

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

## LV= Hire & Reward Insurance - Policy Summary

Some important facts about your Hire & Reward 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><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>Applies to all covers.</p> <p>Excludes:-</p> <ul style="list-style-type: none"> <li>Any amount above £10,000,000 for damage to other people’s property and any amount above £2,000,000 for costs and expenses incurred.</li> <li>Loss or damage to the insured 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 by the Road Traffic Act.</p>	<p>1</p>
<p><b>Fire &amp; Theft Cover</b> – We will cover you for the loss or damage to the insured vehicle, including accessories and fitted entertainment equipment, by fire, lightning, explosion, theft or attempted theft.</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.          There are limits to the amount paid for fitted entertainment equipment dependant on your cover.</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>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, sunroof 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 accessories and fitted entertainment equipment.</p> <p>Courtesy Vehicle provided for personal use whilst the insured vehicle is being repaired at our recommended repairer. This will not be provided if a plated vehicle option has been granted.</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> <li>Tyre damage caused by wear and tear, braking, punctures, cuts or bursts.</li> </ul>	<p>3</p>

Features and benefits included automatically	Significant exclusions or limitations	Policy section information can be found in
<p><b>New Vehicle replacement</b> – If, within 6 months of you buying the insured vehicle from new the vehicle incurs damage that will cost more than 60% of the manufacturers list price then we will replace the insured vehicle 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. If you wish to have the claim settled on a cash basis the most we will pay is the current market value of the insured vehicle.</p> <p>We are not liable for any loss arising from the delay of getting the replacement vehicle. Any payment will be subject to the excess that appears on the schedule.</p>	3
<p><b>Windscreen and Windows</b> – We pay for the 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
<p><b>Personal Accident, Personal Belongings, Medical Expenses and Fare Paying Passengers Personal Belongings</b> – We provide cover in the event of death or injury to the insured or spouse or civil partner when caused by an accident using the insured vehicle.</p> <p>There is limited cover for personal belongings arising from an accident, fire, theft or attempted theft involving the insured vehicle.</p> <p>There is limited cover for Medical Expenses, in addition to the compulsory Emergency Medical Treatment fee (see Section 1), arising from an accident involving the insured vehicle.</p> <p>There is limited cover for personal belongings or luggage belonging to any fare paying passenger arising from an accident, fire, theft or attempted theft involving the insured vehicle.</p>	<p>Only applies to Comprehensive cover.</p> <p>Personal Accident cover exclusions:-</p> <ul style="list-style-type: none"> <li>• Any payment over £2,500 for each person.</li> <li>• Death or bodily injury from suicide or attempted suicide.</li> <li>• Anyone under 21 or 75 and older at time of the accident.</li> <li>• Failure to use seat belts.</li> </ul> <p>Personal Belongings exclusions:-</p> <ul style="list-style-type: none"> <li>• Any payment over £250.</li> <li>• Any belongings covered by any other insurance.</li> <li>• Entertainment equipment or accessories including tapes or discs.</li> <li>• Money, phone or computer equipment or accessories when the insured vehicle is left unlocked or unattended.</li> <li>• Stamps, tickets, documents, securities, jewellery or furs.</li> <li>• Goods, tools of trade or samples.</li> <li>• Keys, remote control or security devices.</li> </ul> <p>Medical Expenses cover exclusions:- Any amount over £100 for each person.</p> <p>Fare Paying Passengers Personal Belongings exclusions:-</p> <ul style="list-style-type: none"> <li>• Any payment over £1000 per passenger.</li> <li>• Any belongings covered by any other insurance.</li> <li>• Entertainment equipment or accessories including tapes or discs.</li> <li>• Phone or computer equipment or accessories.</li> <li>• Money, stamps, tickets, documents, securities, jewellery or furs.</li> <li>• Goods, tools of trade or samples.</li> </ul>	5
<p><b>Foreign Use</b> – Policy cover automatically extended to member countries of the European Union, Andorra, Croatia, Iceland, Norway and Switzerland for up to a quarter of the Period of Insurance.</p>	<p>No cover applies to any country which is not a member state of the European Union, or Andorra, Croatia, Iceland, Norway or Switzerland. Excludes any period in excess of a quarter of the Period of Insurance.</p>	6
<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 £250 towards the cost of replacing: the door and boot locks, the ignition and steering locks, the lock transmitter or the entry card.</p>	<p>Only applies to Comprehensive cover.</p> <p>Subject to our being satisfied that that the identity or the location of your vehicle is known to any person who may have the keys, transmitter or entry card.</p>	8
<p><b>Optional cover</b></p>	<p><b>Significant exclusions or limitations</b></p>	<p><b>Policy section information can be found in</b></p>
<p>None available for Hire &amp; Reward</p>	<p>N/A</p>	<p>N/A</p>

### 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 of premium will be made, subject to no claim for indemnity being made under the terms of the policy and the return of the covernote and/or certificate, in accordance with our short period cancellation scale below.

Up to 1 month	Up to 2 months	Up to 3 months	Up to 4 months	Up to 5 months	Up to 6 months	Up to 7 months	Up to 8 months	Up to 9 months	Up to 10 months	Over 10 months
Amount refunded	Amount refunded	Amount refunded	Amount refunded	Amount refunded	Amount refunded	Amount refunded	Amount refunded	Amount refunded	Amount refunded	Amount refunded
80%	72%	64%	56%	48%	40%	32%	24%	16%	8%	Nil

### 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

When you advise of any permanent or temporary changes to your policy during the period of insurance, a premium adjustment charge of £15 + Insurance Premium Tax will be made in respect of the changes and to cover our administrative costs. This charge is in addition to any administration fees charged by your intermediary.

### Making a claim

If you wish to report an accident or theft or wish to make any claim please call our Contact Centre on 0871 221 5229 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 [customercare@highway-insurance.co.uk](mailto: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](mailto: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](mailto:enquiries@fscs.org.uk).

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