



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

## LV= FLEET INSURANCE – POLICY SUMMARY

Some important facts about your Fleet 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 manslaughter or causing death by dangerous driving.</p> <p><b>Towing</b> – Cover is extended under this section while the Insured vehicle is legally towing a caravan, trailer or broken down vehicle.</p> <p><b>Emergency Medical Treatment</b> – We will pay for emergency medical treatment following an accident involving an insured vehicle.</p>	<p>Excludes :</p> <ul style="list-style-type: none"> <li>▪ Any amount above £ 5,000,000 for damage to other people’s property when caused by an insured commercial vehicle or motorcycle or any amount over £ 20,000,000 for damage to other people’s property when caused by an insured private car 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 style="text-align: center;">1</p>
<p><b>Fire &amp; Theft Cover</b> – We will cover you for loss or damage to the insured vehicle, including standard accessories and fitted entertainment equipment by fire, lightning, explosion, theft or attempted theft.</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>▪ Any amount over £ 1,000 for fitted entertainment equipment.</li> <li>▪ Satellite navigation equipment unless fitted as standard.</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 insured driver’s or hirers family or household.</li> </ul> <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>	<p style="text-align: center;">2</p>

Features and benefits included automatically	Significant exclusions or limitations	Policy section information can be found in
<p><b>Accidental Damage</b> – We cover loss or damage to the Insured vehicle, including standard accessories and fitted entertainment equipment.</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>▪ Tyre damage caused by wear and tear, braking, punctures, cuts or bursts.</li> </ul> <p>Provision of any Courtesy Vehicle is subject to availability.</p>	3
<p><b>New Vehicle Replacement</b> – If within 1 year of you buying an insured private car from new, the vehicle incurs damage that will cost more than 50% of the manufacturers list price then we will replace the insured private car with a new one of the same make, model and specification.</p>	<p>Only applies to Comprehensive cover.</p> <p>You must be the first registered owner of the vehicle unless it is subject to a leasing or contract hire agreement with you.</p> <p>We are not liable for any loss arising from any delay obtaining the replacement car. Any payment will be subject to the excess that appears on the schedule.</p> <p>This benefit does not apply if the Policy extends to cover self-drive hire.</p>	3
<p><b>Windscreen &amp; Windows</b> – We will pay for damage to the Insured’s vehicles’ windscreen and windows.</p>	<p>Only applies to Comprehensive cover.</p> <p>There may be a limit to the maximum amount payable dependent on which windscreen repairer or replacement provider you use. We suggest you use our approved provider Highway Glassline (0800 678 1010).</p>	4
<p><b>Replacement Locks</b> – If the keys, lock transmitter or entry card for the keyless entry system of your insured vehicle are stolen, we will pay up to £1,000 towards the cost of replacing: the door and boot locks, the ignition and steering locks, the lock transmitter and entry card.</p>	<p>Only applies to Comprehensive and Third Party Fire &amp; Theft covers.</p> <p>Subject to our being satisfied that the identity or the location of your vehicle is known to any person who may have the keys, transmitter or entry card.</p>	5
<p><b>Medical Expenses</b> – Cover for medical expenses for injury to you or your passengers, in addition to the compulsory Emergency Medical Treatment fee (see Section 1), arising from an accident involving the insured vehicle.</p>	<p>Only applies to Comprehensive cover.</p> <p>Maximum £500 payment for each person.</p>	6
<p><b>Foreign Use</b> – Cover automatically extended to member countries of the European Union and any country which the Commission of the European Communities is satisfied has arrangements to meet the requirement of Article 7(2) of EC Directive 72/166/EC.</p>	<p>Does not apply to Fire &amp; Theft only cover.</p>	7

Features and benefits included automatically	Significant exclusions or limitations	Policy section information can be found in
<p><b>Personal Belongings</b> – We will pay up to £750 for personal belongings in an insured vehicle if they are lost or damaged due to an accident, fire, theft or attempted theft.</p>	<p>Excludes :</p> <p>Money, stamps, tickets, documents, negotiable securities or share or bond certificates, goods, samples or equipment you or anyone insured by this policy carry in connection with any trade or business.</p>	8
<p><b>Trailers</b> – We will provide cover for attached and detached trailers.</p>	<p>Excludes :</p> <ul style="list-style-type: none"> <li>▪ for loss or damage to property being carried in or on any trailer or disabled mechanically propelled vehicle.</li> <li>▪ for loss of or damage to any fixtures, fittings or utensils carried in or on any trailer.</li> <li>▪ Any loss or damage up to the amount of the excess that appears on your schedule.</li> </ul>	9
<p><b>Unauthorised Movement of Obstructing Vehicles</b> – We will insure you or anyone employed by you to move a vehicle which is not owned by you if it is blocking your right of access to your premises. We will also insure you or anyone employed by you while parking a vehicle, which is owned by a visitor, on your premises.</p>	<p>Only applies to Third Party cover.</p>	10
<p><b>Unauthorised Use</b> – We will insure your vehicle for use or driving not authorised by you, as long as that use or driver is allowed by your certificate of motor insurance. The driver must repay us any money we pay if an accident happens.</p>	<p>Only applies to Comprehensive cover.</p>	11
<p><b>Principals Indemnity</b> – Where your vehicle is being used in connection with contract work on behalf of a principal we will indemnify the principal in respect of compensation they are legally liable to pay up to the indemnity limit under section 3 Accidental Damage above.</p>	<p>Excludes :</p> <ul style="list-style-type: none"> <li>▪ Death or bodily injury to any person employed by the principal arising out of or in the course of their employment.</li> <li>▪ liquidated damages or damages incurred under any penalty clause.</li> </ul>	12
<p><b>Child Seat Cover</b> – We will contribute up to £100 per child seat towards the cost of a replacement.</p>	<p>Only applies to Comprehensive cover.</p>	13
<p><b>Unlicenced Drivers</b> – When a licence is not required by law the policy conditions requiring a valid licence to be held will not apply.</p>	<p>Only applies to Comprehensive cover.</p>	14

Features and benefits included automatically	Significant exclusions or limitations	Policy section information can be found in
<p><b>Car Sharing</b> – We will provide cover for your private car if used as part of a car-sharing arrangement.</p>	<p>Excludes :</p> <ul style="list-style-type: none"> <li>▪ vehicles constructed or adapted to carry more than eight passengers (excluding the driver).</li> <li>▪ If the passengers are being carried in the course of a business of carrying passengers.</li> <li>▪ If total contributions received for the journey concerned involve an element of profit.</li> </ul>	15
<p><b>Personal Accident</b> – We will provide cover if you or a driver suffers accidental bodily injury in direct connection with your vehicle within three months of the accident which results in death, irrecoverable loss of sight in one or both eyes or loss of any limb.</p>	<p>Excludes :</p> <p>Any amount exceeding £5,000 in respect of any one person.</p> <p>Any amount exceeding £10,000 in any one period of insurance</p> <p>Cover if suicide, attempted suicide, alcoholism or drug addiction contributes to or speeds up the injury or death</p>	16
<p><b>Legal Expenses</b> – We will pay for legal expenses to recover the insured person’s uninsured losses following a road traffic accident resulting in damage, death or injury.</p>	<p>Excludes :</p> <ul style="list-style-type: none"> <li>▪ any claim made more than 90 days after the date of the incident.</li> <li>▪ claims in respect of the insured vehicle that your motor insurer repudiates or refuses to cover.</li> <li>▪ fines, costs or expenses which a criminal court orders you to pay.</li> </ul>	17

### ‘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 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)