

Flow 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 Car Insurance

This document summarises key information you need to know about Flow Car insurance. As no advice is given, it should be read together with the document of insurance and your personal details 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 personal details 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
- ✓ Policyholders may have third party only cover for driving other cars, check your certificate of motor insurance
- ✓ Unlimited cover for loss/damage to factory fitted in-car equipment
- ✓ European Cover – cover extends to EU countries and those countries following EU directives
- ✓ 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
- ✓ 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

Optional Covers available:

- **Protected No Claim Discount (NCD)**
Allows you to keep your no claim discount however many accidents or claims you have
- **Family Package**
Cover for your in-car equipment, child car seats and journey continuation
- **Breakdown Cover**
If your car breaks down we'll repair or recover it – there are 3 cover options (see your quote/personal details for your level of cover)



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 personal details – 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
- ✗ 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
- ✗ Legal Expenses – accidents or prosecutions occurring while not in the insured car

Optional Covers - what is not insured:

- Protected No Claim Discount doesn't guarantee that your premium won't increase
- Breakdown Cover doesn't include the cost of any parts used to fix your car



Are there any restrictions on cover?

- ! **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
- ! Driving other cars is restricted to the UK for policyholders only and limited to third party only cover

Continued...



Are there any restrictions on cover?

- ! European cover is for up to 180 days per policy year provided your car is registered and normally kept in Great Britain

Optional Covers:

- **Family Package**
 - In-car equipment cover is limited to £1,000 where not installed as part of the vehicle manufacturers original specification
- **Breakdown Cover**
 - Roadside Assist (Local) – 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, you'll have the same level of cover as you have in the UK for up to 180 days per policy year provided your car is registered and normally kept in Great Britain.



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 cover starts or during the 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.
- 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 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 debit card payments (subject to a credit agreement). Annual payments may be made by credit or debit card and monthly payment may be made by debit card only. Monthly debit card payments 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 my policy?

Cancel your policy via the online portal. 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. 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. If you've made a claim, no refund will be paid.
- 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.