

Policy Underwritten by:
Highway Insurance Company Limited
 Highway House, 171 Kings Road, Brentwood, Essex CM14 4EJ.

LV= Motor Trade Insurance - Policy Summary

Some important facts about your Motor Trade insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

We only cover vehicles that you own and have told us about or any vehicles that you are using for Motor Trade purposes. We do not cover any other vehicle, for example, vehicles borrowed from family or friends or vehicles owned by your employees.

This policy is valid for a calendar year.

Features and benefits included automatically	Significant exclusions or limitations	Policy section Information can be found in
<p>Third Party Cover – Unlimited indemnity in respect of death or injury to third parties, including passengers. Limited cover for damage to other people's property.</p> <p>Legal Representation and Costs – Reasonable legal costs and expenses for representing the Insured at an inquest or enquiry or defending charges of causing death by dangerous driving or manslaughter.</p> <p>Towing - Cover is extended while the insured vehicle is legally towing a caravan, trailer or broken-down car.</p> <p>Emergency Medical Treatment – We will pay for emergency medical treatment after an accident involving the insured vehicle.</p>	<p>Applies to all covers.</p> <p>Excludes:-</p> <ul style="list-style-type: none"> • Any amount above £1,000,000 for damage to other people's property and any amount above £5,000,000 for costs and expenses incurred. • Loss or damage to any bridge, weigh bridge, viaduct, road or other surface over which the vehicle is driven or anything under the surface caused by the weight or vibration of the Insured vehicle or its load is not covered. • Loss, damage or liability caused by pollution or contamination from any load seeping or spilling from, or shifting in, the Insured Vehicle. • Liability for death, injury or damage when loading or unloading when not on a public road. <p>We will pay for emergency medical treatment up to the limits specified in the Road Traffic Acts.</p>	1
<p>Fire & Theft Cover – Whilst the insured vehicle is being used on the public highway, or is temporarily parked during the course of a journey, we will cover you for loss or damage to such vehicle, up to the indemnity limit stated in the schedule.</p> <p>We will also cover any insured vehicle whilst it is garaged or parked at the private home address of the Insured.</p> <p>We will also cover any insured vehicle owned and registered in the personal name of the Insured, or the Insured's spouse if that person is a permitted driver under this insurance, whilst it is parked or kept at any location away from the private home address of the Insured.</p> <p>Any valuations will be based on the trade value of the insured vehicle, unless such vehicle is owned and registered in the name of a customer, in which event market value will apply.</p>	<p>Only applies to Comprehensive or Third Party Fire & Theft cover.</p> <p>The maximum amount that we will pay is the indemnity limit stated in the schedule.</p> <p>Excludes:-</p> <ul style="list-style-type: none"> • The excess, or any loss or damage up to the amount of the excess, that appears on the schedule. • Loss or damage to any vehicle with a seating capacity in excess of 7 passenger seats, any vehicle with a gross vehicle weight in excess of 7.5 tons or any vehicle transporter capable of carrying more than 2 vehicles unless previously disclosed to and agreed by us. • Loss or damage to any motorcycle, trike or quadbike. • Any loss or damage whilst an insured vehicle, other than vehicles owned and registered in the personal name of the Insured or the Insured's spouse if that person is a permitted driver under this insurance, is being kept on or within 400 metres to any business premises owned by the Insured or any motor trader or other business premises associated with the Motor Trade. • Loss or damage if the insured vehicle is taken, or driven, by any person who is not an insured driver but is a member of the policyholder's family or household, or by an employee or ex-employee. <p>There is no cover for keys (including remotes), tools, personal belongings, goods, vehicle entertainment equipment (other than where the vehicle is owned and registered in the personal name of the Insured or the Insured's spouse if the person is a permitted driver under this insurance, and up to a limit of £500.00) and accessories or phone equipment.</p> <p>You must ALWAYS close the doors, windows and lock the vehicle removing the keys. Failure to do so may result in a claim for theft being refused.</p>	2

Features and benefits included automatically	Significant exclusions or limitations	Policy section Information can be found in
<p>Accidental Damage – Whilst the insured vehicle is being used on the public highway, or is temporarily parked during the course of a journey, we will cover you for loss or damage to such vehicle, up to the indemnity limit stated in the schedule.</p> <p>We will also cover any insured vehicle whilst it is garaged or parked at the private home address of the Insured.</p> <p>We will also cover any insured vehicle owned and registered in the personal name of the Insured, or the Insured's spouse if that person is a permitted driver under this insurance, whilst it is parked or kept at any location away from the private home address of the Insured.</p> <p>Any valuations will be based on the trade value of the insured vehicle, unless such vehicle is owned and registered in the name of a customer, in which event market value will apply.</p>	<p>Only applies to Comprehensive cover.</p> <p>The maximum amount that we will pay is the indemnity limit stated in the schedule.</p> <p>Excludes:-</p> <ul style="list-style-type: none"> Any exclusion or limitation applying to the Fire & Theft section also applies to this section. Damage by frost unless you have taken reasonable care to prevent it, Tyre damage caused by wear and tear, braking, punctures, cuts or bursts. Damage resulting from the use of wrong fuel, Damage to windows/windscreen as separate items. 	3
<p>Foreign Use – Minimum cover automatically extended to member countries of the European Union, Andorra, Croatia, Iceland, Norway and Switzerland.</p>	<p>No cover applies to any country who is not a member state of the European Union or Andorra, Croatia, Iceland, Norway or Switzerland.</p>	4

Optional cover	Significant exclusions or limitations	Policy section information can be found in
None available for Motor Trade	N/A	N/A

Cancellation rights

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 reasons by providing confirmation to your insurance adviser in writing and returning any cover note and/or certificate of insurance. If that happens, 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.

You may cancel this insurance outside of the 14-day period by providing confirmation to your Insurance Provider in writing and returning any cover note and / or certificate of Insurance. A refund will be made, subject to no claim for indemnity being made under the terms of the policy and return of the cover note and / or certificate. The return given will be calculated from the inception date until the date we receive the certificate and / or cover note and in accordance with the short period cancellation scale below.

Up to 7 days	Up to 1 month	Up to 2 months	Up to 3 months	Up to 4 months	Up to 6 months	Up to 8 months	Up to 9 months	Over 9 months
Amount Refunded	Amount Refunded	Amount Refunded	Amount Refunded	Amount Refunded	Amount Refunded	Amount Refunded	Amount Refunded	Amount Refunded
85%	75%	65%	50%	40%	30%	20%	10%	Nil

Making a claim

If you wish to report an accident or theft or wish to make any claim please call our Contact Centre (UK) on 0871 222 6062 as soon as possible following any incident.

For Windscreen and window claims only call 0800 678 1010. Windscreen cover only applies to Comprehensive cover and is claimed using the accidental damage section, section 3, of your policy. There is no separate cover for windows, windscreens or glass.

Complaints

We aim to provide a high standard of service but if you are not satisfied with the service you receive you should in the first instance contact your insurance advisor 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. E-mail 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

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

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 or e-mail, enquiries@fscs.org.uk.

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