

Flow Subscription 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: Flow Subscription Car Insurance

This document summarises key information you need to know about Flow Subscription Car insurance. As no advice is given, it should be read together with the document of insurance and 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 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.



What is insured?

The cover available and a summary of the limits are shown below. For full details see the document of insurance. Please refer to your schedule to see the limits applied.

Comprehensive:

- ✓ 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
- ✓ Unlimited cover for loss/damage to factory fitted in-car equipment
- ✓ European Cover –when driving in EU countries and those following EU directives, you have the minimum compulsory insurance required by law in that country
- ✓ Accidental damage cover for your car
- ✓ Personal Accident cover (£10,000) for you, your spouse/partner, and named drivers whilst 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** (Small hatchback under 1.2 litre)
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 and not recovered
- **Legal Expenses**
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



What is not insured?

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

- ✗ The excess shown in your schedule – you're responsible for paying this amount if you make a claim
- ✗ Wear and tear including to tyres and brakes
- ✗ Deliberate damage caused by you or anyone insured on your insurance subscription
- ✗ Loss or damage caused by theft or attempted theft if you leave your car unlocked, or leave the engine running, or the ignition device is left in, attached to or left in range of your car, or if you leave a window or sun-roof open
- ✗ Drivers other than those named on your certificate of motor insurance
- ✗ 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:

- **Legal Expenses** – accidents or prosecutions occurring while not in the insured car



Are there any restrictions on cover?

- ! No Claim Discount (NCD) – we do not capture or maintain NCD
- ! All types of business use are excluded - there is no cover for travelling to and from more than 1 place of work
- ! Driving other cars is excluded
- ! 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 30 days per subscription month provided your car is registered and normally kept in Great Britain and not more than 180 days in any calendar year. The compulsory cover will not cover the loss or damage to your car

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Are there any restrictions on cover?

Optional Covers:

- **Guaranteed Hire Car**
 - The car provided will be for a maximum of 21 days or 4 days (subject to cover being in force) 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



Where am I covered?

- ✓ Great Britain, i.e. England, Scotland and Wales.
- ✓ When driving in EU countries and those following EU Directives, you'll have the minimum compulsory insurance required by law in that country for up to 30 days per subscription month provided your car is registered and normally kept in Great Britain.



What are my obligations?

- At the start of the subscription cover 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 cover starts or during each subscription period of insurance via your online portal. This includes if you change your car, the registered keeper, main driver, or want to add an additional driver, change of occupation, change of address or changes which improve its value, appearance, performance or handling.
- Monthly subscription premiums must be paid on time.
- You should make sure your car is regularly maintained, kept in a road legal condition and has a valid MOT (if one is needed).
- If we've said you need to fit or you already have a tracking device, it should be on and working when your car is left unattended. Ignition devices must also be removed, windows and sun-roofs closed and all doors locked.
- If you need to make a claim you must give us with full details as soon as possible.



When and how do I pay?

This is a monthly insurance subscription, which you agree to pay by recurring payment authority using a debit or credit card. Your first payment will be due immediately when you subscribe to the first month's subscription and subsequent payments will be due on the same cover start date of each following month. If you joined on a day that does not exist in the next calendar month, your payment would be collected on the last day of the month.



When does the cover start and end?

The cover start and end date of each insurance subscription period will be shown in your schedule. Your monthly insurance subscription will continue automatically each month unless you tell us otherwise.



How do I cancel my subscription?

You may cancel your insurance subscription at any time by logging into your account. We'll refund any money you've paid less charge for the time you've been on cover. If you cancel before your cover starts, no charges will be made.