

Highway Choice Private Car

Policy Document

April 2006

Important Notice: It is important that **you** inform **your** broker/intermediary of any material changes to **your** details as soon as is reasonably possible. If **you** are unsure whether a change might be material, **you** should seek the advice of **your** broker/intermediary in any case. Please note **your** broker/intermediary may impose administration charges in addition to any changes of **your** premium resulting from the change in **your** details and **you** should consult them for further information on this.

Claims First Notification Centre - 0870 242 3300

Windscreen Damage Highway Glassline - 0870 420 8002

Comprehensive Cover - Claims

We aim to provide the best claims service that **we** can. **We** can achieve this through **our** First Notification Centre and extensive network of Recommended Repairers. When **you** use **our** services, **we** have more control over **your** claim and pass the benefits on to **you**.

You must report an accident or theft directly to **our** First Notification Centre. **You** should tell us even if **you** are not at fault or not going to make a claim so that **we** can protect **your** interests from any claim made against **you**.

Our Recommended Repairers consistently exceed the high service standards that **we** set and **we** do ask **you** to help **us** maintain **our** standards by reporting on and rating the service **you** have been given.

At Highway Insurance **we** strive for excellence and have listed below the standards that **we** would generally hope to achieve for **our** comprehensive policyholders (not including windscreen claims).

If **you** report a claim to **our** First Notification Centre within 24 hours and use **our** Recommended Repairer, and if **we** assess that repairs may be possible to the car, **we** will endeavour to do the following:

- Provide **you** with the direct telephone number of the dedicated section appointed to deal with **your** claim. This may be a Highway representative or one of **our** Recommended Repairer representatives.
- Arrange for **our** Recommended Repairer to contact **you** within one working day to make arrangements for the repair of **your** car, including arranging collection if it cannot be driven.
- Arrange for an emergency temporary repair to be completed so **you** can drive **your** car, if appropriate.

- Subject to the availability of parts **we** will authorise repairs to be started within two days of receiving the inspection report from the Recommended Repairer, if the repair cost exceeds the Recommended Repairer's authority agreed by Highway.
- **We** will endeavour to provide **you** with a class A courtesy car whilst the **Insured Car** is being repaired at **our** Recommended Repairer, subject to availability, and entirely at the discretion of the Recommended Repairer
- Advise **you** within two working days of receiving the inspection report from the Recommended Repairer, if it cannot be repaired for any reason.
- If **your** car is declared a total-loss (damaged beyond economical repair) **we** will dispose of the salvage.
- Make a total-loss offer within three working days of **us** receiving all the documents that **we** request from **you**.
- Send **you** the settlement cheque within three working days of the settlement being agreed.
- In some instances, reduce **your** Excess.

If **you** choose not to use **our** Recommended Repairer **you** will appreciate that **we** have no control over the speed or quality of the repair. Should **you** wish to use **your** own repairer **we** may require **you** to provide 2 damage estimates and a physical inspection of **your** damaged vehicle may be required which can take up to 10 working days to arrange. The terms and conditions of **your** cover apply to all claims.

All phone calls relating to claims may be recorded and used for quality control, training and fraud detection and prevention purposes.



INVESTOR IN PEOPLE

Highway Insurance Company Limited is authorised and regulated by the Financial Services Authority

Contents

	Important Information	Data Protection Notice	2
		How to make a complaint	3
	Definition of Terms and Words	Definitions	4
	Contract of Motor Insurance	Private Car	6
		Cover and Use	6
Part A	Section 1	Liability to others: Third Party Cover	8 8
	Section 2	Fire and Theft	10
	Section 3	Accidental Damage	11
	Section 4	Windscreen and Windows	12
	Section 5	Personal Accident, Personal Belongings and Medical expenses	13
	Section 6	Driving Abroad	14
	Section 7	No Claims Discount	15
	Section 8	Lock Replacement – Stolen Key Cover	16
Part B		Guaranteed Hire Vehicle*	17
		<small>*The cover provided under part B only applies if it is shown on the current Policy Schedule and you have paid the additional premium.</small>	
		Claims Handling	19
		General Exclusions	22
		General Conditions	24



Important Information

Please read this **Policy**, the **Schedule** (including Endorsements) and the **Certificate of Motor Insurance** very carefully. Together with the information **you** gave **us** in the **Proposal Form** or **Statement of Fact**, and declarations that **you** have made, they form the **Contract of Motor Insurance**. **You** should pay particular attention to the **General Exclusions**, the **General Conditions** and any **Endorsements** which apply.

The words that appear in bold throughout this **Policy** are defined on pages four and five and have the same meaning wherever they appear.

Please tell **your Insurance Adviser** immediately if **you** have any questions, the cover does not meet **your** needs, or any part of **your** insurance documentation is incorrect.

Data Protection Notice

It is important that **you** read this Data Protection Notice, or that someone explains it to **you**. The Notice must be shown to any party related to the insurance. It explains how **we** may use **your** details and tells **you** about the systems and registers that **we** and others have in place, which help **us** to detect and prevent fraudulent applications and claims. **You** must tell **us** about any incident (such as an accident, fire or theft) whether or not a claim is likely to result. When **you** tell **us** about such an incident, information relating to it will be passed to the registers. **We** may search these systems and registers when **you** apply for insurance, at renewal or in the event of an incident or claim, to validate **your** claims history or that of any other person or property likely to be involved in the **policy** or claim.

The information **you** give **us** will be used by Highway Insurance Holdings plc and **we** may also share this information with other organisations to inform **you** by letter, telephone or e-mail of other products which may be of interest to **you**. If **you** do not wish to receive any marketing literature please write to **our** Customer Care Department.

All phone calls relating to applications and claims may be monitored and recorded and the recordings used for fraud prevention and detection, training and quality control purposes.

Motor Insurance Database

Your details will be added to the Motor Insurance Database (MID), run by the Motor Insurers Information Centre (MIIC). MID data may be used by the DVLA and DVLNI for the purpose of Electronic Vehicle Licensing. The police may use the MID to find out whether a driver's use of a vehicle is covered by a motor insurance policy and for preventing and detecting crime. If **you** are involved in an accident (in the UK or abroad), other UK insurers, the Motor Insurers' Bureau and MIIC may search the MID to get relevant information.

People with a valid claim relating to a road traffic accident (including people who live in other countries) may also get relevant information from the MID. **You** can find out more about this at www.mic.org.uk

Detecting and Preventing Fraud and Confirming Claims History

In order to keep premiums as low as possible for all **our** customers **we** participate in a number of industry initiatives to aid the prevention and detection of crime, especially fraud. This entails **our** adding details of all **Policies** and claims to different systems and registers.

In order to detect and prevent insurance related fraud, **we** may do the following at any time:

- Share information about **you** with other companies within **our** group or those providing services to **us**.
- Check and/or file **your** details with fraud prevention agencies, systems and registers, and if **you** give **us** false or inaccurate information and/or **we** suspect fraud, **we** will record this.

We and other organisations may also use and search these agencies, systems and registers to:

- Help make decisions about the provision and administration of insurance, credit and related services for **you** and members of **your** household.
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage **your** accounts or insurance policies.
- Check **your** identity to prevent money laundering, unless **you** furnish **us** with other satisfactory proof of identity.
- Undertake credit searches and additional fraud searches.

If **you** have any queries, or would like more information about this Notice, please write to the:

**Compliance Manager,
Highway Insurance, 171 Kings Road,
Brentwood, Essex, CM14 4EJ.**

E-mail: customercare@highway-insurance.co.uk.

You may also write to the Office of the Information Commissioner at Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF. Telephone: 01625 524510

E-mail: mail@dataprotection.gov.uk

Subject to the provisions of the Data Protection Act 1998, **you** are entitled, on payment of a small fee, to receive a copy of the information **we** hold about **you**.

We can provide **you** with details of all the systems and registers **we** use and submit data to on request.

How To Make A Complaint

We aim to provide **you** with a high standard of service, but in the event **you** are dissatisfied with the service **you** receive, **you** should in the first instance contact:-

The Customer Care Department

Highway Insurance

Highway House 171 Kings Road

Brentwood Essex CM14 4EJ

Tel: 01277 266376 Fax: 01277 222055

Email: customercare@highway-insurance.co.uk

We will acknowledge **your** enquiry, advising **you** of the person responsible for resolving the issue, usually within **5** working days. **You** will receive a written summary and **our** decision in the matter within four weeks. In the unlikely event that this takes longer than four weeks, **we** will write to **you** within that time, detailing the progress to date, and indicating the expected completion date.

If **you** remain dissatisfied with the outcome, the matter may be referred to the Highway Compliance Manager, at the address shown above, who will provide a final decision on behalf of **Highway Insurance**.

In the unlikely event **we** are unable to resolve the matter to **your** satisfaction, **you** may within 6 months of the date of **our** final response, refer **your** complaint to the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone: 020 7964 1000. Further details of the Financial Ombudsman Service are available upon request.

A complaint that can be resolved by close of business on the day after it's receipt, is not subject to these procedures, which are in accordance with the requirements of **our** regulator, the Financial Services Authority.

Financial Services Compensation Scheme

Highway Insurance is a member of the Financial Services Compensation Scheme (FSCS). The FSCS is the UK's statutory fund of last resort for customers of authorised financial services firms. In the event **we** are unable to meet our liabilities to **you**, then **you** may seek compensation from the FSCS. Further information is available on the FSCS website <http://www.fscs.org.uk>

Authorisation

Highway Insurance Company Limited is authorised and regulated by the Financial Services Authority. **We** are registered in England under registration number 3730662. **Our** registered address and head office is Highway House, 171 Kings Road, Brentwood, Essex, CM14 4EJ.



Definition of Terms and Words

Definitions

The following words or phrases have the same meaning wherever they appear and are shown in bold throughout this **Policy**.

Certificate of Motor Insurance - Legal evidence of **your** insurance. It is one part of the **Contract of Motor Insurance**. It shows the cars **we** are insuring, who may drive the **Insured Car** (where 'any authorised driver' is stated, refer to the **Schedule** for restrictions), what it may be used for and the **Period of Insurance**.

Contract of Motor Insurance - The **Policy**, the **Schedule** (including **Endorsements**), the **Certificate of Motor Insurance**, the information **you** gave **us** in the **Proposal Form** or **Statement of Fact** and declarations that **you** have made, all form the **Contract of Motor Insurance**.

Endorsements - Something which alters **your** insurance cover. **Your** cover will be affected by any **Endorsement** that is shown on the **Schedule**. (Such **Endorsements** may add exclusions to the cover or require **you** to take action such as fitting approved security.) More than one **Endorsement** may apply. If **you** do not comply with any **Endorsements**, this **Contract of Motor Insurance** may no longer be valid and **we** may refuse to deal with any claim.

Excess - The amount **you** have to pay towards each claim **you** make under this **Contract of Motor Insurance**. There may be more than one **Excess**, part of which may be voluntary (where **you** have chosen to take an **excess** to receive a discount on **your** premium). The amount of the **Excess** is shown on the **Schedule**.

General Conditions - These describe **your** responsibilities, general information and the procedures that apply in certain situations, such as when there is a claim or the **Contract of Motor Insurance** is cancelled.

General Exclusions - These describe the

things that are not covered by the **Contract of Motor Insurance**. They are in addition to the exclusions shown under the headings 'What is not covered' in each of the Sections detailing the cover provided.

Geographical Limits - The **United Kingdom**. Section 6 explains the cover that applies when driving abroad.

Highway Insurance - The trading name of **Highway Insurance Company Limited**.

Highway Insurance Company Limited - An insurance company, owned by Highway Insurance Holdings Plc, and authorised and regulated by the Financial Services Authority.

Hire Car - A Group A vehicle (1.0 litre hatchback or similar) which will be delivered and collected from **your** home address.

Hire Car Company - The Company **we** instruct to provide **you** with the hire car

Hire Period - The period for which **we** pay for the **Hire Car**, whilst the **Insured Vehicle** is with a motor vehicle repairer, approved by **Highway Insurance**, for up to a maximum of 14 days.

Insurance Adviser - the person or company **you** purchased this insurance from

Insured Car - The car(s) shown on the current **Schedule** and **Certificate of Motor Insurance**.

Insured Vehicle - Any motor vehicle insured Comprehensively with **Highway Insurance** that appears on a current **Certificate of Insurance** and for which a premium has been paid for car hire cover.

Market Value - The cost at the date of the accident or loss of replacing the **Insured Car**, if possible, with one of a similar make, model, age, condition and mileage. **We** will usually ask an engineer to give **us** advice about the **Market Value** of the **Insured Car**, refer to guides of vehicle values and any other relevant sources. In assessing the **Market Value**, **you** should consider the amount that could reasonably have been obtained for the

Insured Car if **you** had sold it immediately before the accident, loss or theft.

Period of Insurance - The length of time covered by this **Contract of Motor Insurance**, as shown on the current **Schedule** and **Certificate of Motor Insurance**.

Personal Belongings - Certain property in the **Insured Car**, which **you** wear or use in every day life which belongs to **you** or anyone travelling in the **Insured Car**. Section five of this **Policy** sets out the cover and limits which apply, and the items of **Personal Belongings** which are not covered.

Policy - This booklet, which sets out the details of cover and all the terms and conditions which apply. It is one part of the **Contract of Motor Insurance**.

Private Motor Car – How the other car is described on **your Certificate of Motor Insurance** when allowing the **driving other cars** extension. **Driving other cars** and this definition is given with the intention of allowing the **Insured Person** to drive **Private Motor Cars** only under the extension of cover. It does not extend cover to car derived vans, vans, motorcycles, or any other motor vehicle.

Proposal Form or Statement of Fact - The documents filled in by **you**, or on **your** behalf by an **Insurance Adviser**, or someone else, and all other information **you** gave and declarations made at the time the insurance was arranged and on which **we** have relied when agreeing to offer this **Contract of Motor Insurance**. If **you** do not give **us** full information at the start, and tell **us** about changes, this **Contract of Motor Insurance** may no longer be valid and **we** may refuse to deal with any claim.

Schedule - Forms part of the **Contract of Motor Insurance** and confirms details of **you**, the **Insured Car(s)** and the cover which applies. It is one part of the **Contract of Motor Insurance**.

Standard Accessories – Accessories made available for the vehicle by the manufacturer as optional extras and for which a receipt must be provided. **Standard Accessories** do not include modifications to the **Insured Car**, signwriting or any other accessory fitted to it not provided by the vehicle manufacturer.

Territorial Limits - England, Scotland, Wales and Northern Ireland. These limits apply to Part B only. The **Geographical Limits** defined in this **Policy** do not apply to Part B of this **Policy**."

United Kingdom - England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands. It also includes travelling by sea, air or rail between these places.

We, our, us - **Highway Insurance Company Limited** trading as **Highway Insurance**.

You, Your – The person, company or trading name (including subsidiary companies) shown as the insured on the **Schedule** and **Certificate of Motor Insurance**.



Contract of Motor Insurance

Private Car

This **Policy**, the **Schedule**, the **Certificate of Motor Insurance**, information **you** gave **us** in the **Proposal Form or Statement of Fact** and declarations that **you** have made, form a legally binding **Contract of Motor Insurance** between **you** and **Highway Insurance Company Limited**, trading as **Highway Insurance**. This **Contract of Motor Insurance** is a contract personal to **you** and **you** cannot transfer it to anyone else.

We agree to insure **you** under the terms of this **Contract of Motor Insurance** against any liability, loss or damage that occurs within the **Geographical Limits** during the **Period of Insurance** for which **you** have paid, or agree to pay, the premium.

You must read this **Policy**, the **Schedule** and the **Certificate of Motor Insurance** together. The Schedule tells **you** which sections of the **Policy** apply and identifies any **Endorsements**. Please check all three documents carefully to make sure that they give **you** the cover **you** want and that **you** comply with all the relevant terms and conditions, including any **Endorsements**.

You must tell **your Insurance Adviser** of any changes likely to affect **your** insurance. **We** will make an administration charge if **you** change cover, drivers, **your** car or request duplicate documents.

It is not intended that the Contracts (Rights of Third Parties) Act 1999 should confer any additional rights under this **Policy** in favour of any third party.

Unless **we** have agreed otherwise with **you**, this insurance is governed by English Law.

Your Cover

The current **Schedule** shows what **you** are covered for. The different kinds of cover are:

- Comprehensive (shown as COMP) - Sections 1, 2, 3, 4, 5, 6, 7 and 8 apply. Part B only applies to comprehensive cover if the guaranteed hire car cover is shown on **your schedule** and **you** have paid the additional premium.
- Third Party Fire and Theft (shown as TPFT) - Sections 1, 2, 6 and 7 apply.
- Third Party Only (shown as TPO) - Sections 1, 6 and 7 apply.
- Fire and Theft Only (shown as FTO) - Section 2 only.

Use

This **Contract of Motor Insurance** only covers **you** if **you** use the **Insured Car** in the way described in **your Certificate of Motor Insurance** (under 'Limitations as to Use') and any **Endorsements**.

Additional Information – The following advice does not form part of the Contract of Motor Insurance

Car Crime – Learn How to Beat the Criminals

Most crime prevention methods are common sense:

- Never leave valuables on show
- Use good quality locks and security devices*
- Always ensure **your** steering lock is on when **you** leave **your** car and use a steering wheel lock*
- Fit locking wheel nuts to **your** wheels
- Don't make life easier for thieves, always remove the keys from **your** vehicle and lock it when **you** leave it, even temporarily. Not to do so may invalidate **your** cover so lock it or lose it!
- Remove any entertainment equipment if **you** can
- Always park **your** vehicle in a secure location, in **your** own garage or a secure public garage if possible
- Always lock **your** vehicle and activate any alarm &/or immobiliser when **you** leave it

You can obtain further information from **your** local Crime Prevention Officer at **your** local Police station, or visit:
<http://www.secureyourmotor.gov.uk/>

* **We** recommend **you** install security devices such as steering wheel locks, alarms and immobilisers that are accredited by Thatcham Motor Insurance Repair and Research Centre. For further information visit:
<http://www.thatcham.org/>

Section 1

Liability to Others: Third Party Cover

What is covered

We will insure **you** against everything **you** legally have to pay to people who claim for damages, costs and expenses if they arise from a claim caused by an accident while **you** are driving, or in charge of the **Insured Car**, if **you** kill or injure other people. **We** will also cover **you** for **your** legal liability for damage to their property (including any related indirect loss) up to £20,000,000 and for costs and expenses incurred up to £5,000,000. **We** will also insure **you** while the **Insured Car** is towing a caravan, trailer or broken-down car, so long as the towing is allowed by law and the caravan, trailer or broken-down car is attached properly to the **Insured Car** by towing equipment made for this purpose.

What is not covered

- Loss or damage to the **Insured Car**, caravan, trailer or broken-down car.
- Any amount above £20,000,000 for damage to other people's property (including any related indirect loss) and any amount above £5,000,000 for costs and expenses incurred.
- Property belonging to (or in the care of) **you** or **your** passengers or in any caravan, trailer or broken-down car.
- Death or injury to the person driving or in charge of the **Insured Car** or to any person being carried in or on, or getting into or out of, a caravan, trailer or broken-down car.
- Legal liability when **you** are towing any caravan, trailer or broken-down vehicle for profit.
- If **your** current **Certificate of Motor Insurance** states that business use is allowed, liability for death or injury to any employee of the person insured, arising during the course of their employment, except where needed by law.

Driving other cars - What is covered

If **your** **Certificate of Motor Insurance** says so, **we** will insure **you** to drive any **Private Motor Car** that **you** do not own, is not registered to **you** and **you** have not hired under a hire-purchase or leasing agreement.

Driving other cars - What is not covered

- Legal liability unless **your** **Certificate of Motor Insurance** states that **you** are covered to drive other **Private Motor Cars**.
- Any loss or damage to the **Private Motor Car** **you** are driving.
- Driving without the owner's permission.
- Use of a **Private Motor Car** outside the **United Kingdom**.
- Legal liability which is covered by any other insurance **you** have to drive the other **Private Motor Car** or when **you** no longer have possession of the **Insured Car** or it has been damaged so much that it is not worth repairing or has been stolen and **you** have not got it back.
- Loss or damage to any property belonging to (or in the care of) any driver or passenger who is making a claim under this Section.
- Death or injury to the person driving or in charge of the other **Private Motor Car**.
- Use of a car derived van, van, motorcycle or any other motor vehicle that is not a **Private Motor Car**

Insuring others - What is covered

We will also insure the following people under this Section.

- Any person employed by a motor garage or similar business, which **you** do not own, which has the **Insured Car** for the purpose of maintenance, repair, testing or servicing.

- Any person employed by a hotel, restaurant or similar business, which **you** do not own, where the **Insured Car** is being parked for **you**.
- Any person **you** allow to use the **Insured Car** as long as **your** current **Certificate of Motor Insurance** says they can and, other than those above, that are not excluded from driving by an **Endorsement** shown in the **Schedule**.
- Any person (other than the person driving) being carried in, or getting in or out of the **Insured Car** or any person who causes an accident while they are travelling in, or getting in or out of, the **Insured Car**.
- **Your** employer or business partner (but only if **your** current **Certificate of Motor Insurance** states that business use is allowed).
- If anyone covered by this **Contract of Motor Insurance** dies, **we** will cover their legal representative to deal with any claims made against that person's estate.
- The solicitor's fee for representing anyone **we** insure at a court of summary jurisdiction, fatal accident enquiry or coroner's inquest.
- The reasonable costs of legal services **we** arrange for defending an Insured Person against a charge of manslaughter or causing death by dangerous driving.

We may, at any time, stop paying the legal costs.

Costs of Legal Representation - What is not covered

- Any costs which have not first been agreed in writing by **us** or arising from a claim caused by an accident which is not covered under this **Contract of Motor Insurance**.
- Any costs where **we** have chosen to stop payments or arising from a claim which is not covered as a result of the **General Exclusions, General Conditions** and **Endorsements**.

Insuring others - What is not covered

- Legal liability if **your** current **Certificate of Motor Insurance** does not cover the person using the **Insured Car** or if the person using the **Insured Car** is excluded from driving or using the **Insured Car** as a result of the **General Exclusions, General Conditions** and **Endorsements**.
- Legal liability if **your** employer or business partner is using the **Insured Car** and **your** current **Certificate of Motor Insurance** does not state that business use is allowed.

Costs of Legal Representation - What is covered

If **we** agree in writing first, **we** may pay for the following legal fees if they arise from a claim caused by an accident that is covered under this **Contract of Motor Insurance**.

Emergency Medical Treatment - What is covered

We will pay for emergency medical treatment after an accident involving the **Insured Car**. **We** must, by law, provide this cover if it is the only payment **we** make under this **Contract of Motor Insurance**, **your** No Claims Discount will not be affected.

By law, the person who owns the Car must pay the cost of emergency treatment. The bill should be sent to **us** immediately after telling our First Notification Centre on 0870 242 3300.

Emergency Medical Treatment - What is not covered

- Any amount that is more than the compulsory fee.

Section 2

Fire and Theft

What is covered

We will cover **you** for loss or damage to the **Insured Car** that is caused by fire, lightning, explosion, theft or attempted theft. This includes **standard accessories** on it. We will also pay for loss or damage to the **Insured Car's** fitted entertainment equipment up to the limit stated on the **Schedule**.

What is not covered

- Any car which is not the **Insured Car** and any loss or damage if **you** do not have cover under this section.
- Wear and tear, mechanical, electrical, electronic and computer failure, breakdowns or breakages.
- Compensation for **you** not being able to use the **Insured Car**, any delay where **we** have to get new parts or accessories or they are unavailable, or the value of the **Insured Car** reducing for any reason.
- Any other indirect loss.
- Any extra parts or **standard accessories** permanently fitted to the **Insured Vehicle** beyond the amount **you** have insured the **Insured Vehicle** for.
- Loss or damage if **you** have not taken reasonable care to protect the **Insured Car**, (see 'Care of the Car' under the **General Conditions**), or if it has been left unlocked or with the keys in it or attached to it.
- Loss or damage from repossession of the **Insured Car** and returning it to its rightful owner.
- Loss or damage from any agreement or proposed transaction for selling or hiring the **Insured Car** or someone taking the **Insured Car** by fraud, trickery or deception or attempting to purchase for the **Insured Car** by fraudulent means.
- Loss or damage arising from the **Insured Car** being taken or driven by a person who is not an insured driver but is a member of the policyholder's family or household, or being taken or driven by an employee or ex-employee.
- Loss or damage caused deliberately by **you** or any person driving the **Insured Car** with **your** permission.
- Any additional damage resulting from the **Insured Car** being moved by **you** after an accident, fire or theft.
- Any amount above the limit stated in the **Schedule** for fitted entertainment equipment.
- Any storage charges unless **you** tell **us** about them and **we** agree in writing to pay for them.
- **Personal Belongings** unless **you** have cover under Section five.
- Keys, remote control or security devices (whether lost or stolen).
- Tapes, cassettes, compact and minidisks, Citizens-Band radios, phones or phone equipment.
- Any loss or damage up to the amount of the **Excess** that appears on **your Schedule**
- Any loss for theft or attempted theft where the vehicle has been left unlocked and/or the ignition key or other ignition control device is left in, on or in the immediate proximity of the vehicle.
- Any satellite navigation equipment or accessories, whether permanently fitted or not, that are not **Standard Accessories**

Section 3

Accidental Damage (excluding fire and theft)

What is covered

We will cover **you** for loss or damage to the **Insured Car**. This includes **standard accessories** on it. **We** will also pay for loss or damage to the **Insured Car's** fitted entertainment equipment up to the limit stated on the **Schedule**.

What is not covered

Any loss or damage described in 'what is not covered' under the Fire and Theft section of this **policy**. **We** also do not cover the following:

- Damage to tyres caused by wear and tear, braking, punctures, cuts or bursts.
- Damage caused by frost, unless **you** have taken reasonable care to stop the damage happening and have followed the manufacturer's instructions to avoid liquid freezing in **your** car.
- Loss or damage arising from the **Insured Car** being filled with the wrong fuel.

New car replacement

If, within one year of **you** buying the **Insured Car** from new and **you** were the first registered owner, it is:

- stolen and not recovered, or
- damaged so that repairs will cost more than 60% of the manufacturer's price list (including taxes and the cost of accessories) at the time of the loss or damage;

we will replace the **Insured Car** with a new one of the same make, model and specification.

New car replacement does not apply if:

- **You**, or anyone **we** know who has an interest in the **Insured Car**, does not agree.
- The **Insured Car** is more than one year old at the time of the loss or damage.
- **You** were not the first registered owner of the **Insured Car**.
- **You** did not buy the vehicle from new.
- The repairs cost less than 60% of the manufacturer's price list (including taxes and the cost of accessories).
- A replacement car of the same make, model and specification is not available.
- A replacement car of the same make, model and specification is not available, when the most **we** will pay is the **Market Value** of the **Insured Car** and its **standard accessories** at the time of the loss or damage.

We are not liable for the consequences of any delay in getting the replacement car.

Section 4

Windscreen and Windows

What is covered

We will pay for damage to the **Insured Car's** windscreen or windows. If this is the only damage **you** are claiming for, **your** No Claims Discount will not be affected.

The **Schedule** shows the maximum amount **we** will pay:

- In any one **Period of Insurance** if the windscreen or window is replaced or repaired by Highway Glassline (Telephone 0870 420 8002) or
- In any one **Period of Insurance** if any other supplier carries out the repair or replacement.

What is not covered

- Any loss or damage if **you** do not have cover under this Section.
- Damaged sunroofs, roof panels including damage to any part of a convertible hood, lights or reflectors, even if they are made of glass.
- Extra costs for the work to be undertaken outside normal hours, unless the windscreen is shattered, or the driver's vision or the security of the **Insured Car**, is affected.
- The **Excess**, unless **you** have **your** windscreen or window repaired rather than replaced. (The **Excess** must be paid direct to the repair or replacement company if **your** windscreen or other windows are replaced, rather than repaired).

Section 5

Personal Accident, Personal Belongings and Medical Expenses

Personal Accident - What is covered

If **you** or **your** husband or wife are injured or killed in a car accident, **we** will pay compensation to the injured person or to his or her legal representatives. The most **we** will pay is the limit for any one cause of death or injury during any one **Period of Insurance**. If the injured person is insured by **us** under any other **Contract of Motor Insurance**, **we** will only pay out under one Contract. The amounts **we** will pay are shown below if, within three months of the accident, it directly causes one of the following:

- Death **£5,000**
- Total loss of one or more limbs **£5,000**
- Permanent blindness in one or both eyes **£5,000**

We will only make a payment if the injury or death is directly connected with an accident involving the **Insured Car**, and not if it happens while **you** or **your** husband or wife were travelling in or getting into or out of any other private motor car that **you** do not own and is not hired or leased to **you**.

Personal Accident - What is not covered

- Any loss if **you** do not have cover under this Section.
- Anyone who is under 21 or 75 or older at the time of the accident.
- Death or bodily injury caused by suicide or attempted suicide, self-injury or by drugs, alcohol or anything taken or inhaled.
- Death or bodily injury caused by disease, physical sickness or disability.
- Anyone failing to keep to the law regarding the use of seat belts.

Personal Belongings - What is covered

We will pay up to £100 for **Personal Belongings** in **your** car, if they are lost or

damaged because of an accident, fire, theft or attempted theft. If someone else owns the property, **you** can ask **us** to settle the claim with the owner of the property. **We** may need proof of purchase.

Personal Belongings - What is not covered

- Any loss or damage if **you** do not have cover under this Section.
- **Personal Belongings** covered by any other insurance.
- Money, stamps, tickets, documents, securities, jewellery or furs.
- Goods or samples connected with **your** work or any other trade, or any container for these things.
- Radios, cassette, compact or mini disc players, MP3 players, tapes or discs, televisions, phones or phone equipment, computers or computer equipment and accessories, computer game consoles or games and accessories, Citizen-Band radios and accessories.
- Keys, remote control or security devices.
- Property which **you** have not taken reasonable care to protect from loss or damage.

Medical Expenses - What is covered

If **you** or **your** passengers are injured because of an accident involving the **Insured Car**, **we** will pay up to £150, in addition to the compulsory Emergency Medical Treatment fee (see Section 1), for each person for any medical treatment they receive.

Medical Expenses - What is not covered

Any medical expenses if **you** do not have cover under this Section.

Section 6

Driving Abroad

Minimum Insurance – What is covered

We provide the minimum cover that applies to the country concerned to allow **you** to use the **Insured Car** covered by this insurance in:

- Any country which is a member of the European Union;

And

- Any other country which has agreed to follow European Union Directives on compulsory motor insurance and is approved by the Commission of the European Union.

The minimum cover automatically provided by this **Contract of Motor Insurance** may vary from country to country.

Minimum Insurance – What is not covered

- Damage to the **Insured Car**
- Customs and Excise duty

Cover in addition to Minimum Insurance – What is covered

We will extend **your** cover to apply to:

- Any country which is a member of the European Union and
- any other country which has agreed to follow European Union Directives and is approved by the Commission of the European Union
- the **Insured Car** whilst it is being transported by rail, sea or air between countries which **you** have cover for. If **you** are travelling by sea, it must be by a recognised sea route and the journey should not take longer than 65 hours

For up to a quarter of the **Period of Insurance** as long as:

- The **Insured Car** is taxed and registered in the UK, and
- **Your** main permanent home is in the UK and **your** visit abroad is only temporary.

Cover in addition to Minimum Insurance – What is not covered

- Driving Other Cars (see Section one) even if stated on the **Certificate of Motor Insurance**.
- Customs and Excise duty
- Use for more than a quarter of the **Period of Insurance**.
- Loss or damage in any Country which is not a member of the European Union or a Country which has agreed to follow European Union Directives and is approved by the Commission of the European Union.
- Personal Accident, Belongings or Medical Expenses (see Section five) unless shown on the **Schedule** as applying when the **Insured Car** is being used in the UK.
- The **Insured Car**, unless it is being used for purposes described in the **Certificate of Motor Insurance**.
- Any additional accommodation or travel costs or expenses incurred

General Advice when travelling abroad –

The following advice does not form part of **your Contract of Motor Insurance**.

- Do take out adequate travel, breakdown and recovery insurance to cover all eventualities, even on a short trip.
- Do not sign an Agreed Statement of Facts form unless **you** fully understand and agree with its contents. In some countries they are binding agreements of the circumstances of an incident.

Section 7

No Claims Discount

If this is a yearly contract, and **you** do not claim under this insurance and **you** have not been involved in an accident which has or may result in a claim against **you**, **we** will give a discount from **your** renewal premium.

If the insurance covers more than one car, the No Claims Discount will apply separately for each car.

You cannot transfer **your** No Claims Discount to anyone else.

We will reduce or remove **your** No Claims Discount if **we** make any payment whatsoever, even if the accident is not **your** fault, unless **we** get the money back from someone else. **We** may withhold the No Claims Discount in full or part if there are any claims that have not been settled. If **we** recover all **our** money, or **we** have good reason to believe a third-party claim would be unsuccessful, the No Claims Discount would apply again.

If **you** have a protected No Claims Discount (shown on the **Schedule**) **we** will not reduce the Discount if **you** do not claim more than twice during five continuous periods of insurance. The protected No Claims Discount only applies while **you** are insured by **us** and cannot be transferred to another insurer. Premiums in future years may still be increased according to the claims history.

Section 8

Lock Replacement – Stolen Key Cover

What is covered

If the keys, lock transmitter or entry card for the keyless entry system of **Your Insured Car** are stolen, **We** will pay up to £750 for the cost of replacing:

- the door and boot locks
- the ignition and steering locks
- the lock transmitter; and
- the entry card

provided that **We** are satisfied that the identity or location of **Your Insured Car** is known to any person who may have the keys, transmitter or entry card, and reasonable care is taken to safeguard the keys, transmitter or entry card from loss.

What is not covered

The **Excess** shown in your **schedule**.

- Any amount in excess of £750.

Guaranteed Hire Car

The cover provided under Part B only applies if it is shown on the current **Policy Schedule** and **you** have paid the additional premium.

What is covered

If the **Insured Vehicle** is damaged (excluding windscreen damage) and is being repaired by a **Highway Insurance** approved repairer, or is stolen and not recovered and the incident occurs within the **Territorial Limits**, **we** will arrange for a **Hire Car** to be delivered to, and collected from, **your** home address (as described on the **Schedule**), for **your** use.

- Whilst the **Insured Vehicle** is being repaired by a **Highway Insurance** approved motor vehicle repairer, or
- From when **you** notify **us** of the theft claim, until payment has been issued to **you** in settlement of **your** claim, in either case not exceeding the **Hire Period**.

If, due to circumstances beyond **our** control **we** cannot arrange a **Hire Car** for **you**, **we** may, at **our** discretion, reimburse **your** transportation costs up to a maximum of £10 per day for the **Hire Period**.

If the **Insured Vehicle** has been professionally adapted or converted to carry a driver or passenger with disabilities and another suitable vehicle is not available, **we** will reimburse **your** transportation costs to a maximum of £10 per day for the **Hire Period**.

Use of the **Hire Car** within the **Territorial Limits only**.

What is not covered

The following are not covered under this insurance:

- All fuel, fares, and fines relating to the **Hire Car** whilst in **your** possession.
- Any claim which has not been reported to **Highway Insurance** via the First Notification

Centre on 0870 242 3300 within 24 hours of the incident, accident, or theft.

- Any provision of the **Hire Car** where the **Insured Vehicle** is not being repaired by a **Highway Insurance** approved repairer.
- Any provision of the **Hire Car** where a **Hire Car** is already provided under any other insurance product or related product.
- Any claim where **Highway Insurance** do not provide indemnity under the terms of the motor insurance policy.
- Any further hire charges incurred after the **Hire Period**
- Any hire charges for more than three days after payment has been issued to **you** in settlement of **your** claim.
- Any use of the **Hire Car**, whilst it is being driven by any person, not covered under the terms of **Highway Insurance** motor insurance policy.
- Any **Excess** payable following an accident, fire or theft involving the **Hire Car**.
- Use of the **Hire Car** outside the **Territorial Limits**.

How to obtain your Hire Car

If the **Insured Vehicle** is involved in an incident, accident or is stolen **you** must report it immediately (no later than 24 hours) to the First Notification Centre on 0870 242 3300 and to the Police if the **Insured Vehicle** has been stolen. **We** will get the **Hire Car Company** to contact **you** to arrange delivery of the **Hire Car**.

A fuel deposit is payable by **you** on receipt of the **Hire Car**. This will be refunded upon return of the **Hire Car** provided there is no damage and it has a full tank of fuel.

If **you** wish to upgrade from the **Hire Car** provided, **you** should discuss this with the **Hire Car Company**, but **you** will be responsible for any additional cost required.



Terms and conditions

The **Hire Car** will be insured under **your** Comprehensive motor insurance policy with **Highway Insurance** during the **Hire Period**. This means that claims arising during the **Hire Period** will be made under **your** motor insurance policy. **You** must therefore comply with the **General Exclusions** and **General Conditions** of **your** motor insurance policy during the **Hire Period**. The **Hire Car** can only be used by **you** or any person entitled to drive as stated in **your** current **Certificate of Motor Insurance**.

Any payments made for any loss or damage to the **Hire Car** will be made to the **Hire Car Company** and **you** will be required to pay the **Excess** that applies to this **Contract of Motor Insurance**, to the **Hire Car Company**.

You will receive a copy of the **Hire Car Company's** terms and conditions when the **Hire Car** is delivered to **you** and this will apply as part of these **Terms and Conditions**.

Claims Handling

We aim to provide **you** with the best claims service that **we** can. If **you** use the services **we** have put in place to achieve this, **we** can provide a better service than when the claim is outside **our** control. The standards **we** would generally hope to achieve for **our** comprehensive policyholders are set out at the front of this **policy**.

Advice

There are some important points that **you** should be aware of if **you** are involved in an accident or **your** car is stolen.

Accident

- Give **your** name, address and insurance details.
- Get the name, address, phone number, vehicle registration and any other information **you** can from the other driver or drivers, passengers, witnesses and any attending police officer.
- Note the exact location and any relevant road signs or markings.
- If there is an injury and **you** did not give **your** details at the scene, report the incident to the police within 24 hours.
- **You** must STOP at the scene of the accident, do not drive away until **you** have exchanged details with the other party involved

Theft

- Report the theft to the police immediately and take a note of the officer's name, number constabulary and crime reference number.
- If **you** know where the vehicle is after its theft, make sure that it is safe and secure.

After an accident or theft, ring **our** First Notification Centre on 0870 2423300 as soon as possible.

Windscreen Damage - Ring 0870 420 8002 (See Section 4)

If **you** use Highway Glassline the **policy** limit may not apply. If **you** use another supplier, **we** will only pay up to the limit shown on the **Schedule**.

Some windscreen damage can be repaired. If so, no windscreen **Excess** will apply.

Handling Your Claim

(See Sections 2 and 3)

We will do the following:

- Get an agent to take the **Insured Car** to the nearest Recommended Repairer or another safe place if **you** cannot drive it.
- Refer **you** to a Recommended Repairer. **You** can take the car to them or they will collect it and return it to **you** after an estimate has been prepared.
- Send the car to a Recommended Repairer if **we** disagree with the estimate for repairing it provided by a non-approved repairer.
- If the **Insured Car** is being repaired by a Recommended Repairer from our network, they will endeavour to provide you with a class A courtesy car for the duration of the repair to the **Insured Car**. Provision of a courtesy vehicle is entirely at the discretion of the Recommended Repairer and is subject to availability. **Highway Insurance** will not accept any responsibility for losses arising where a Recommended Repairer is unable to supply a courtesy car.
- Treat the **Insured Car** as stolen if it has not been recovered within 30 working days after **you** reported the theft to **our** First Notification Centre. It must still be missing when **we** pay **your** claim.
- Deal with the claim in any way **we** think appropriate.



- Take over, defend or settle any claims in **your** name, or that of any other person insured.
- Take action (which **we** will pay for) in **your** name, or that of any other person insured, to get back any money **we** have paid.
- Have **your** vehicle examined by **our** own or **our** appointed engineer

You should do the following:

- Send **us**, unanswered, every letter **you** receive about a claim as soon as possible.
 - Tell **us**, as soon as **you** know, about any prosecution, coroner's inquest or fatal accident injury.
 - Not admit liability or negotiate a settlement without **our** written permission.
 - Get **our** permission before ordering any new part or accessory, and before paying for any transport outside the **United Kingdom**.
 - Tell **us** straightaway if the **Insured Car** is stolen and **you** later get it back, or discover where it is.
 - Send **us** the **Certificate of Motor Insurance**, the Vehicle Registration document and Department of Transport Test (MOT) Certificate if the **Insured Car** needs one, keys and any other documents **we** ask for before **we** pay **your** claim.
 - Give any information, help and co-operation **we** need, including going to court if necessary.
- Pay the reasonable cost for the **Insured Car** to be brought back to the address shown on the **Schedule**. (**We** will not pay the cost of any transport outside the **United Kingdom** unless **we** agree to do so first.)
 - Pay to:
 - a) repair the damage, **we** may decide to use suitable parts or accessories which are not supplied by the original manufacturer.
 - b) replace the lost or damaged car or item, or
 - c) Pay one of the following, whichever is the lesser amount.
 - i) The **Market Value** of the vehicle less the **Excess** just before the loss or damage happened.
 - ii) The amount which **you** insured the car for less the **Excess**.
 - iii) The cost of repairing **your** vehicle less the **Excess**.
 - Pay the cost shown in the manufacturer's price list and the reasonable cost of fitting if any lost or damaged part or accessory is no longer available.
 - Not pay the whole cost of any repair or replacement that leaves the vehicle in a better condition than before the loss or damage (**you** will pay part of the cost of the repair or replacement).
 - Not refund any premium if the **Insured Car** is written off or there is any claim. Once **you** accept **our** offer or **we** have paid the claim (or both) the **Insured Car** becomes **our** property.
 - Settle the claim to the legal owner if the **Insured Car** is part of a hire-purchase or leasing agreement, or belongs to someone else.

Paying Your Claim

(See Sections 2, 3 and 4)

We will do the following:

- Pay the reasonable cost of protecting the **Insured Car**.

You should do the following:

- Pay any **Excess** direct to the repairer when **you** collect **your** vehicle.
- Pay the VAT direct to the repairer when **you** collect **your** vehicle if **you** are registered for VAT.
- Reimburse **Us** any amount paid to any repairer in respect of a claim under the **Contract of Motor Insurance** in relation to the VAT element of the total cost, if **you** are registered for VAT.

Fraudulent, False And Exaggerated Claims

Fraudulent, false and exaggerated claims increase premiums for **our** policyholders. **We** will not pay a claim which is in any part fraudulent, false or exaggerated, or if **you**, or anyone acting for **you**, makes a claim in a fraudulent or false way, or where **we** have been given any documents which are false or stolen. **We** will also seek to recover any costs that **we** have incurred. In such circumstances, **we** will cancel **your** policy and **we** will not return any premium.



General Exclusions

These **General Exclusions** apply to the whole of this **Contract of Motor Insurance** and describe the things which are not covered. These apply as well as the exclusions shown under 'What is not covered' in each of the Sections detailing the cover provided.

This **Contract of Motor Insurance** does not cover claims arising from any of the following.

- 1 Any accident, injury, loss or damage that happens while the **Insured Car** is being:
 - Used for a purpose which it is not insured for.
 - Driven or in the charge of anyone who is not described in the **Certificate of Motor Insurance** as a person entitled to drive or who is excluded from driving by any **Endorsements** or covered by another insurance.
 - Driven or in the charge of anyone who does not have a valid driving licence or who is disqualified from driving, who has not held a driving licence or who is prevented by law from holding one.
 - Driven or in the charge of anyone who does not meet the terms and conditions of their driving licence as required by DVLA / DVLNI rules and regulations and any relevant law.
 - Driven or in the charge of anyone who does not meet all the conditions described in the **Endorsements** on **your Schedule** and all the **General Conditions** in this **Policy**.
 - Kept or used in an unsafe or unroadworthy condition. (**You** may be asked to provide details to show the **Insured Car** was regularly maintained and kept in good condition).
 - Kept or used without a current Department of Transport Test (MoT) certificate if one is needed.
 - Kept or used in any way that breaks any Security requirements imposed by an **Endorsement**.
 - Used to carry passengers or goods in a way likely to affect the safe driving and control of the vehicle, or
 - Used in or on restricted areas of airports, airfields or military bases.
- 2 Any liability that **you** have agreed to accept unless **you** would have had that liability anyway.
- 3 Anyone who does not meet all the conditions described in the **Endorsements** on **your Schedule** and all the **General Conditions** in this **Policy** and any other condition of this **Policy**.
- 4 Any use connected with the motor trade, unless this use is described in the **Certificate of Motor Insurance** (under Limitations as to Use).
- 5 Hiring out the **Insured Car** for money. (**You** can accept money from passengers if **you** give them a lift so long as **you** do not make a profit, **you** are not carrying them as part of a business or in the course of **your** employment, and the **Insured Car** has no more than eight seats, not including the driver).
- 6 Racing of any description or being used in any contest, competition, rally or speed trial (apart from treasure hunts).
- 7 The **Insured Car** being used on any form of race track or off-road activity.
- 8 Any accident, injury, loss or damage caused directly or indirectly by:
 - War, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil unrest, revolution, act of terrorism, riot or similar event.
 - Earthquake.
 - Ionising radiation or radioactive contamination from nuclear fuel, or nuclear waste, or any risk from nuclear combustion or equipment.
 - Pressure waves caused by aircraft and other flying objects, or

- Carrying any dangerous substances or goods.
- 9 Any liability, loss or damage that happens outside the **United Kingdom** (apart from the cover detailed in Section six - Driving Abroad).
- 10 Any proceedings brought against **you** outside the **United Kingdom**, unless they result from using the **Insured Car** in a country which **we** have agreed to extend this insurance to cover (see Section six - Driving Abroad).
- 11 Any liability, injury, loss or damage resulting from anything sold, transported or supplied by or on **your** behalf.
- 12 Any liability, injury, loss or damage caused directly or indirectly by:
- pollution, or
 - contamination
- unless the pollution or contamination is directly caused by one incident at a specific time and place during the **Period of Insurance** and is:
- sudden.
 - identifiable.
 - not deliberate.
 - unexpected.

We will consider the pollution to have happened at the time the incident took place.



General Conditions

The following **General Conditions** apply to the whole of this **Contract of Motor Insurance**. These describe **your** responsibilities, general information and the procedures that apply in certain situations, such as when there is a claim or the **Contract of Motor Insurance** is cancelled. If **you** do not meet the terms and conditions of this **Contract of Motor Insurance**, it could make the cover invalid or mean **we** will refuse to pay **your** claim.

Keeping to the Policy Terms

Your premium is based on the information **you** gave **us** when **your** cover started and when **you** renew it. If **your** circumstances change, **you** must tell **us** as soon as possible. If **you** are not sure whether **you** need to tell **us** about certain facts, **you** should give **us** the information anyway, or contact **your Insurance Adviser** for advice. **You** should keep a record of the information **you** give in relation to this **Contract of Motor Insurance**. If **you** did not or do not give full and accurate information, this **Contract of Motor Insurance** may be invalid and **we** may refuse to deal with any claim **you** might make.

This insurance will only apply if:

- the person claiming has kept to all the terms and conditions of this **Contract of Motor Insurance**; and
- all the information **you** have supplied upon which the **Contract of Motor Insurance** is based is correct and complete to the best of **your** knowledge and belief.

Motor Insurance database (MID)

It is a condition of this **Contract of Motor Insurance** that **you** supply such details, as are required by law, for entry on the MID.

Right of recovery

If the law of any country which this **Contract of Motor Insurance** covers requires **us** to make payments which, but for that law, **we** would not otherwise have paid, **you** must repay the amount to **us**.

If any claims or other monies are paid to **you** by mistake for any reason, or a claim has been paid which **we** later find to be fraudulent, false or exaggerated, **you** must repay the amount paid to **us**.

If **we** have refunded any premium following cancellation, **we** can take any money **you** owe **us** from any payment **we** make.

Care of the Car

The **Insured Car** must be covered by a valid Department of Transport Test (MoT) Certificate if **you** need one by law.

You must take all reasonable precautions to avoid loss of or damage to the **Insured Car**. For example, **you** should remove it to a safe place as soon as possible if it breaks down. **You** should also take all reasonable care of the keys to the **Insured Car** to prevent them being lost or stolen.

You must always take the keys out of the ignition and remove them completely when the **Insured Car** is left at any time whatsoever (regardless of whether the vehicle is still within **your** sight) and make sure that **you** do not leave belongings on display. **You** should close all the windows and sun-roofs and lock all the doors. Alarms, immobilisers and tracking devices should be turned on when fitted.

Endorsements may apply to **your** cover, setting out other requirements relating to immobilisers, alarms and tracking devices.

In these cases, **we** will need to see evidence that an approved alarm, immobiliser or tracking device has been fitted. These devices must always be on and working whenever the **Insured Car** is left.

If **you** do not take reasonable care of the **Insured Car** and meet any security requirements, this **Contract of Motor Insurance** may no longer be valid and **we** may not pay any claim.

You or any other person covered by this insurance must do the following:

- Protect the **Insured Car** from loss or damage.
- Keep the **Insured Car** in a roadworthy condition. (**You** may be asked to provide details to show the **Insured Car** was regularly maintained and kept in good condition.)
- Not move or drive the **Insured Car** in a way likely to affect safe driving or control or in a way which could cause loss or damage to it.
- Not move or drive the **Insured Car** after an accident, fire or theft if to do so may cause additional damage.
- Allow **us** to examine the **Insured Car** at any reasonable time.

Cancelling your Policy

You may cancel this **Contract of Motor Insurance** at any time by telling **us**, or **your Insurance Adviser**, in writing and sending **us your Certificate of Motor Insurance**. If **you** or someone else has not made a claim in the current **Period of Insurance**, **we** will refund part of **your** premium. If the **Policy** is cancelled in its first year, **we** will work out the refund using the chart below. If the **Policy** is cancelled in any other year, **we** will work out the refund on a pro-rata basis less an administration fee. 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 Certificate of Motor Insurance**.

Length of time you have had cover for	How much of the annual premium we will refund
up to 7 days	85%
up to 1 month	75%
up to 2 months	65%
up to 3 months	50%
up to 4 months	40%
up to 6 months	30%
up to 8 months	20%
up to 9 months	10%
over 9 months	0%

These rates apply to yearly policies and will vary for policies of a shorter period.

We will not refund any of **your** premium if the **Contract of Motor Insurance** is cancelled following a claim whether settled or not.

We, or **our** authorised agent, may cancel this **Contract of Motor Insurance** by giving **you** seven days notice in writing to **your** last known address. **We** do not have to give any reason for cancelling this contract. If **we** do this, **we** will refund part of **your** premium for the **Period of Insurance** left after the cancellation date, as long as **you** or someone else has not made a claim under this **Contract of Motor Insurance**.

If **we**, or **our** authorised agent, cancel this **Contract of Motor Insurance** because **you** have not paid the premiums on time, **we** will not refund any part of the premium **you** have already paid. **We** will work out any premium **you** owe **us** by charging **you** for the time **you** have been covered by this **Contract of Motor Insurance** using the chart opposite.

In all cases, **you** must return the **Certificate of Motor Insurance** to **us** as soon as **you** receive notice of cancellation. **We** will not pay any refund until **we** receive the **Certificate of Motor Insurance**, or if **you** or someone else has made a claim under this **Contract of Motor Insurance**.



If **you** produce a cancelled **Certificate of Motor Insurance** to any person with the intention of deceiving that person into accepting it as genuine, **you** may be prosecuted.

Cooling-off Cancellation Condition

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 reason. To cancel using this 'cooling-off' period you must return any **Certificate of Motor Insurance** or temporary cover note relating to this **Contract of Motor Insurance**, with a letter requesting cancellation. If **you** do 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 beginning of the contract until the **Policy** is cancelled.

A refund of premium will not be made where the **Policy** has been accepted by **you**. This can be where **you** have requested a claim to be paid.

You may cancel this insurance outside of the 14-day period; details of the procedure and refund calculation method are above. If **you** cancel **your Policy** following a claim there will be no refund of premium.

Other Insurance

If **you** claim for anything that is covered by another insurance, **we** will only pay any amount **you** cannot get back from the other insurance up to the limits of this **Contract of Motor Insurance**.

Paying by Instalments

If **you** pay **your** premium by instalments, **you** must pay them on time. If any instalment is late, **we** will ask **you** to immediately pay all the premium **you** owe even if **you** have separate credit arrangements with **your Insurance**

Adviser. If **you** do not do this within seven days of writing to **you**, **we** will cancel the **Contract of Motor Insurance**. **You** must then send **us** the **Certificate of Motor Insurance**.

As long as there has been no claim, **we** will refund any premium that covers the remaining **Period of Insurance** (see chart under Cancelling **your Policy**). **We** will work out the refund from the date **we** receive the returned **Certificate of Motor Insurance**. **We** will not give **you** any proof of any No Claims Discount unless **you** have paid all the instalments. The **policy** will not be reinstated when **you** pay the premium.

If **we** need to charge an additional premium because of changes to **your Contract of Motor Insurance**, **we** will usually collect this by adjusting the rest of **your** instalments. However, if **we** need to charge an extra premium near the end of the **Period of Insurance**, or after **you** have paid all the instalments, **you** must pay the extra premium straightaway.

If a change results in **us** refunding the premium, **we** will pay this by adjusting the instalments that are left. However, **we** may decide to make any refund through **your Insurance Adviser**.

If there is a claim under this **Contract of Motor Insurance**, or it has been cancelled, **we** can:

- get back any money **you** owe **us**.
- take off any money **you** owe **us** when **we** pay **your** claim and
- ask **you** to pay **us** back any money **we** have already paid.

If **we** declare the **Insured Car** a total loss (write off), **you** must pay whatever **you** owe **us** before **we** will pay **your** claim, or **we** may take what **you** owe **us** from anything **we** pay **you**.

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You must tell **our** Claims Notification Centre personally about every accident or loss **you** are involved in, even if **you** are not at fault and do not intend to make a claim.

All phone calls relating to claims may be tape recorded and used for quality control, training and fraud-prevention purposes.

Claims First Notification Centre - 0870 242 3300
Windscreen Damage Highway Glassline - 0870 420 8002

www.highway-insurance.co.uk

Highway Insurance Company Limited is authorised and regulated by the Financial Services Authority.

Registered In England No. 3730662 trading as Highway Insurance.

Registered Office Highway House, 171 Kings Road, Brentwood, Essex, CM14 4EJ