

ABC CAR

Broker Administration Guide



CONTACT DETAILS

Address

ABC Insurance
69 Park Lane
Croydon
CR9 1BG

Website

LVbroker.co.uk

Broker Support Team

Phone **0845 640 5152**
Fax Number **0845 640 5180**
Email **abc.personallinesUW@LV.com**

EDI Helpdesk

Phone **0208 256 6888**
Fax Number **0845 640 5265**
Email **EDI.support@LV.com**

CUE Team (Undisclosed Claims)

Phone **0845 313 9113**
Fax Number **01277 359141**
Email **QA-ABC@lv.com**

Accounts Team

Uzma Hussain **020 8253 5266**
Dawn Laker **020 8256 6886**
Catherine Kang **020 8256 6908**
Fax Number **0845 640 5177**
Email **broker_accounts@LV.com**

Claims

New Claims (First Report) **0845 640 5105**
Existing Claims **0845 640 5109**
Glass Repair/Replacement **0845 640 5105**

Stationery

stationeryorder@LV.com

Stationery, including policy booklets, can be ordered by emailing your request to the above address

Switchboard

0845 640 5100

INTRODUCTION

This guide has been compiled to assist you with the administration of ABC Motor products.

The guide has been designed to cover the majority of everyday scenarios and some other less common situations.

We welcome your feedback on this guide particularly if you feel there is a lack of clarity in any area or where you feel further guidance in certain circumstances would be helpful.

ABC motor products are only available on a Full Cycle EDI basis. Once your trading relationship with ABC has been established we recommend that you transmit data on a daily basis as this will assist both with general administration and in the supply of data to the Motor Insurance Database (MID).

ABOUT US

Since commencing trading in May 2007 ABC Insurance has gone on to build an insurance business underwriting personal lines insurance products exclusively through insurance brokers.

With an experienced and ambitious management team and the backing of LV=, the UK's largest friendly society, we expect to become a major player in our chosen markets and remain a stable trading partner for brokers.

ABC Insurance has gone from strength to strength by focussing on building strong relationships with like minded brokers and delivering products and services which meet the customer's needs. We believe that we offer a genuine alternative, bringing the virtues of a mutual to the broker market together with professional management already experienced in the channel.

As part of LV= Broker, ABC Insurance continues to offer customers value, choice and stability, an important asset in today's changing market place. Headed up by Phil Bunker, LV= Broker offers a new, fresh and better insurer relationship for brokers. A partnership based on equality that consigns old thinking to the past.

Because ABC is part of a mutual, we do not pay dividends to shareholders. This means that we can invest more in making our products competitive and delivering outstanding customer service. LV= regularly tops service polls, and we are delighted to be able to bring these benefits to the broker market.

We are committed to the broker channel and developing strong relationships with like minded brokers.

If you would like to learn more about ABC Insurance or Liverpool Victoria please visit our websites at:

www.abcinsurance.co.uk

www.LVbroker.co.uk

BROKER SUPPORT TEAM

Our Broker Support Team is here to help you. The team will be able to answer any questions you may have regarding our motor products and services.

If you require any assistance with individual policies or quotations please contact the Broker Support Team if the query is not covered elsewhere in this guide.

Where we can help you we will but there will inevitably be occasions when we cannot assist and there will be risks that we will feel unable to quote on.

The Broker Support Team will be available between **9am to 5pm, Monday to Friday**. Contact details for the team are shown at the beginning of this guide. Requests for temporary amendments outside of these hours cannot be accepted **and cover must not be agreed**.

EDI HELPDESK

Our EDI team will be able to assist with the following:

- Quotation discrepancies (where premium changes and there have not been any amendments to quotation)
- Quotation declines (where was quoting originally and there have not been any amendments to quotation)
- Any software house issues
- Override codes
- New activations and cover note/certificate ranges
- EDI account queries

For Open GI software users: We would like to remind you that Renewal Exception reports must be faxed to the EDI Support Team.

CLAIMS & UNDERWRITING EXCHANGE (CUE)

At ABC we check all the business that we receive against the Claims & Underwriting Exchange. Once you have sent us the policy via EDI we will check the proposed information against CUE the following day. If any undisclosed claims are highlighted we will be in contact with you to request that the record is updated and any additional charges are made. If payment is not received after 3 subsequent chases then the policy will be cancelled.

We require all incidents to be submitted to us at proposal regardless of fault and regardless of whether the incident resulted in a payment being made by the previous insurer. Please note we also require all windscreen claims to be noted. Individually a windscreen claim will not affect the premium however in combination with another claim late admittance of a windscreen claim could result in a change of terms or additional premium.

Contact details for the team are shown at the beginning of this guide

ACCOUNTS

An accounts statement will be sent to you each month.

The statement must be reconciled and returned before the end of the month in which the statement is received. For example the statement for August will be sent to you at the beginning of September and the reconciled statement must be returned to us before the end of September.

Unless you have made arrangements to pay us electronically the reconciled statement must be accompanied by your cheque for the amount you are paying.

If you are paying your account electronically you must still send the reconciled statement to us.

Either your cheque or your electronic payment must be sent to us before the end of the reconciliation month. Cheques should be made payable to **Liverpool Victoria**.

The reconciled statement and, where appropriate, your cheque should be sent to us at:

Remittance Processing (ABC), Finance FH1, Liverpool Victoria, County Gates, Bournemouth, BH1 2NF

Queries regarding the accounts statement, individual items on the accounts statement or accounts in general should be addressed to our Broker Accounts Team in Croydon. Contact details are shown at the beginning of this guide.

CLAIMS

We are committed to doing the right thing for our Policyholders, we will aim to settle claims quickly, even in the most difficult circumstances.

The normal operating hours for our full claims service are between 9am to 5pm, Monday to Friday.

New Claims

New claims can be reported around the clock, every day of the year on the following number:

New Claims (First Report) 0845 640 5105

When a new claim is reported to us a letter will automatically be sent to you confirming details of the incident.

Windscreen Claims

Requests for windscreen replacement or repairs can be made around the clock on the following number:

New Glass Repair/Replacement Claims 0845 640 5105

This number will connect the caller with our nominated windscreen supplier. Providing our nominated windscreen supplier is used we will be billed direct and your client will only have to pay any excess and, where appropriate, VAT.

No excess applies where the glass is repaired rather than replaced.

If our nominated windscreen supplier is not used a limit will be applied to the amount we will pay and your client will be required to pay for the replacement or repair and apply to us for reimbursement.

Existing Claims

For queries relating to existing claims please use the following number:

Existing Claims 0845 640 5109

Useful information regarding claims

- All private car claims, incidents and losses must be disclosed within a 5 year period.
- If the Policyholder has had an incident or loss but did not claim for the damage this will still need to be reported to us.
- Any windscreen claims need to be added to the policy.

Write offs

We will cover some repaired vehicles after they have been written off following an accident. The vehicles **MUST** have been categorised as a C or D write off. We will not insure A or B write offs (please see 'General Guidance' section for definitions) and will cross reference all new business with the Motor Insurance Database.

New Business

If the vehicle is new business to us we will require you to collect some additional information

- Category C write offs: the Policyholder will need to provide you with a copy of the **MOT** and the **V5** document following the date of loss.
- Category D write offs: the Policyholder will need to provide you with a copy of the MOT following the date of loss.

Existing Business

When a vehicle is existing business, written off and categorised as either C or D salvage we will continue to insure the vehicle if the car is retained and fixed however we will require confirmation that the repairs have been carried out correctly. In order to confirm this we will require additional information

- Category C write offs; You must obtain a copy of the new MOT certificate which has been issued since the claim settlement along with a copy of the new V5. When a vehicle is declared a total loss the DVLA request that the current V5 is surrendered and will subsequently issue a new V5. This will be dated after the total loss and will have confirmation in the special notes section on the front page that the vehicle has been VIC checked. The DVLA will not issue a new V5 until the vehicle has been VIC checked. This must be requested and received with the new MOT certificate within 28 days of us being informed that the salvage has been retained. On the 21st day if we have not been informed that you are in receipt of the above we will contact you requesting that a 7 day cancellation notification is sent to the Policyholder

When documentation is received from the Policyholder this must be retained by you for audit purposes

- Category D write offs; You must obtain a copy of the new MOT certificate which has been issued since the claim settlement. This must be requested within 28 days of us being informed that the salvage has been retained. On the 21st day if we have not been informed that you are in receipt of the above we will contact you requesting that a 7 day cancellation notification is sent to the Policyholder

When documentation is received from the Policyholder this must be retained by you for audit purposes

ADMINISTRATION CHARGES

Due to the costs associated with processing changes via EDI we apply an administration charge of up to £15 to all mid-term adjustments.

The administration charge applies to any **permanent** amendment, provided rating information has been changed. For example, changes such as spelling corrections will not be charged.

The administration charge does not apply to temporary amendments as these are rated and charged separately.

It is also important not to confuse the administration charge with our cancellation fee.

The administration charge is automatically included in any applicable additional or refunded premium.

NEW BUSINESS PROCEDURES

Premiums

New Business quotations are guaranteed for 30 days from quotation production date.

These quotations will be guaranteed subject to your software house system's usual terms and conditions.

A printout of the quotation showing the full premium breakdown must be available to ABC if we request it.

Your system may allow quoted premiums to be overridden. If it is necessary to override a premium, you should contact the Broker Support Team for an authorisation code. If you use the Open GI system please contact EDI Helpdesk for an authorisation code. This code must be entered in to your system and will then be transmitted to us as part of the EDI message.

Manually completed Proposal Forms are not acceptable.

The Proposal Form should be printed once all fields are completed, and signed immediately by the proposer if at all possible.

Where a signature can not be immediately obtained a 30 days cover note may be issued. If the signed document is not received within 30 days of inception, the policy must be cancelled from the cover note expiry date.

The certificate and schedule must not be released until the premium, the signed Proposal Form and any other outstanding documents have been received.

Statement of Facts

Your system may produce a Statement of Facts as an alternative to a Proposal Form.

The Statement of Facts should be printed once all fields are completed. The proposer is not required to sign the Statement of Facts but an original of the document must be provided to the proposer at inception.

The certificate and schedule must not be released until the premium, the signed Proposal Form (if applicable) and any other outstanding documents have been received.

Key Facts Policy Summary

The Key Facts Policy Summary will be printed by your system at the new business stage. This must be passed to the client immediately.

Non Guaranteed Quotes

If our prices do not guarantee please contact the Broker Support Team with the following information – Inception date of policy, ABC new Business Premium and next Guaranteed Premium. If details are acceptable and we guarantee the quote you will need to fax over full quotation details, premium breakdown and a copy of the top 10 insurers. (refer to contact page for fax number)

No Claim Discount Proof

No claim discount proof acceptable to us:

- Must be earned from a Private Car Policy
- No claim discount that has been earned on a policy in an EU member country as long as the proof of entitlement has been translated into English
- Original Insurers documents showing no claim discount years at renewal
- Original intermediary notice showing previous insurer, policy number, vehicle registration, renewal date and no claim discount years
- Has been earned on a private motor car policy

No claim discount proof that is NOT acceptable to us:

- No claim discount earned on a policy which expired over 2 years ago.
- No claim discount earned outside the EU
- No claim discount that has not been translated into English
- No claim discount from company car, chauffeur, taxi, classic, commercial car policies

Transfer of No Claim Discount

ABC will only transfer no claim discount over to a spouse/common law partner if the Policyholder has had their licence revoked or the Policyholder has passed away. The spouse/common law partner must have held a licence long enough to have earned the no claim discount and have been named on the policy for the duration the no claim discount has been earned in. These are the circumstances that ABC would also accept transferred no claim discount for a client taking out a New Business Policy.

Gap In Cover

A proposed case must be referred if there has been a break in cover of longer than a month since the previous policy expired together with an explanation for the break in cover. Please contact our Broker Support Team with the following information:

- How long was the GAP
- Has the Policyholder been driving?
- Have they been named on another policy?
- What happened to the vehicle?

If no claim discount proof is not received within 21 days of inception date, a reminder letter should be sent to the proposer and a further 30 day cover note issued.

If no claim discount proof is not received 49 days after inception date, the no claim discount must be amended to zero and the additional premium requested from the proposer. If the additional premium or no claim discount proof is not received within 7 days of the request being made for the additional premium, the policy must be cancelled from the expiry date of the cover note. If amending the no claim discount to zero results in your system declining the policy you should make urgent contact with the Broker Support Team.

Our audit team will be carrying out regular no claim discount proof audits.

If your client requires confirmation of their entitlement once they have cancelled the policy or it has expired, please call our Broker Support Team on 0845 640 5152 or email abc.personallinesUW@LV.com.

Cover Notes

Electronic cover note number series will be allocated either by post, telephone or via the software issued by your software house.

In common with an increasing number of motor insurers ABC has taken the decision not to release manual cover note books to our brokers

In case of system failure, an emergency manual cover note may be issued by us for a confirmed ABC policy. Please contact the Broker Support Team in these circumstances.

Policy Numbers

Policy number series will be allocated either by post, telephone or via the software issued by your software house.

Cooling Off Period

The client is entitled to cancel the policy with a refund within the first 14 days after receipt of the policy document providing all policy documents are returned to you. An administration charge and a charge for any period of cover that has been provided will be made.

If the cover is cancelled before it begins a full refund **must** be provided.

If a fault claim occurs within this period, **the full premium must be charged**

NEW BUSINESS PROCEDURES

Sub section – Pending Prosecutions

We will not offer cover to a proposer or any driver that has a prosecution pending. Any prosecutions endorsements or fines that are collected after the inception of the policy will be rated on at renewal. Please advise us before renewal if this is the case. If a ban or an unacceptable conviction has been sustained mid-term the policy must be re-brokered and placed elsewhere.

MID TERM ADJUSTMENT PROCEDURES

Mid Term Premium Changes and Administration Charges

- Your quotation system will calculate automatically any AP/RP due in relation to permanent mid term adjustments.
- Any adjustment where the calculated RP is less than £7.50 will be completed at £Nil.
- Any adjustment where the calculated AP is less than £7.50 will be completed at £Nil.

Duplicate Documents

We do not make any charge for duplicate documents produced from your system.

Cancellations

- The current certificate of insurance or cover note must be retrieved from the client before any money is returned.
- Your system will normally calculate any return premium due. Where this is not the case please contact the Broker Support Team for assistance.
- If there has been a fault claim in the current year or there is a claim outstanding, a refund will not be provided.
- Where there is no claim in the current year (other than settled non fault or windscreen claims) a pro-rata refund should be calculated and then a flat rate charge of £25 deducted.
- If the policy is being cancelled because the customer has passed away no flat rate charge should be applied and a full pro-rata refund given.
- Cancelled policies cannot be reinstated. A new annual policy will have to be issued, even if the policy has been cancelled in error.

Refused Mid-Term Amendments

- If the amended policy details are unacceptable to ABC the certificate must be retrieved and the policy cancelled.
- However, if you believe the risk warrants special consideration please contact the Broker Support Team.

Temporary Mid-Term Adjustments

We must be in receipt of your instructions prior to the commencement of the temporary adjustment as cover cannot be backdated

Requests for all temporary mid term adjustments **must be** referred to the Broker Support Team for acceptance, terms and charges. Please be advised that the Broker Support Team core hours are between 9am – 5pm Monday to Friday therefore temporary mid term adjustments can not be done outside of these hours.

To enable us to comply with the appropriate Motor Insurance Database (MID) requirements it is essential that details of temporary adjustments are forwarded to us immediately.

Please refer to the temporary additional driver & temporary additional vehicle templates at the end of this document which should be followed when submitting requests to ensure we are in receipt of all of the correct information.

The completed temporary request form should be faxed to us on:- 0845 640 5180 after referral or emailed to us at broker.support@lv.com

DOCUMENTATION

Your system will issue a new schedule and certificate of insurance as necessary at new business, renewal and after a mid term adjustment. The current certificate or cover note must be retrieved if there is a change of vehicle, change of drivers, change of cover or change in class of use.

All proposal forms (or statements of facts), copy cover notes, returned certificates of insurance, no claim discount proof and quotation printouts must be retained for the life of the policy plus 3 years after cancellation date before being destroyed.

These documents should not be sent to ABC, but must be available for auditing at any time.

FOREIGN USE

- All policies provide the minimum cover required by law for travel within countries that are members of the EU and certain other countries that follow EU Directives.
- This cover is very limited and your clients should be encouraged to apply for the Foreign Use extension when taking their vehicle abroad if they wish to maintain full policy cover.
- Full policy cover, free for the first 30 days, may be extended for these countries on request. A Green Card is not required for travel to these countries but can be issued if requested by the Policyholder.
- The minimum period for which a Green Card can be issued is 15 days.
- Foreign Use cover for other countries may be available subject to payment of the appropriate additional premium.
- Requests for Foreign Use and Green Cards should be made, where possible, at least 14 days prior to the planned departure date.

Foreign Use Table for Terms & Charges

COUNTRY	CODE	COUNTRY	CODE	COUNTRY	CODE
Albania AL	C	Greece GR	A	Norway N	A
Andorra AND	A	Hungary H	A	Poland PL	A
Austria A	A	Iceland IS	A	Portugal P	A
Belarus BY	C	Iran IR	U	Romania RO	A
Belgium B	A	Ireland IRL	A	Russia RUS	U
Bosnia-Herzegovina BIH	U	Israel IL	U	San Marino	A
Bulgaria BG	A	Italy I	A	Serbia and Montenegro SCG	U
Canary Islands	C	Latvia LV	A	Slovak Republic SK	A
Croatia HR	A	Liechtenstein LN	A	Slovenia SLO	A
Cyprus CY	A	Lithuania LT	A	Spain E	A
Czech Republic CZ	A	Luxembourg L	A	Sweden S	A
Denmark DK	A	Macedonia MK	B	Switzerland CH	A
Estonia EST	A	Malta M	A	Tunisia TN	B
Finland FIN	A	Moldova MD	U	Turkey TR	B
France F	A	Monaco	A	Ukraine UA	C
Germany D	A	Morocco MA	B	Vatican State	A
Gibraltar GIB	A	Netherlands NL	A		

CODE	Underwriting Action
A	Free cover up to 30 days Acceptable subject to an additional premium for more than 30 days
B	Acceptable subject to an additional premium
C	Acceptable subject to an additional premium
U	Unacceptable

Charges for A, B and C countries

CODE	Free cover	Charge per week
A	30 days	£15
B	None	£15
C	None	£20

Charges are inclusive of IPT

Foreign use extension is not required for the Republic of Ireland as this country is included within the territorial limits of all policies.

TERRITORIAL LIMITS

Our territorial limits are Great Britain, Northern Ireland, Republic of Ireland, the Isle of Man, and the Channel Islands and includes while the car is being transported within and between any of these.

A vehicle registered in Eire is not covered within our Territorial Limits as the insurance can only be linked to its country of registration and we are not authorised to underwrite business in Eire.

RENEWAL PROCEDURES

EDI renewal invitations will be sent to you at least 25 days before renewal date.

Renewals must be accepted by midnight of expiry date, otherwise the policy must be lapsed. If a policy is lapsed in error a new policy will have to be taken out and the relevant new business rate must be charged.

Any policy where the client has not confirmed the policy is to be renewed before expiry date or where the client has confirmed that the policy is to lapse must be set to lapse on your broker system by expiry date.

The certificate of insurance should be defaced and kept on your file. ABC will not honour the renewal premium after the expiry date. A new policy must be set up at the new business rates.

Your system may automatically lapse the policy after a certain number of days beyond expiry date. Please ensure that, if the renewal has been confirmed by your client before the expiry date, the policy is set to renew in your system before auto lapse takes effect. Otherwise there will be a break in cover and the policy could automatically lapse and it will not be possible to reinstate.

If a policy is automatically lapsed, deface the certificate and keep it on your file.

If a claim occurs after renewal invitation but before the renewal date, we will re-invite the renewal if the no claim discount is affected and will include in any change of premium and/or underwriting terms.

Please follow your software house procedures for any changes to the policy or cover from renewal date.

Renewal Amendments

If a mid-term adjustment is requested before the renewal date, but after the renewal is invited details will need to be transmitted to us and you will then need to await our re invite premium. **Do not use the system generated premium.** If our re invite is not used and you use the premium generated by your system the difference in AP will be applied to your accounts.

STATIONERY

Policy booklets will be supplied by ABC.

Requests for policy booklets can be made by using the contact details supplied at the beginning of this guide.

AUDITING

All new business is validated for accuracy in both price and underwriting terms. Any discrepancies that are identified by our team will be highlighted to you and we will request that the relevant changes are made to correct any inconsistencies.

Monthly audit reports for all cover notes and certificates of insurance issued during the month should be available for auditing purposes. Alternatively we may ask you to send the reports to us.

Regular audits of all EDI activity will be carried out. These audits may involve visits to your offices to inspect documentation or requests for documentation to be sent to us for inspection.

For brokers who have a 30 day guarantee, a hard copy of quotes should be kept in order to verify the rate they have used to sell the policy.

CANCELLATIONS

- Our cancellation charge is in addition to any fees that may be charged by yourself
- Where there have been no claims, other than claims settled non-fault or windscreen claims, a pro-rata refund is calculated and then a flat fee is deducted according to the cancellation reason. This will vary depending on the reason for cancellation. Examples are shown below:

Cancellation Reason	Flat Rate Charge
Car sold	£25
Moving abroad	£25
Customer deceased	£0
Cancelled by client (any other reason)	£25

Before advising the client or issuing any refunds please check with our Broker Support Team to ensure that no claims have been reported.

Please Note-

- If we cancel the policy, the client is entitled to a pro-rata refund, irrespective of any fault claims made. However, if we cancel the policy due to fraudulent activity (misrepresentation, fraudulent, false or exaggerated claims) we are permitted to keep any premium paid, and no refund will be given. This is outlined in our policy wording.
- If following a fault claim the Policyholder decides to cancel, no refund is due. In this case full payment of the policy should be made. This is because we have met our obligation under the policy and therefore the full premium is due in order that the customer meets their full obligation.
- If following a fault claim the Policyholder changes to a lower grouped vehicle, a refund in premium will be allowed.

Backdated Cancellations

If you require a cancellation to be backdated this must be referred on to our Broker Support Team. Please note that before we will consider backdating a policy we will need to see relevant proof: All proof must be faxed or emailed to us.

- Backdating as Policyholder passed away- will need to see a copy of the death certificate
- Backdating as vehicle has been sold- will need to see a copy of Proof of Sale from DVLA (change in ownership form)
- Backdating as the Policyholder has insured elsewhere- will need to see proof of alternative insurance from the new insurer.

GENERAL GUIDANCE

Caravan Parks and Mobile Homes

ABC does not offer insurance on private cars that are kept at Caravan Parks or Mobile Homes. This includes fixed mobile homes, static caravans and park homes

Chassis Numbers

New business policies on Chassis numbers are unacceptable. This is due to the administration involved and the MID implications. Chassis number formats would not pass our MID validation

Medical Conditions

We do not apply loadings based on medical conditions, and accept the majority of conditions, provided the DVLA have been notified (where applicable) and the driver has been allowed to retain their licence (including issued with restrictions). We base our acceptance criteria on the guidance provided by the DVLA.

DVLA Notification

If a person already holds a driving licence and develops a medical condition which could affect their driving, they are required by law to tell the DVLA. They must also let the DVLA know if an existing medical condition gets worse. If a driver is not sure whether or not to tell the DVLA about a medical condition, they should ask their GP who can advise whether or not they have a condition the DVLA need to know about.

New drivers who are applying for a licence must complete the Health Section and disclose if they have any of the listed conditions. Once notified, the DVLA will request a medical questionnaire is completed and also review medical records. They will then decide if a person is fit to drive (by following the Medical Standards of Fitness to Drive) and make a decision on the persons licence. This can be one of the following options;

- Issue/continue their licence with no restrictions.
- Issue/continue their licence but restrict the validity duration to 1 year
- Issue/continue their licence but restrict the validity duration to 2 years
- Issue/continue their licence but restrict the validity duration to 3 years
- Issue/continue their licence which states that special controls need to be fitted to the vehicle(s) they drive.*
- Revoke or refuse to issue a licence

If a person's licence is issued with a restricted validity period this means that their fitness to drive needs to be reviewed in the future by the DVLA medical adviser. We will need to be informed of any special terms placed on the Policyholders' licence.

* If a driver's licence states that special controls are required, they will be deemed to be driving outside the terms of their licence if they drive a vehicle which is not fitted with these controls - Please see modifications section

Note: We do not restrict or delete DOC for any medical conditions

If you wish to check on medical conditions and if they need reporting to the DVLA information can be found by looking at the following website.

www.direct.gov.uk/en/Motoring/DriverLicensing/MedicalRulesForDrivers/MedicalA-Z/index.htm

Your SWH may only allow you to input one medical condition. It does not matter which one is inputted into the system and transferred via EDI as long as you call us to advise the additional conditions

Declined Medical Condition

If you input a medical condition on the system it may decline if you have selected 'Other' or 'Multiple Infirmities'. In these instances you will need to contact the Policyholder and find out exactly what medical conditions they have and if they need to be referred to the DVLA or not. You will then need to amend the system as appropriate.

Medical Operations

If the Policyholder (or a named driver) has had to have an operation and has been advised by their GP not to drive for a number of weeks, we are happy to still continue the policy providing the driver does not go against this advice. If the operation means that the Policyholder will not be able to drive for more than 2 months, please refer this to our Broker Support Team.

Modifications

A vehicle is regarded as modified if it is in any way changed from the manufacturer's standard specification. Modifications can be cosmetic (for example, spoilers, body kits, alloy wheels) or may affect performance (for example, different engine, turbo charger, free-flow exhaust). It is important that customers are asked about **all alterations**.

Modifications

Any after market modification is a decline with us with the exception of the following

- Car phones
- Air conditioning
- Additional security i.e. alarms/immobilisers and tracking devices
- Tow-bar
- Parking sensors
- Satellite navigation equipment
- Roof rack
- Winter Tyres
- Bluetooth Kit
- Additional Airbag fitted
- Cruise control
- Climate control
- Telematics device

If the Policyholder has replaced a component in the car due to mechanical/repair reasons and this has been done after market please take all the relevant details (what has been replaced, is it the same specification as before, who has carried out the work and how much it cost) and refer this on

Optional Extras

Please refer to the Broker Support Team with details of any optional extras that have been added to the car at manufacture stage. In order to make a decision on the risk we will require a list of the extras as well as the additional costs.

Disability Modification

If a driver has a disability the DVLA may agree to continue or issue them with a driving licence provided that special controls are fitted to the vehicle, i.e. hand controls or steering wheel handles.

In addition, if a client has a disabled family member they may have their own vehicle altered to ease access for that person i.e. wheelchair ramps.

We are happy to provide cover for vehicles that have been modified due to a medical reason provided that:

- The modifications have been carried out professionally by a qualified garage/person
- Full details of the modifications are noted on the policy
- The total cost of the modifications does not exceed £10,000 If this does please refer on to the Broker Support Team.
- The total cost of the modifications is included in the vehicle value.

Acceptable Disability Modifications

- Ramp
- Hand controls on steering wheel
- Floor lowered
- Seats removed
- Electronic lift
- Hoist

Motoring Convictions

- Must be disclosed within a 5 year period
- If they go on a speed awareness course and their licence is not actually endorsed then the conviction will not need to be added
- Convictions earned mid term need to be added on the system (providing SWH allows) however additional excesses/premiums will not apply until renewal
- Pending convictions are a decline and may result in the policy being voided if we find a policy has been set up with a pending conviction.

Non Motoring Convictions (Criminal Convictions)

We will need to be informed of any criminal conviction. Please be advised that we will only look to cover a criminal conviction if the conviction has become spent

Ownership

As a general rule, we will only cover vehicles where the owner is the Policyholder or their Spouse, Partner or Parent, if the owner is a person. However, we will allow cover if the vehicle is a lease car (providing the lease is for 12 months or more), company car or in the name of the insured's employer.

Residency & Licences

- We will only cover Full UK residents as permanent drivers
- We will not provide cover if they live on a boat or in a caravan park
- We can provide quotations for temporary drivers who are non UK residents (must meet rest of criteria)
- We will only cover drivers who hold a Full UK/EU driving licence or a Provisional UK licence for less than 3 years. International licence holders are unable to be added as permanent drivers
- We can provide quotations for temporary drivers who hold an International licence on referral (must meet rest of criteria)

Territorial Limits

Our territorial limits are Great Britain, Northern Ireland, Republic of Ireland, the Isle of Man, and the Channel Islands and includes while the car is being transported within and between any of these.

A vehicle registered in Eire is not covered within our Territorial Limits as the insurance can only be linked to its country of registration and we are not authorised to underwrite business in Eire.

Voluntary Work

We will cover drivers who work on a voluntary basis, providing the following information is given:

- What company they work for
- What sort of work are they doing
- How often do they do the voluntary work/How many miles do they do
- Do they get paid for it/or paid a mileage allowance

Common Types of Voluntary work

The following are all common types of voluntary work that are all acceptable to us providing the information relating to it is collected:

- Emergency Response Driver (providing they do not carry a blue or green light)
- Care in the community- looking after the elderly/disabled/ill/disadvantaged. E.g. collecting prescriptions, taking them on day trips, getting their shopping, taking them to hospital, meals on wheels
- Other forms of charity work e.g. working in a shop, doing collections
- Working for a school to help on trips

Conditions

As long as they are not getting paid for the work we will be happy to cover them under SDP use only.

The occupation must be included on the system as part time or full time 'voluntary worker' to ensure we are rating correctly.

It is an ABI agreement that we will allow clients to use their vehicle's in relation to voluntary work and not charge any AP in regards to the use (i.e. will leave use as SD&P) but the occupation needs to be updated and if an AP is charged then this will need to be paid.

Write Off's

All vehicles defined as Motor Salvage are given an insurance category, these help to define exactly what sort of damage has been inflicted on the car and also what it can be used for afterwards. The salvage categories are:

Category A - WE WILL NOT INSURE CATEGORY 'A' SALVAGE: A vehicle that has been written-off and which must be completely destroyed. It cannot be used for dismantling into its parts. Vehicles that are categorised this way have suffered Fire damaged (burnt-out), flood damaged (contaminated or salt water), severely damaged with no serviceable parts, or heavily stripped so that only a shell remains.

Category B - WE WILL NOT INSURE CATEGORY 'B' SALVAGE: A vehicle that has been written-off but where its parts may be re-used. The body shell cannot be re-used and must be destroyed as it is severely structurally damaged.

Category C - An insurance write-off is mainly due to the cost of repair being greater than the pre- accident value of the car. It is suitable to repair to make it roadworthy. We will insure these vehicles but will require you to obtain from the Policyholder an up to date MOT certificate which has been issued following the total loss and an up to date V5. When a vehicle is declared a total loss the DVLA request that the current V5 is surrendered and will subsequently issue a new V5, this will be dated after the total loss took place and will confirm in the special notes section on the front page that the vehicle has been VIC checked. The DVLA will not issue a new V5 until the vehicle has been VIC checked. These documents will need to be retained on file for auditing purposes.

Category D – An insurance write-off due to the cost of the repair being greater than 60% of the pre-accident value of the vehicle. The costs are determined by industry wide figures produced by the manufacturers. They calculate the costs to repair the car using brand new parts and charging main dealer labour rates. However Category D cars can be repaired by an independent garage/mechanic using second hand or pattern parts (parts reproduced by specialist companies that use the original manufacturers pattern) which makes the repair considerably cheaper. We will insure these vehicles but we require you to obtain, from the Policyholder, a MOT certificate for the vehicle. This document will need to be retained on file for auditing purposes.

Category X – This is a vehicle which is not listed as being damaged on the HPI register or one which may have very little damage. Often these are vehicles that have been stolen and then recovered (Sometimes they are referred to as Stolen and Recovered)

TEMPORARY AMENDMENTS

- All temp amendments need to be referred to the Broker Support Team before cover is agreed; cover can not be agreed without referral during our opening hours.
- All temp amendments will need to fit ABC underwriting criteria to be considered.
- Only one temp amendment can be added to the policy at any one time
- Maximum of 90 days in any one policy year
- Maximum of 30 days cover agreed at one time
- Highway cover note books can not be used to issue cover on an ABC policy.

Temporary Drivers

At referral please have the following information, if you are unable to provide this information there may be a delay in being able to offer cover.

- Temp Driver full name (initials are not acceptable)
- Date of Birth
- Licence type and length, country of issue
- Claims and convictions within the last 5 years
- Any medical conditions
- Use needed
- Why they are being added on to the policy
- Postcode where the vehicle will be kept overnight (if the Temp Driver is not with the Policyholder)
- Length of cover
- Do they have their own vehicle?

Temporary Vehicles

At referral please have the following information, if you are unable to provide this information there may be a delay in being able to offer cover.

- Reason car is being added on
- Is it insured elsewhere
- Make and Model
- Engine Size
- Year of Make
- Does the car have a valid MOT
- Any modifications
- Length of cover

If the Policyholder has purchased a new vehicle and wants to keep cover in place for the old vehicle pending sale please make the permanent change of vehicle and then refer the cover on to us for the old vehicle.

TEMPORARY ADDITIONAL DRIVER

Please call our Broker Support Team on 0845 640 5152 or email abc.personallinesUW@LV.com with all the information below.

We must be in receipt of your instructions prior to the commencement of the temporary adjustment as cover cannot be backdated

Policyholders Details

Policyholders Name:-

Policy Number:-

Temporary Drivers Details

Name:-

Date of Birth:-

Occupation:-

Licence Held:-

Duration Held:-

Country of Issue:-

Medical Conditions:-

Accidents/Claims:-

Convictions:-

Cover Details

Start Date:-

Start Time:-

End Date:-

End Time:-

Reason For Addition:-

TEMPORARY ADDITIONAL VEHICLE

Please call our Broker Support Team on 0845 640 5152 or email abc.personallinesUW@LV.com with all the information below.

We must be in receipt of your instructions prior to the commencement of the temporary amendment as cover cannot be backdated

Policyholders Details

Policyholders Name:-

Policy Number:-

Temporary Vehicle Details:

Manufacturer:-

Model:-

Engine Size:-

Value:-

Year of Manufacture:-

Modifications:-

Vehicle Owner:-

Cover Details

Start Date:-

Start Time:-

End Date:-

End Time:-

Reason For Addition:-





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