



Mr T Hoang
50 CHICHESTER ROAD
BOGNOR REGIS
PO21 2XJ

Policy number:

[REDACTED]

Get in touch:

[REDACTED]

Phone lines open

Monday to Friday: 8am - 8pm

Saturday: 9am - 5pm

Sunday: 10am - 4pm

Bank holidays: 9am - 5pm

For Text Phone: [REDACTED]

Dear Mr Hoang

Date: 19 April 2020

Thanks for choosing us for your insurance - you can now relax knowing you're covered.

This price is based on the details you've given us. And just so you know, next year's price could be higher or lower, depending on any changes to your own circumstances or our rates.

Vehicle	Cover	Price
MAZDA 6 TS2 (155) [REDACTED]	Comprehensive 30 April 2020 to 29 April 2021	£281.87 Includes any optional extras you've chosen and insurance premium tax

Permitted drivers

Mr T Hoang
Mrs C Chac

What to do next

- Check the information enclosed
- Call us if you need to make any changes
- Your breakdown documents will arrive separately

[REDACTED]

As an LV= customer you get discounts on our other products, visit LV.com for more details.

Kind regards

[REDACTED]

Heather Smith

Managing Director, Liverpool Victoria Insurance Company Limited

Protected No Claim Discount (PNCD)

- You've chosen to add PNCD.
- For vehicle [REDACTED] this increases your premium by £24.42. You have declared a No Claim Discount (NCD) of 9 years.
- The tables below show: (1) the average NCD awarded to our motor insurance policyholders last year according to their number of NCD years; and (2) what would happen to your NCD years if you were to make one or more claims in the next 12 months with and without this protection.

Table 1	
NCD years	Average NCD discount
1	60%
2	65%
3	69%
4	72%
5	75%
6	75%
7	76%
8	77%
9 or more	80%

Table 2				
Current NCD years	NCD at next renewal, without PNCD			NCD at next renewal with PNCD*
	1 claim in the next 12 months	2 claims in the next 12 months	3 claims in the next 12 months	
0	0	0	0	No reduction in NCD
1	0	0	0	
2	0	0	0	
3	1	0	0	
4	2	0	0	
5 to 8	3	1	0	
9 or more	4	2	0	

*PNCD does not protect the overall price of your insurance policy. The price of your insurance policy may increase following an accident or claim even if you were not at fault.

Find out how we use your personal information and the rights you have at [LV.com/Gldata](https://www.lv.com/Gldata).

We can provide all communication in Braille, large print and audiotape. You can also receive your documents by either email or post - for more information please get in touch. Calls will be recorded.

Your schedule

Please check this schedule carefully and let us know if anything is incorrect. A claim could be rejected or not fully paid and your policy could be cancelled or treated as if it never existed if any of the information is wrong.

It is important you keep this schedule safe together with your certificate of motor insurance and document of insurance

Price

Annual: £281.87 includes any optional extras you've chosen and insurance premium tax

Your price

What impacts your premiums – visit [LV.com/carprice](https://www.lv.com/carprice)

Cover dates

30 April 2020 to 29 April 2021

Vehicle

2011 MAZDA 6 TS2 (155) (2.0 litre)

- Purchased in 2014
- Estimated yearly mileage of 6000
- Hasn't been changed from the manufacturer's standard specification
- Is parked overnight in the Road at PO21 2XJ
- The main user is Mr T Hoang - The main user is the person who drives the vehicle the majority of the time
- This is the only vehicle in your household

Your policy

Comprehensive cover

Your policy includes

- 9 year(s) NCD (the maximum) earned from driving this or a previous car in UK
- £10,000 personal accident cover
- Windscreen cover
- Driving by Mr T Hoang, and Mrs C Chac.
- Foreign use up to 180 days

If you're travelling abroad, please request a green card from [LV.com/greencard](https://www.lv.com/greencard)

Comprehensive cover

Accidental damage to your vehicle as well as damage and/or injury you cause to another vehicle, its driver or property in an accident. It also covers your vehicle if it's damaged by fire or theft.

Optional extras you've chosen to add

Please make sure you don't have the same or similar cover with another provider

✓ Motor legal expenses	£25.99
✓ Basic hire car	£19.90
We guarantee you a hire car while yours is being fixed by one of our recommended repairers. The car will be a small hatchback under 1200cc	
✓ Breakdown cover - Roadside Assist	£26.00
✓ Protected NCD	£24.42

Optional extras you've chosen not to add

- ✗ Similar size hire car
We guarantee you a hire car while yours is being fixed by one of our recommended repairers. This will be a similar size to your car up to a limit of 2.0L and 7 seats
- ✗ £100,000 personal accident cover
Increase the current benefit to £100,000 for serious injuries to you, your partner or named drivers whilst in or getting in or out of your vehicle.

You can change your optional extras

If your needs have changed, you can add or remove optional extras by calling us on [REDACTED]

Policyholder

Mr T Hoang

- DOB: 20 July 1961
- Married

- Main occupation status: Employed
- Main occupation: Chef
- Resident in the UK for 3 or more years
- Home owner
- You're the legal owner of [REDACTED]
- You're the registered keeper of [REDACTED]
- Covered for social, domestic and pleasure and also use in connection with your business or profession, excluding commercial travelling.
- Has held a full UK licence for over 8 years

Motoring convictions and/or fixed penalty endorsements in the last 5 years

- None

Claims or accidents in last 5 years

- None

What you'll need to pay if you claim and you're driving

Excesses that apply

Accidental damage:	£400.00 (this includes £300.00 voluntary excess)
Fire and theft:	£400.00 (this includes £300.00 voluntary excess)
Window glass replacement:	£95.00
Window glass repair:	£20.00

Not using an LV= recommended repairer - you'll pay an extra £200.00 excess

Applies to accidental damage, fire and theft and glass replacement excesses if you use a repairer/garage not recommended by LV=.

Named driver

Mrs C Chac

- DOB: 02 January 1964
- Main occupation status: Self-employed
- Main occupation: Cafe Owner
- Relationship to policyholder: Spouse/Civil partner
- Resident in the UK for 3 or more years
- Covered for social, domestic and pleasure and also use in connection with your business or profession, excluding commercial travelling.
- Has held a full UK licence for over 8 years

Motoring convictions and/or fixed penalty endorsements in the last 5 years

- None

Claims or accidents in last 5 years

- None

What you'll need to pay if you claim and Mrs C Chac is driving

Excesses that apply

Accidental damage:	£400.00 (this includes £300.00 voluntary excess)
Fire and theft:	£400.00 (this includes £300.00 voluntary excess)
Window glass replacement:	£95.00
Window glass repair:	£20.00

Not using an LV= recommended repairer - you'll pay an extra £200.00 excess

Applies to accidental damage, fire and theft and glass replacement excesses if you use a repairer/garage not recommended by LV=.

Driving other cars

You can also drive a private vehicle with the owner's permission while in the UK, the Isle of Man and the Channel Islands. (this doesn't include vehicles owned or registered by or hired to you under a hire purchase agreement). The cover is for third party only – loss or damage to the vehicle you're driving isn't covered.

Call [REDACTED] Any windscreens or windows not made of glass, are not covered under this section.

LV= recommended repairers

You can choose which repairer you want to use from our list of recommended garages. If you choose a garage that isn't on our list, you need to pay an extra £200 excess, plus any other excess shown under 'Excesses that apply'.

Detailed information on your policy

What happens if my policy is cancelled or changed?

We'll make a charge to cover our costs if you:

Cancel your insurance policy	£40.00
Change your vehicle or driver	£15.00
Provide incorrect information and we agree to correct it	£15.00

If you cancel your policy we'll also charge you for the time you've been insured with us before giving a refund. We won't give you a refund if you've made a claim and cancel your policy 14 days after you receive your new policy or renewal documents. We won't charge you if you cancel before the cover start date.



Certificate of motor insurance

For full details of your insurance, please read your:

- certificate of motor insurance
- schedule
- document of insurance

1a) Registration mark of the vehicle

[REDACTED]

- b) Comprehensive cover will apply to any car loaned or hired to the policyholder under our Recommended Repairer Service or by a member of the motor trade while the vehicle specified above is in the custody of the motor trade for service, repair or MOT.

2 Name of policyholder

Mr T Hoang

3 Effective date of commencement of insurance for the purpose of the relevant law

00:01 hours, 30 April 2020

4 Date of expiry of insurance

23:59 hours, 29 April 2021

5 Persons or classes of persons entitled to drive

The policyholder

The policyholder only may also drive with the owner's permission a private motor vehicle not owned or registered by or hired to the policyholder under a hire purchase agreement.

The following who is/are driving on the policyholder's order or with the policyholder's permission:

- Mrs C Chac

All drivers must drive within the terms of a valid licence and must not be disqualified from driving or holding a licence.

6 Limitations as to use

Use for social, domestic and pleasure purposes and also additional business use, excluding commercial travelling by the following:
Mr T Hoang, and Mrs C Chac.

I hereby certify that the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, The Isle of Man, The Islands of Alderney, Guernsey and Jersey.

Heather Smith

Liverpool Victoria Insurance Company Limited

Windscreen excesses:

Windscreen/glass replacement	£95
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Windscreen/glass repair	£20
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If you don't use an LV= recommended repairer - you'll pay an extra £200 excess.

There is no cover for:

- Use for hiring or commercial travelling.
- Use for the carriage of passengers for hire or reward.
- Use for racing, pacemaking, speed trials, track days or for competing in National British A or International rallies.
- Use in connection with the motor trade other than by a member of the motor trade for purposes of overhaul, upkeep or repair.
- Use of this certificate to release a motor vehicle, other than the vehicle identified by its registration mark in section 1a, which has been seized by, or on behalf of, any government or public authority.

Driving other cars:

This cover is for the policyholder only, not named drivers and is restricted to third party cover in the UK, the Isle of Man and the Channel Islands. The loss or damage to the vehicle you're driving isn't covered. Refer to your document of insurance for further information.

Voluntary use:

Voluntary use is allowed for persons covered under section 5 of this certificate, subject to there being no payment and/or income received other than expenses to cover running costs e.g. fuel allowances.

Driving abroad:

You'll need a Green Card to drive in the European Union. Request one from LV.com/greencard. We provide the same cover as shown on your schedule to drive in any country which is a member of the European Union and Andorra, Gibraltar, Iceland, Liechtenstein, Monaco, Norway, San Marino, Switzerland and The Vatican State. Refer to your document of insurance for further information.

Advice to third parties

Nothing contained in this certificate affects your right as a third party to make a claim.

Car Insurance



Insurance Product Information Document

Company: Liverpool Victoria Insurance Company Limited.

Registered in England and Wales number 3232514 is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, register number 202965.

Product: LV= Car Insurance Policy

This document summarises key information you need to know about LV= Car insurance. As no advice is given, it should be read together with the Document of Insurance and Policy Schedule so you understand the full terms and conditions, including limits that apply. Please also refer to these documents for how to claim, how to make a complaint, details of any fees or charges that we may apply and your rights under the Financial Services Compensation Scheme (FSCS).

What is this type of insurance?

All motorists are required, by law, to insure their cars in order to drive them on roads and in public places. Car insurance meets this requirement and provides financial protection in the event of an incident which causes damage or injury. The level of protection provided will depend on the cover you select.



What is insured?

The sections of cover available and a summary of the limits are shown below. For full details see the document of insurance. Please refer to your policy documents to see which cover you have chosen and the limits applied.

Third Party, Fire and Theft:

- ✓ Following an accident, we'll cover your liability to other people for injury (unlimited) or damage to their property (up to £20 million)
- ✓ If your car or accessories are damaged by fire, theft or attempted theft we'll repair the damage/replace what is lost or stolen
- ✓ Specified drivers may have third party only cover for driving other cars, check your quote/schedule
- ✓ Unlimited cover for loss/damage to factory fitted in-car equipment
- ✓ European Cover - cover extends to EU countries and those countries following EU directives. A green card should be requested from LV.com/greencard for driving in these countries

Comprehensive:

The benefits of Third Party, Fire and Theft plus:

- ✓ Accidental damage cover for your vehicle
- ✓ Personal Accident cover (£10,000) for you, your spouse/partner, and named drivers while in or getting into or out of your car
- ✓ If you misfuel we'll pay to drain and flush your fuel tank and repair any related engine damage
- ✓ If your windscreen or window glass is damaged, we'll repair or replace it

Optional Covers available:

- **Guaranteed Hire Car** (2 options):
 - Small hatchback under 1.2 litre
 - Similar sized car up to 2.0 litre and 7 seats

We guarantee you'll have a hire car if yours is being repaired after an accident by one of our recommended repairers, is a total loss or is stolen. If your car is electric, we'll provide an electric or hybrid car, subject to availability

Continued...



What is not insured?

Below is only a summary of what is not covered. For full details, please see the document of insurance.

Excesses apply and are shown on your quote/schedule – you are responsible for paying this amount in the event of a claim.

- ✗ Wear and tear including to tyres and brakes
- ✗ Deliberate damage caused by you or anyone insured on the policy
- ✗ Loss or damage caused by theft or attempted theft if you leave your car unlocked, or leave the engine running, or leave the key or ignition device in, attached to or in the immediate proximity of your car, or if you leave a window or sun-roof open
- ✗ Drivers other than those named on the policy
- ✗ Personal Accident cover will not apply if injury or death is the result of:
 - Suicide or attempted suicide
 - The driver is proven unfit through alcohol or drugs
 - Failure to wear a seatbelt when required by law

Optional Covers - what is not insured:

- **Protected No Claim Discount** doesn't guarantee that your premium won't increase
- **Legal Expenses Cover** – accidents or prosecutions occurring while not in the insured car
- **Breakdown Cover** doesn't include the cost of any parts used to fix your car.



Are there any restrictions on cover?

- ! Driving other cars is restricted to the UK for specified drivers and limited to third party only cover
- ! In-car equipment cover is limited to £1,000 where not installed as part of the vehicle manufacturers original specification
- ! European cover is for up to 180 days per policy year provided a green card has been issued and your car is registered and normally kept in Great Britain, Northern Ireland, the Isle of Man or Channel Islands.

Continued...



What is insured?

Optional Covers continued:

- **Increased Personal Accident Limit**

Enhanced to £100,000

- **Protected No Claim Discount (NCD)**

Allows you to keep your no claim discount however many accidents or claims you have

- **Legal Expenses Cover**

Up to £100,000 to cover legal expenses to recover your uninsured losses where you have an accident that's not your fault, or to defend a motoring prosecution

- **Breakdown Cover**

If your car breaks down we'll repair or recover it – there are 5 cover options (see your quote/schedule for your level of cover)



Are there any restrictions on cover?

Optional Covers:

- **Guaranteed Hire Car** – the size of the hire car will depend on the option chosen (see your quote/schedule) and is provided for a maximum of 21 days or 4 days after we've paid your claim

- **Legal Expenses Cover**

- Claims must have a reasonable (more than 50%) chance of success
- The cost of legal expenses to pursue your claim must be proportional to the expected benefit
- You must use our panel legal firm unless it is necessary to take your claim to court or a conflict of interest arises

- **Breakdown Cover**

- Roadside Assist or UK Recovery – no cover within ¼ mile of your home



Where am I covered?

- ✓ Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man and the Channel Islands.
- ✓ When driving in EU countries and those following EU Directives, if a green card has been issued, you'll have the same level of cover as you have in the UK for up to 180 days per policy year provided your vehicle is registered and normally kept in Great Britain, Northern Ireland, the Isle of Man or Channel Islands.



What are my obligations?

- At the start of the policy you must give complete and accurate answers to any questions we may ask you.
- You must let us know if your circumstances change either before your policy starts or during the period of insurance.
- Premiums must be paid on time.
- You should ensure that your car is kept in a roadworthy condition and has a valid MOT if one is needed by law.
- If we've stated that you must have a working security or tracking device (shown in your schedule) this must always be on and working when your car is left unattended. Keys or ignition devices must also be removed, windows and sun-roofs closed and all doors locked.
- If you need to make a claim you must provide us with full details as soon as possible.



When and how do I pay?

The premium for this annual policy may be paid in one single amount or, if offered, by monthly instalments (subject to a credit agreement). Payment may be made by credit or debit card or direct debit. Monthly instalments will be due on the same date each month.



When does the cover start and end?

The policy is for a period of one year and is renewable each year. Your policy start and end dates will be confirmed in your policy documents.



How do I cancel the contract?

Call us on [REDACTED] If you inform us:

- Within 14 days of receiving your documents – we'll refund any money you've paid, less a charge for the cover you've had and a cancellation charge of £40. If you cancel before your policy starts, no charges will be made.
- After 14 days, if you've not made a claim, we'll refund any money you've paid, less a charge for the cover you've had and a cancellation charge of £40.
- At renewal, if you renew but then decide to cancel, as long as you tell us before the renewal date we'll refund what you've paid in full. If you cancel after your renewal date has passed you will be charged in line with cancellation rules above.