



# Motor Trade Combined Insurance Policy Summary

This is a Policy Summary only and does not contain full terms and conditions of the contract of insurance. These can be found in the Policy document, a copy of which is available on request. Excesses (the amount of any claim that you are responsible for) are shown on the Policy Schedule.

## Insurer

Highway Insurance Company Limited

## Type of Cover

LV=s Motor Trade Combined Insurance is designed to cover the assets, earnings and the legal liabilities of your business. Some of the covers are optional and will only apply if you have selected them and they are shown on the Policy Schedule.

## Significant features & Significant or unusual exclusions or limitations

Section 1: Material Damage	
<b>Cover</b>	
This Section of the Policy covers damage to Property caused by: <i>Fire, lightning, explosion, aircraft, earthquake, riot, malicious damage, theft, storm, flood, impact, escape of water, sprinkler leakage, accidental damage and subsidence</i> as defined in the Insurable Perils section of the Policy. Some of these Perils are optional. The Policy Schedule will show which Insured Perils apply to each item.	
<b>Principal Extensions</b>	<b>Limit</b>
capital additions	the lesser of 10% of Sum Insured or £250,000
clearing of drains	£5,000 any one loss
computer records	£10,000 in any one period of insurance
exhibitions(ex-vehicles)	£2,500 any one loss
vehicles at exhibitions	£250,000 in any one period of insurance
fire extinguishment expenses	£10,000 any one loss
home workers (other locations)	£2,500 any one loss/£10,000 in any one period of insurance
landscaped gardens (damage by fire services)	£10,000 in any one period of insurance
loss of metered water	£10,000 any one loss
public authorities	15% of the Buildings Sum Insured
theft damage to buildings (if buildings are not insured)	£25,000 in any one period of insurance
theft of keys and lock replacement (ex-motor vehicles)	£10,000 in any one period of insurance
third party storage locations	£5,000 any one location/£20,000 in any one period of insurance

trace and access underground services temporary removal of motor vehicles new vehicle concession vehicles held for sale loss of use of customers' vehicles Insured's Vehicles sum insured seasonal increase depreciation in value of stolen vehicles lock replacement (motor vehicles) fraud trick false pretence inadvertent omission to insure theft of building fabric	£10,000 any one loss for which the Insured is responsible £25,000 any one loss £50,000 above any amount otherwise payable £10,000 any one vehicle £50,000 any one loss 30% February, March, August, September £5,000 or 10% of value whichever is less any one loss £50,000 in any one period of insurance £50,000 in any one period of insurance £100,000 any one loss £5,000 in any one period of insurance
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### Principal Exclusions

<ul style="list-style-type: none"> <li>• a number of covers are excluded when premises are unoccupied or disused</li> <li>• accidental erasure of electronic records</li> <li>• acts of fraud or dishonesty</li> <li>• bursting by steam pressure of boilers</li> <li>• cessation of work</li> <li>• change in temperature</li> <li>• corrosion, rust, wet or dry rot</li> <li>• damage to building by its own collapse</li> <li>• damage to structures in the course of erection</li> <li>• damage to property that is the subject of a trade process</li> <li>• damage caused by defective workmanship</li> <li>• livestock growing crops or trees</li> </ul>	<ul style="list-style-type: none"> <li>• defective workmanship, design or materials</li> <li>• disappearance, unexplained loss or loss by deception</li> <li>• frost, change in water table level</li> <li>• inherent vice, latent defect, gradual deterioration</li> <li>• joint leakage, failure of welds</li> <li>• mechanical or electrical breakdown</li> <li>• orders of the government</li> <li>• pollution or contamination</li> <li>• spontaneous fermentation</li> <li>• lands piers jetties bridges culverts excavations</li> <li>• railway locomotives rolling stock watercraft or aircraft</li> </ul>	<ul style="list-style-type: none"> <li>• storm and flood damage caused to fences, gates and property in the open other than Customers' Vehicles and Insured's Vehicles</li> <li>• subsidence caused by or arising from             <ul style="list-style-type: none"> <li>➢ made up ground</li> <li>➢ coastal erosion</li> <li>➢ normal settlement of new structures</li> </ul> </li> <li>• theft not involving forcible and violent means</li> <li>• theft of property in the open other than Customers' Vehicles and Insured's Vehicles</li> <li>• wear and tear</li> <li>• damage by pets</li> <li>• bullion jewellery precious stones metals or furs</li> <li>• loss of market loss of use or monetary devaluation (unless specifically insured)</li> </ul>
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### Additional Covers to Section 1

Cover	Cover Includes	Principal Exclusions
<b>Glass</b> Damage to all internal or external fixed glass	<ul style="list-style-type: none"> <li>• damage to alarms</li> <li>• external blinds up to £2,500</li> <li>• goods on display in windows caused by the impact of falling glass up to £2,500</li> <li>• neon signs &amp; electric light fittings up to £2,500</li> <li>• sanitary ware up to £2,500</li> <li>• temporary boarding up</li> </ul>	Damage <ul style="list-style-type: none"> <li>• caused by repairs or alterations</li> <li>• when the building is unoccupied</li> <li>• caused by wear and tear or gradual deterioration</li> <li>• caused by scratching or cracking</li> <li>• caused by change in colour, temperature or climatic conditions</li> <li>• defective design materials or inherent defects</li> </ul>

<p><b>Goods in Transit (other than Motor Vehicles)</b> Up to the Sum Insured in relation to damage to Stock in Trade Portable Hand Tools and Plant Machinery and Trade Fixtures in transit</p>	<ul style="list-style-type: none"> <li>transit within Great Britain Northern Ireland and the European Union</li> </ul>	<ul style="list-style-type: none"> <li>defective or inadequate packing or addressing</li> <li>spillage leakage evaporation loss of weight shrinkage</li> <li>mechanical or electrical derangement breakdown</li> <li>delay confiscation requisition embargo</li> <li>damage outside business hours unless vehicles are in a locked building or compound</li> </ul>
<p><b>Engineering Damage</b> Damage to covered equipment at the Premises up to the Limit of Indemnity shown in the Schedule</p>	<ul style="list-style-type: none"> <li>contamination by hazardous substances £10,000 any one accident</li> <li>computers and software £500,000 any one period of insurance</li> <li>portable computer equipment £5,000 any one accident</li> <li>expediting expenses £20,000 any one accident</li> <li>loss of contents of oil tanks £10,000 any one accident</li> <li>perishable goods £15,000 any one premises</li> <li>damage to own surrounding property £1,000,000 any one accident</li> </ul>	<ul style="list-style-type: none"> <li>damage resulting from pressure testing of any boiler or vessel</li> <li>any defect virus loss of data within media</li> <li>depletion deterioration corrosion erosion wear and tear or gradually developing condition</li> <li>any loss or damage recoverable under a maintenance agreement warranty or guarantee</li> </ul>
<b>Optional Additional Cover to Section 1</b>		
<p><b>Theft by Employees</b> Loss of business money or goods caused by fraudulent acts of employees.</p> <ul style="list-style-type: none"> <li>Limit £10,000</li> </ul>		<ul style="list-style-type: none"> <li>losses not discovered within 30 days of the loss</li> </ul>
<p><b>All Risks on portable property</b> All Risks cover on portable property used in connection with the Business of the Insured within the Geographical Area selected</p>		<ul style="list-style-type: none"> <li>confiscation or detention</li> <li>unattended property unless contained in <ul style="list-style-type: none"> <li>a securely locked vehicle</li> <li>a secure vehicle</li> </ul> </li> <li>wear, tear, breakdown or depreciation</li> </ul>
<b>Section 2: Business Interruption</b>		
<p><b>Cover</b> This Section of the Policy covers</p> <ul style="list-style-type: none"> <li>loss of gross profit caused as a result of damage to Property covered in Section 1</li> <li>loss of book debts caused by insured damage to accounting records</li> </ul>		
<b>Principal Extensions</b>	<b>Limit</b>	
<ul style="list-style-type: none"> <li>premises closure or restrictions</li> <li>accidental failure of public supply</li> <li>denial of access</li> <li>unspecified customers</li> <li>unspecified suppliers (ex-vehicles components or fuel)</li> </ul>	<ul style="list-style-type: none"> <li>£50,000 for any one loss</li> <li>£100,000 for any one loss</li> <li>£100,000 for any one loss</li> <li>£100,000 for any one loss</li> <li>£100,000 for any one loss</li> </ul>	

unspecified suppliers (vehicles and components)	£250,000 for any one loss
unspecified suppliers (fuel)	£250,000 for any one loss
unspecified suppliers (rest of world)	£100,000 for any one loss
goods in transit	£50,000 for any one loss
documents	£25,000 for any one loss
contract sites	£25,000 for any one loss
storage sites	£25,000 for any one loss

### Principal Exclusions

- damage by riot or malicious damage causing erasure loss distortion or corruption of information on computer systems
- other erasure loss distortion or corruption of information on computer systems unless resulting from any of the Insured Perils
- increase in cost of working due to:
  - failure of any satellite prior to obtaining its full operating function
  - atmospheric, solar or lunar conditions causing temporary interference with transmission to or from any satellite

### Additional Cover to Section 2

Cover	Cover Includes
<b>Engineering Damage</b> Loss arising from damage covered under Section 1 up to £100,000 in any one period of insurance	<ul style="list-style-type: none"> <li>• reinstatement of date £50,000 for any one Accident</li> <li>• increased cost of working £50,000 for any one Accident</li> <li>• hire of substitute item £5,000 for any one Accident</li> </ul>

### Section 3: Money and Personal Accident Assault

**Cover**  
Loss of business money either on the Premises or elsewhere within Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.  
Benefits payable to employees in the event of injury caused by assault in the course of the Business.  
Limits are shown on the Schedule for money and benefits in the event of injury caused by assault.

Principal Extensions	Limit
damage to safes clothing and personal effects credit cards victim support up to medical expenses up to	£1,000 any one person any one claim £500 during any one period of insurance £1,000 any one Insured Person / £5,000 in total for all Insured Persons £1,000 any one Insured Person

### Principal Exclusions

- Business Money:
  - loss from an unattended vehicle
  - shortage due to error or omission depreciation in value loss of market or indirect loss
  - loss arising from forgery deception or the use of counterfeit money fraudulent or invalid payment
  - theft not involving forcible and violent entry
  - loss from unconnected business activities
  - loss outside the Territorial Limits
- Personal Accident (Assault):
  - any person under 18 years of age or over 65 years of age or pre-existing physical or mental defect or infirmity

## Section 4: Wrongful Conversion

### Cover

Indemnify in the event of any motor vehicle purchased by the Insured during the period of insurance within the Territorial Limits in connection with the Business and there is a breach of implied warranty of title.

Indemnity in respect of:

- the true owner substantiating a valid claim for the return of the vehicle or its value
- the purchaser substantiating a valid claim in lieu of the return of the vehicle to its rightful owner

The Insurer will pay up to the Indemnity Limit stated in the Schedule in any one Period of Insurance.

### Principal Exclusion

- the first 20% of any claim

## Section 5: Loss of MOT Licence

### Cover

Depreciation in the value of the Insured's interest in the Insured's Premises should the MOT licence be suspended or withdrawn by the Department of Transport.

The Indemnity Limit is shown in the Schedule.

### Principal Extension

- appeal costs

### Principal Exclusions

- suspension or warning received during the four weeks immediately following inception of cover
- extension of or compulsory purchase of the Premises or any scheme of town or country planning improvement or development
- any decision of the Department of Transport to reduce the number of authorised examiners/testers
- any alteration following inception of cover to any relevant legislation
- failure to maintain equipment or machinery at the Premises in good repair
- failure to keep accurate documentation as required by the Department of Transport and/or Vehicle and Operator Services Agency
- losses where the Insured is entitled to compensation under legislation
- a criminal conviction

## Section 6: Engineering Inspection

### Cover

Where the Insured contracts the Insurer to carry out an inspection, the inspecting authority will make periodical inspections of the Statutory Plant and, if applicable, all other Plant described in the Schedule.

## Section 7: Employers' Liability

### Cover

This optional Section protects the Insured for their legal liabilities in respect of claims from employees sustaining injury or disease caused during the period of insurance and in connection with their employment by the Insured.

The Limit of Indemnity is £10,000,000.

Principal Extensions	Limit
court appearance compensation Health and Safety - legal defence costs indemnity to other parties unsatisfied court judgements Corporate Manslaughter and Corporate Homicide - legal defence costs	£250 per day

### Optional Additional Cover to Section 7

- Injury to Working Partners

### Principal Exclusions

- liability arising from work or visits offshore
- injury involving motor vehicles in circumstances where motor insurance is required by law
- working other than in Great Britain, Northern Ireland, Channel Islands and Isle of Man other than for temporary visit

## Section 8: Public and Products Liability and Defective Workmanship

### Cover

This Section protects the Insured for their legal liabilities to pay compensation and legal costs for accidental death or injury to any person (excluding employees) and accidental damage to third party material property Sub Section A Public and Products Liability and Sub Section B Defective Workmanship .

The Limit of Indemnity is shown in the Schedule (inclusive of costs in respect of occurrences in the USA or Canada).

Principal Extensions	Limit
Sub Section A - Public & Products Liability court attendance compensation	£250 per day per person

Consumer Protection & Food Safety Acts - legal defence costs cross liabilities Data Protection Act Corporate Manslaughter and Corporate Homicide - legal defence costs Defective Premises Act Health & safety at Work - legal defence costs indemnity to other parties motor contingent liability overseas personal liability Sub Section B - Defective Workmanship and Sales Indemnity	
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**Principal Exclusions applicable to Sub Sections A and B**

<ul style="list-style-type: none"> <li>advice and design</li> <li>all pollution in USA / Canada</li> <li>asbestos other than accidental discovery</li> <li>contractual liability</li> <li>damage to goods supplied</li> <li>exports to USA / Canada</li> </ul>	<ul style="list-style-type: none"> <li>fines</li> <li>gradual pollution and contamination</li> <li>property in the custody / control of the Insured (Sub Section a only)</li> <li>safety critical products</li> <li>race, re-cut, imported, second-hand or worn tyres</li> </ul>	<ul style="list-style-type: none"> <li>vehicles when compulsory insurance is required</li> <li>working offshore</li> <li>working manually other than in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man</li> <li>use of boats, watercraft, aircraft</li> <li>damage to property worked upon</li> </ul>
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**Section 9: Legal Expenses**

**Cover**  
 This Section indemnifies the Insured in respect of claims for Legal Costs, Professional Costs and Awards of Compensation notified within the Period of Insurance  
 Covers provided are:  
*Sub-section A - Contract Disputes, Sub-section B - Criminal Prosecution Defence, Sub-section C - Employment Disputes, Sub-section D - Tax Protection, Sub-section E - Property Disputes, Sub-section F - Data Protection, Sub-section G - Statutory Licence, Sub-section H - Personal Injury, Sub-section I - Wrongful Arrest Defence, Sub-section J - Jury Service Allowance and Sub-section K - Pension Trustee Defence*

The Limit of Indemnity is £100,000 any one claim for all Sub-Sections other than Sub-Section J which is £1,000 any one claim. All £1,000,000 in the aggregate.

<b>Policy Benefit</b>	<b>Principal Exclusions</b>
<p><b>Sub-Section A - Contract Disputes</b>            Disputes with suppliers and customers concerning a contract for the sale or supply of goods or a service provided that:</p> <ul style="list-style-type: none"> <li>the Insured will only be indemnified by this sub section for contract disputes arising from construction work carried out by the Contracting Party for the repair and renovation of the Buildings insured under Section 1 - Material Damage owned by the Insured and used in connection with the Business</li> <li>the amount in dispute exceeds £1,000</li> <li>if the dispute relates to monies owed, the designated debt collection service is notified within 30 days and agreement is provided to instruct on a no win basis</li> </ul>	<ul style="list-style-type: none"> <li>construction contracts unless the construction work is carried out by a Contracting Party for the repair and renovation of the Buildings insured under Section 1 - Material Damage owned by the Insured and used in connection with the Business</li> <li>contracts where the rights or liabilities are incurred through an agent</li> <li>contracts governed by the Consumer Credit Act 1974</li> <li>employment contracts</li> <li>any tenancy or licence to use Property</li> </ul>

<ul style="list-style-type: none"> <li>• legal expenses incurred in the pursuit of any claim or legal proceedings shall be limited to 75% of the amount in dispute</li> </ul>	
<p><b>Sub-Section B - Criminal Prosecution Defence</b>  Defence of criminal prosecutions and appeals against Improvement Notices under the Health and Safety at Work Act or the Food Safety Act.</p>	<ul style="list-style-type: none"> <li>• arising from HMRC investigations</li> <li>• allegations of unlawful violence or dishonesty</li> <li>• allegations of speeding or driving whilst under the influence of alcohol or drugs or allegations of non endorsable road traffic offences</li> </ul>
<p><b>Sub-Section C - Employment Disputes</b>  Defence of disputes with prospective employees, employees or ex-employees concerning their contract of employment or any employment related legislation and indemnity for awards of compensation, all providing the advice of the legal advice line has been followed:</p> <ul style="list-style-type: none"> <li>• prior to carrying out a disciplinary procedure</li> <li>• prior to dismissal of an employee</li> <li>• prior to instituting a redundancy programme and prior to making an employee redundant</li> <li>• upon notification of a grievance</li> <li>• upon notification of a complaint of discrimination victimisation or harassment</li> <li>• before any adverse variation in terms and conditions of employment (including hours, time, place of work or deduction or reduction in wages)</li> <li>• immediately an employee walks out</li> <li>• upon receipt of an appeal by an employee of a disciplinary or grievance decision</li> </ul>	
<p><b>Sub-Section D - Tax Protection</b>  Expert representation for your business in the event of either an in-depth tax or an Aspect investigation, a VAT tribunal, or an Employer Compliance dispute.</p>	<ul style="list-style-type: none"> <li>• technical or routine treatment of matters</li> <li>• taxation proceedings arising out of negligent mis-statements or omissions by the Insured or a lack of reasonable care in keeping business books and records</li> <li>• where Corporation Tax and Income Tax Self- Assessments Returns are submitted outside statutory time limits</li> <li>• defence of a criminal prosecution</li> <li>• investigations solely into earlier accounts or records</li> <li>• preparation or correction of Self-Assessment return</li> <li>• disputes concerning Working Tax Credit, National Minimum Wage, IR35 legislation</li> <li>• where the Anti-Avoidance Intelligence Unit of HMRC are involved or any matter relating to bespoke tax planning</li> <li>• where the Insured has not notified chargeability to tax within the statutory time limits</li> <li>• any enquiry under Public Notice 160 or Section 60 of the VAT Act 1994 or matters handled by HMRC Specialist Investigations Civil Investigations of Fraud and Criminal Investigations Sections and Code of Practice 8 and 9 cases</li> <li>• an investigation arising out of a voluntary disclosure made to HMRC in respect of omitted tax NIC or VAT liabilities which become due as a result of</li> </ul>



	the Insured's deliberate act or following an HMRC amnesty where the Insured has made an incorrect return to HMRC
<p><b>Sub-Section E - Property Disputes</b> Pursuit or defence of disputes over:</p> <ul style="list-style-type: none"> <li>• possession of Insured property</li> <li>• the terms of a tenancy agreement</li> <li>• alleged negligence damage or nuisance to Insured's property</li> </ul>	<ul style="list-style-type: none"> <li>• payment of rent tax or service charges</li> <li>• renewal of tenancy agreement</li> <li>• planning or building regulations</li> <li>• a contract relating to Insured's property (other than a tenancy agreement)</li> </ul>
<p><b>Sub-Section F - Data Protection</b> Defence of claims arising out of an application or appeal under the Data Protection Act and payment of compensation awards made against the Insured under the Act.</p>	
<p><b>Sub-Section G - Statutory Licence</b> Legal Expenses incurred in an appeal against the suspension revocation imposed alteration of or refusal to renew a statutory licence.</p>	<ul style="list-style-type: none"> <li>• disciplinary procedures by regulatory authority or</li> <li>• any appeals following such procedures</li> <li>• alterations or refusal imposed by Act of Parliament</li> <li>• any cost incurred to comply with a notice or order</li> <li>• driving licences</li> </ul>
<p><b>Sub-Section H - Personal Injury</b> Pursuit of claims for compensation following a personal injury.</p>	
<p><b>Sub-Section I - Wrongful Arrest Defence</b> Defence of claims alleging wrongful arrest or malicious prosecution.</p>	<ul style="list-style-type: none"> <li>• allegations made by employees or ex-employees</li> </ul>
<p><b>Sub-Section J - Jury Service Allowance</b> To pay the amount the Insured are liable to pay employees when they attend on jury service.</p>	<ul style="list-style-type: none"> <li>• limited to £100 a day and £1,000 any one claim</li> </ul>
<p><b>Sub-Section K - Pension Trustee Defence</b> Defending claims against the Insured in the Insured's capacity as a trustee of a pension fund for the benefit of the Insured's employees.</p>	
<b>Section 10: Terrorism</b>	
<p><b>Cover</b> An optional Section where you may choose to add All Risks Terrorism Insurance to the Material Damage and Business Interruption covers. Cover is provided for events arising from acts of Terrorism in England, Scotland and Wales. Terrorism cover cannot be purchased selectively. If you require Terrorism cover it must apply to all your insured property. Cover will be limited to the Sums Insured that you have selected.</p>	
<p><b>Principal Exclusions</b></p> <ul style="list-style-type: none"> <li>• war invasion act of foreign enemy hostilities civil war rebellion revolution</li> <li>• insurrection military or usurped power riot or civil commotion</li> <li>• computer virus hacking denial of service attack</li> <li>• nuclear installation nuclear reactor</li> </ul>	
<b>Section 11: Road Risks</b>	
<p><b>Cover</b> This Section provides cover for loss or damage to an insured vehicle whilst away from your business premises, the level of cover is shown in the Schedule. Cover is also provided for your legal liability for bodily damage caused by an insured vehicle, indemnity in respect of injury is unlimited and £5,000,000 in respect of property damage.</p>	

<b>Principal Extensions</b>		<b>Limit</b>
contract price		
new vehicle concession		£50,000 above any amount otherwise payable
vehicles held for sale		£10,000 any one vehicle
loss of use customer vehicles		£50,000 any one claim
unauthorised movement		
contingent liability		
lock replacement (motor vehicles)		£50,000 any one claim
<b>Principal Exclusions</b>		
<ul style="list-style-type: none"> <li>• vehicles hired under a purchase hire agreement to partners, directors or employees</li> <li>• loss of use other than in respect of customers vehicles</li> <li>• death or bodily injuries to employees other than that as required by the Road Traffic Acts</li> <li>• loss, damage or injury caused in, or about your premises unless required by the Road Traffic Acts</li> <li>• losses where a vehicle is being used other than in accordance with the terms of the certificate of motor insurance</li> <li>• any vehicle being used airside</li> <li>• liability for acts of terrorism other than as required by Road Traffic Act legislation</li> </ul>		
<b>Principal General Policy Exclusions</b>		
<ul style="list-style-type: none"> <li>• War</li> <li>• Government action</li> <li>• Radioactive contamination</li> <li>• Sonic bangs</li> <li>• Terrorism (property and Business Interruption)</li> <li>• Date recognition</li> <li>• Marine covers</li> <li>• Computer virus</li> <li>• Illegal deliberate and criminal activities</li> </ul>		

### **Period of cover**

The policy duration is 12 months and is annually renewable (unless shown differently on your policy schedule).

### **Cancellation**

You have the right to cancel your Policy from inception within 14 days of the receipt of the documents at the start of the insurance ("the cooling off period") if the cover does not meet your requirements by returning all documents and any certificate to the Broker Intermediary or Agent who arranged the Policy

We shall return any premium paid in full within 30 days of the receipt of the notice of cancellation from the Broker Intermediary or Agent if the cover is cancelled either

a) before the inception date or

b) within the 14 day cooling off period provided that no claim has been made or incident advised that could give rise to a claim in these circumstances no return of premium will be made.

If you wish to cancel at any other time, please contact the Broker, Intermediary or Agent who arranged the Policy.

## How to make a claim

Please contact the Broker, Intermediary or Agent who arranged the Policy. Please quote your policy number.

## How to make a complaint

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 Textphone please dial 18001 first. Opening hours Mon-Fri 9am-5pm). If you prefer to write, please address your letter to Customer Care Team, Highway Insurance, Highway House, 171 Kings Road, Brentwood, Essex. CM14 4EJ  
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, Harbour Exchange Square, 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.

## Compensation

If we are unable to meet our liabilities to policyholders, you may be able to claim compensation from the Financial Services Compensation Scheme.

The level of compensation differs depending on the type of cover:

Compulsory Insurance: 100% of the claim

Non-Compulsory Insurance: 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 **0800 678 1100** or **020 7741 4100**.

E-mail: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk). Website: [www.fscs.org.uk](http://www.fscs.org.uk).

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