



**Policy Underwritten by:**  
**Highway Insurance Company Limited**  
 Highway Insurance, LV Brentwood, PO Box 9104, Bournemouth, BH1 9DB

## 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 policy is valid for a calendar year.

Features and benefits included automatically	Significant exclusions or limitations	Policy section information can be found in
<p><b>Third Party Cover</b> - 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><b>Legal Representation and Costs</b> - 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><b>Towing</b> - Cover is extended while the insured vehicle is legally towing a caravan, trailer or broken-down car.</p> <p><b>Emergency Medical Treatment</b> - 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"> <li>Any amount above £5,000,000 for damage to other people's property and any amount above £5,000,000 for costs and expenses incurred.</li> <li>Loss or damage to the insured vehicle.</li> <li>Any property in the vehicle.</li> <li>Death or injury to the person driving the insured vehicle.</li> <li>Liability for death, injury or damage when loading or unloading when not on a public road.</li> </ul> <p>We will pay for emergency medical treatment up to the limits specified in the Road Traffic Acts.</p>	<p>1</p>
<p><b>Fire &amp; Theft Cover</b> - We will cover you for the loss or damage to the insured vehicle by fire, lightning, explosion, theft or attempted theft. <b>Trailers</b> - 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 &amp; Theft cover.</p> <p>Must be the insured vehicle for a claim to be made. 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"> <li>The excess, or any loss or damage up to the amount of the excess, that appears on the schedule.</li> <li>Satellite navigation equipment unless fitted as standard.</li> <li>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.</li> <li>Any amount claimed for a trailer that exceeds the value that you have previously declared to us.</li> <li>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. You must keep your vehicle and its keys safe at all times for a claim to be valid.</li> </ul> <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>	<p>2</p>
<p><b>Accidental Damage</b> - We cover the loss or damage to the insured vehicle including standard accessories.</p> <p><b>Trailers</b> - 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 cover.</p> <p>Excludes:</p> <ul style="list-style-type: none"> <li>Any exclusion or limitation applying to the Fire &amp; Theft section also applies to this section.</li> <li>Damage caused by frost unless you have taken all reasonable care to prevent it.</li> <li>Damage caused by filling the insured vehicle with the wrong fuel.</li> </ul>	<p>3</p>



Features and benefits included automatically	Significant exclusions or limitations	Policy section information can be found in
<b>New Vehicle Replacement and Lock Replacement</b> - If the insured vehicle is stolen or damaged within six months of purchase from new, we will replace with a new one of the same make model and specification. We will pay up to £250 towards the cost of replacement locks if the keys of the insured vehicle are stolen.	Only applies to Comprehensive cover. The repair costs for damage must be more than 60% of manufacturers list price for replacement. You must be the first registered owner.  Only applies to Comprehensive cover.	3
<b>Windscreen and Windows</b> - 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
<b>Foreign Use</b> - Minimum cover automatically extended to member countries of the European Union, Iceland, Liechtenstein, Norway or Switzerland.	European Union, or Iceland, Liechtenstein, Norway or Switzerland.	5

**Cancellation rights**

**“Cooling-off” Cancellation Right**

We hope you are happy with the cover this contract of motor insurance provides. However, you have the right to cancel it within 14 days of receiving the contract of motor insurance, without giving any reason. You may cancel using this ‘cooling-off’ period by telling us, or your insurance adviser, in writing or by email or telephone and cancellation can take effect immediately or from a later date, although it cannot be backdated to any earlier date.

If you cancel your contract of motor insurance before the start date we will return any premium paid in full within 30 days of our receipt of the notice of cancellation from you or your insurance adviser provided such notice is received by us prior to start date of the contract.

If you 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 start date of the contract until the contract is cancelled, unless where a claim has been made or incident advised by you or someone else that could give rise to a claim under which circumstances a refund of the premium is not payable.

**Your rights to cancel after the “cooling –off” period**

You may cancel your contract of motor insurance at any other time outside of the “cooling-off” period by telling us, or your insurance adviser, in writing or by email or telephone and cancellation can take effect immediately or from a later date, although it cannot be backdated to any earlier date. 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 £25 plus 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 instructions or to the later date you requested.

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

**Changes which may affect your cover**

You must tell your insurance adviser as soon as possible if any of your details change and you should contact your insurance adviser for advice if you are not sure whether a change will affect your cover. 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

**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 0800 028 9655 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

If you have a complaint about your policy or the service you have received, please contact the broker, intermediary or agent that arranged it. If they are unable to resolve your complaint you may refer your complaint to the Financial Ombudsman Service within six months of receiving their final response letter.

Should you be unhappy with service provided by Highway please contact us by phone on 0800 678 3159 (For Text Phone please dial 18001 first. Opening hours Mon-Fri 9am-5pm). If you prefer to write, please address your letter to Customer Care Team, LV= Brentwood, PO Box 9104, BOURNEMOUTH, BH1 9DB e-mail: [customercare@highway-insurance.co.uk](mailto:customercare@highway-insurance.co.uk).

When contacting us please ensure you quote your policy or claim number as appropriate. A copy of our internal complaints 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, Exchange Tower, London, E14 9SR. Telephone: 0800 023 4567 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)  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

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

## Financial Service 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). There are different levels of compensation, depending on what kind of insurance you have:

Compulsory insurance such as third party motor insurance, is covered for 100% of the claim. Non-compulsory insurance, such as home insurance, is covered for 90% of the claim.

You can get further information from the Financial Services Compensation Scheme.  
10th Floor Beaufort House, 15 St Botolph Street, London EC3A 7QU. Telephone 020 7741 4100 or e-mail, [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)

LV= and Liverpool Victoria are registered trade marks of Liverpool Victoria Friendly Society Limited and LV= and LV= Liverpool Victoria are trading styles of the Liverpool Victoria Group of companies. Underwritten by Highway Insurance Company Limited, part of the Liverpool Victoria group of companies. Highway Insurance Company Limited, registered in England and Wales number 3730662 is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, register number 202972. Registered address for both companies: County Gates, Bournemouth BH1 2NF. Tel: 01202 292333