers who are not the NCD holder can't earn their own NCD.
- ✗ The discount won't apply to our administration costs or to any additional options you've chosen.



Make a claim

24 hours a day, 365 days a year

0330 678 5555

For windscreen claims

0330 678 5590

For Text Phone first dial 18001.

Calls will be recorded for training and monitoring purposes.



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