

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

LV= Truck Insurance - Policy Summary

Some important facts about your Commercial Vehicle 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.

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

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 – Third party liability: 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 the insured vehicle. • Any property in the vehicle. • Death or injury to the person driving the insured vehicle. • 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. • 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 – We will cover you for the loss or damage to the insured vehicle by fire, lightning, explosion, theft or attempted theft. Trailers - We will also extend cover to trailers owned or hired by you, or owned by another person but in your custody or control, whilst attached to the insured vehicle or detached from the insured vehicle and not in use.</p>	<p>Only applies to Comprehensive or Third Party Fire & Theft cover.</p> <p>Must be the insured vehicle for a claim to be made.</p> <p>The maximum amount we will pay is the market value of the vehicle at the time the loss or damage occurred.</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. • Satellite navigation equipment unless fitted as standard. • Any detached trailer, whether owned or hired by you or owned by another person but in your custody or control, unless it is kept on secure premises owned or occupied by you or secured premises used for delivery or collection by you. • Any amount claimed for a trailer that exceeds the value that you have previously declared to us. • 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>You must keep your vehicle and its keys safe at all times for a claim to be valid. 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
Accidental Damage – We cover the loss or damage to the insured vehicle including standard accessories. Trailers - We will also extend cover to trailers owned or hired by you, or owned by another person but in your custody or control, whilst attached to the insured vehicle or detached from the insured vehicle and not in use.	Only applies to Comprehensive cover. Excludes:- <ul style="list-style-type: none"> Any exclusion or limitation applying to the Fire & Theft section also applies to this section. Damage caused by frost unless you have taken all reasonable care to prevent it. Damage caused by filling the insured vehicle with the wrong fuel. 	3
Windscreen and Windows – We pay for the damage to the insured vehicle's windscreen and windows.	Only applies to Comprehensive cover. There may be a limit to the maximum amount payable dependant on which windscreen repairer or replacement provider you use. We suggest you use our approved provider Highway Glassline (0800 678 1010).	4
Foreign Use – Minimum cover automatically extended to member countries of the European Union, Andorra, Croatia, Iceland, Norway and Switzerland.	No cover applies to any country which is not a member state of the European Union, or Andorra, Croatia, Iceland, Norway or Switzerland.	5

Optional cover	Significant exclusions or limitations	Policy section information can be found in
None available for commercial vehicle	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 14 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	Over 8 months
Amount Refunded	Amount Refunded	Amount Refunded	Amount Refunded	Amount Refunded	Amount Refunded	Amount Refunded	Amount Refunded	Amount Refunded
85%	80%	75%	60%	50%	35%	25%	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 (GB) on 0845 337 2671, or Contact Centre (Northern Ireland) 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.

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 customer-care@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

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 100% of the first £2,000 and 90% for the remainder 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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