

## LV= Truck Insurance - Policy Summary

This policy is underwritten by: Highway Insurance Company Limited  
Highway House, 171 Kings Road, Brentwood, Essex, United Kingdom, CM14 4EJ.

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 £1,000,000 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>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.</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>  | 1  |
| <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.</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 or Third Party Fire &amp; Theft cover.</p> <p>Must be the insured vehicle for a claim to be made.<br/>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.</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> | 2  |
| <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 described in the significant exclusions or limitations under Fire &amp; Theft cover 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>   | 3  |
| <p><b>Windscreen and Windows</b> – we pay for damage to the insured vehicle's windscreen and windows</p>  | <p>Only applies to Comprehensive cover.</p> <p>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).</p>   | 4  |

| Features and benefits included automatically  | Significant exclusions or limitations   | Policy section information can be found in |
|---|---|--|
| <b>Foreign Use</b> – Minimum cover automatically extended to member countries of European Union, Andorra, Croatia, Iceland, Norway and Switzerland. | No cover applies to any country who 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 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 policy outside of the 14 day period by providing confirmation to your Insurance provider 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 if the policy and return of the cover note and/or certificate. The return will be calculated from the inception date until the date that 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 0845 373 1241, 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

Policyfast Limited take pride in providing a first class service to all our policyholders, however occasionally an enquiry or a complaint may arise, often as a result of misunderstanding, which will usually be resolved quickly and efficiently to our policyholders satisfaction.

If you have an enquiry or cause to make a complaint regarding your policy, you should firstly contact the Broker/Agent who arranged the insurance for you. If they are unable to resolve the problem, please contact:

Operations Manager  
Policyfast Limited  
Unit 5, Vantage Park  
Washingley Road  
Huntingdon  
PE29 6SR

If you are not satisfied with the way your complaint has been dealt with, You may write to the insurer at the following address:

The Customer Care Department  
Highway Insurance Company Limited  
Highway House  
171 Kings Road  
Brentwood, Essex  
United Kingdom  
CM14 4EJ

If after following the above procedure, your complaint has not been resolved to your satisfaction, you may have the right to refer the matter to the Financial Ombudsman Service within six months of receiving our final response letter at the following address:

Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR

In all communications the Certificate Number appearing in the Schedule of Cover should be quoted.

### 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 0207 741 4100 or e-mail, [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk).