Your Document of Car Insurance

This booklet tells you what you're covered for and how to make a claim.
Welcome to Nationwide Car Insurance

Thank you for choosing Nationwide Car Insurance, which is underwritten and administered by Liverpool Victoria Insurance Company Ltd, who also trade as LV=. This booklet includes everything you need to know about your policy and how to contact us, so keep it safe with your schedule and your certificate of motor insurance.

We’re confident you’ll be happy with our great cover and service. If you do need to make a claim, we’ll aim to settle quickly and efficiently – just call our friendly UK team on 0800 028 5799.

The demands and needs met by this policy

This product meets the demands and needs of someone wishing to insure their vehicle. The level of cover available is optional and will only apply if you have selected them and they are shown on your schedule. Neither Nationwide Building Society nor Liverpool Victoria Insurance Company Limited (LV=) has provided you with any advice or recommendation as to whether this product meets your specific insurance requirements. You should review your insurance requirements on a regular basis.
Welcome to Nationwide Car Insurance 1
Useful information 3
Your car insurance policy 3
Definitions 4
Territorial limits and European Union (EU) compulsory insurance 6
Section 1 Accidental damage 6
Section 2 Fire and theft 7
What is not covered under sections 1 and 2 7
How we will settle your claim under sections 1 and 2 8
Section 3 Liability to other people 9
What is not covered under section 3 10
Section 4 Use by the motor trade, hotels and car parks 11
Section 5 Windscreen and window glass 11
Section 6 Guaranteed courtesy car 11
Section 7 Foreign use 12
Section 8 Personal accident benefits 12
Section 9 Medical expenses and physical assault benefits 13
Section 10 Personal belongings 13
Section 11 No claim discount 14
Section 12 General exceptions 15
Section 13 General conditions 16
Section 14 Legal Expenses 21
How we use your personal information 28
Your car insurance policy

Please read this document of car insurance, your schedule and your certificate of motor insurance as one document. This is your contract with us.

In return for your premium we’ll cover you for insured events that happen during the period of cover shown on your schedule.

Your policy is underwritten by Liverpool Victoria Insurance Company Ltd.

Our commitment to you

We’ll always:

• make sure all the information we give you is clear and accurate
• be fair and reasonable
• act promptly

Your responsibility to give us correct information

Please make sure all the information you give us is correct and complete. This is important because if you don’t we may cancel your insurance from its start date and/or not pay your claim. If you’re not sure whether you need to tell us about something please ask.

Useful information

To make a change
0800 028 5688 (Mon-Fri 8am-8pm, Sat 9am-5pm, Sun 10am-4pm and bank holidays 9am-5pm)

To make a claim
0800 028 5799 (24 hours a day, 365 days a year)
(+44 1202 731 167 if calling from abroad and your schedule shows section 7, foreign use as being included.

Follow these simple steps:

1. Call us as soon as possible after the accident – please have your policy number and information about the claim ready when you call.
2. If your car is stolen or maliciously damaged, report this to the police immediately. Take a note of the officer’s name and crime reference number.
3. Speak to us before you make any arrangements for replacement or repair.

How to make a complaint

If you wish to make a complaint, please contact us by phone on 0800 032 2799, for Text Phone first dial 18001, or write to us. If you prefer to write, please address your letter to: The Customer Relations Manager, LV=, County Gates, Bournemouth BH1 2NF. Please quote your policy number in all correspondence. For more information, please visit the complaints section on our website: www.LV.com/complaints

A copy of our internal complaints procedure is available on request.

If we cannot resolve your complaint, you may refer your complaint to the Financial Ombudsman Service within 6 months of receiving our final response letter.
The address is: Financial Ombudsman Service, Exchange Tower, London E14 9SR. For more information please visit www.financial-ombudsman.org.uk.

Telephone: 0800 023 4567 (free for people phoning from a ‘fixed line’, for example, a landline at home) or 0300 123 9123 (free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02) or email complaint.info@financialombudsman.org.uk

**Note: Making a claim will not affect your right to take legal action.**

**What happens if we can’t meet our liabilities?**

If we can’t meet our liabilities, you may be able to claim from the Financial Services Compensation Scheme (FSCS). There are different levels of compensation, depending on what kind of insurance you have:

- compulsory insurance, such as third party motor insurance, 100% of the claim is covered;
- non compulsory insurance, such as home insurance, 90% of the claim is covered.

You can get further information from: Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU.

Phone 0800 678 1100 or 0207 741 4100 Email enquiries@fscs.org.uk

**Definitions**

Wherever these words appear in this document of car insurance, they have the same meaning:

**Accessories** parts or products (including spare parts) specifically designed to be fitted to your car. This includes roof/cycle racks and roof boxes.

**Certificate of motor insurance** proof that you have motor insurance as required by law. It forms part of your contract with us. It also shows the registration number of the car we’re insuring, who may drive and what your car may or may not be used for.

**Contract** this document of car insurance, your certificate of motor insurance and your schedule form the contract.

**Document of car insurance** this booklet.

**Driving** includes being in charge of a car.

**Excess** the first amount of any claim which you must pay. There may be more than one excess, part of which may be a voluntary excess chosen by you. The total excess is shown on your schedule.

**Green card** the International Motor Insurance Card. An internationally recognised document that some countries need as proof of their minimum compulsory insurance requirements.

**In-car equipment** audio equipment, a permanently fitted car telephone, dashboard or windscreen mounted camera, DVD player, television and satellite navigation equipment.

**Main driver** the person who drives your car most of the time whether for social purposes and/or for travel to and from a place of business, duty or study.
**Market value**  
the cost of replacing your car with one of the same make, model and specification, taking into account the age, mileage and condition of your car. To determine the market value, we’ll usually ask an engineer for advice and refer to motor trade guides and other relevant sources. We’ll consider the amount you could reasonably have obtained for your car if you sold it immediately before the accident, loss or theft and not the price you paid for it.

**Partner**  
your husband, wife, civil partner or partner you are permanently living with.

**Policyholder**  
the person named as the policyholder on your certificate of motor insurance and your schedule.

**Schedule**  
forms part of your contract with us and includes the:

- period of cover;
- name of policyholder, drivers and their use;
- conviction and claims history of permitted drivers;
- details of your car;
- sections which apply in this document of car insurance;
- any conditions which vary the terms of this document of car insurance.

**Total loss**  
the extent of damage to your car which means its uneconomical or unsafe to repair or has been stolen and not recovered.

**Track days**  
driving or use on a motor racing track, circuit, airfield, test venue, derestricted road or at an “off road” event.

**We, our, us**  
Liverpool Victoria Insurance Company Ltd.

**Wear and tear**  
unavoidable damage caused by general use over time.

**You, your**  
the person named as the policyholder on your schedule and your certificate of motor insurance.

**Your car**  
the insured vehicle shown on your schedule and your certificate of motor insurance. Also, any vehicle loaned or hired to you under our Recommended Repairer Service or by a member of the motor trade while the insured vehicle is with them for service, repair or MOT. In section 3 of this document of car insurance it also includes a trailer, caravan or broken-down motor vehicle while they’re attached to your car for towing.
Territorial limits and European Union (EU) compulsory insurance

Territorial limits
Except where we say otherwise your insurance applies in Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man and the Channel Islands. This includes while your car is being transported within and between them.

European Union (EU) compulsory insurance
If your car is registered and kept in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands, we provide the minimum compulsory insurance including when your car is being transported within and between:

• EU countries; and
• any other country which follows EU directives as shown on your certificate of motor insurance.

Your certificate of motor insurance is proof of compulsory motor insurance in EU countries and other countries which follow the EU motor insurance directives and are approved by the Commission of the EU. Compulsory motor insurance is the minimum level of cover required by law. It may not be the same cover you have in the UK, for example, there won’t be any cover if your car is stolen or damaged.

Section 1 Accidental damage

What is covered:
If your car and/or its accessories (including when kept in your garage) are damaged by accident, vandalism or malicious damage, we may:

• pay for repairs to your car; or
• replace what is damaged; or
• pay the market value of your car at the time of the damage. When you accept this payment, your car becomes our property, unless we agree otherwise.

Uninsured driver promise
If you’re hit by an uninsured driver and the accident is not your fault, you won’t lose your no claim discount or pay any excess. We’ll need you to provide the registration number, make, model and colour of the other car involved and also the driver’s name and address.

Misfuelling
If you accidentally fill your car with the wrong fuel, we’ll pay to drain and flush your fuel tank. Any damage to your car engine caused directly by the wrong fuel will also be covered. Once we have details of the misfuelling, we’ll agree with you how to arrange the repair. If you’ve already made arrangements to repair the damage, we will only consider payment if you provide receipts.
Section 2 Fire and theft

What is covered:
If your car and/or its accessories (including when kept in your garage) are lost or damaged by fire, lightning, explosion, theft or attempted theft, we may:
• pay for repairs to your car; or
• replace what is lost or damaged; or
• pay the market value of your car at the time of the loss or damage. When you accept this payment, your car becomes our property, unless we agree otherwise.

What is not covered under sections 1 and 2

We won’t pay for:
• loss or damage to your car by theft or attempted theft if:
  - your car has been left unlocked;
  - your car has been left with a window or roof open;
  - the engine has been left running;
  - we have stated you must have a working security or tracking device when your car is unattended – your schedule will confirm if this is required;
  - the ignition key or other ignition device is left in, on or attached to or left in the immediate proximity of your car.
• damage to the ignition key or other ignition device caused by wear and tear;
• wear and tear, your car losing value, or for any repairs which improve your car beyond its condition before the loss or damage happened;
• mechanical, electrical, electronic or computer failures, breakdowns or breakages;
• damage to tyres caused by braking, punctures, cuts or bursts;
• more than the manufacturer’s latest list price in the United Kingdom (UK) of any part or accessory. If such a list price is not available the most we’ll pay is the manufacturer’s latest list price in the UK for an equivalent part or accessory;
• additional costs caused by the unavailability of any part or accessory. This includes the cost of importing any part or accessory into the UK;
• loss or damage to your car caused:
  - directly by pressure waves from aircraft and other aerial devices travelling at sonic or supersonic speeds;
  - by deception, fraud or trickery, including when you’re offering your car for sale;
  - as a result of it being confiscated or destroyed by or under official order of any government, public or local authority;
  - as a result of your car being returned to its rightful owner;
  - if you haven’t taken care to protect your car. See care of your car under the general conditions section.
• loss of use of your car or any other indirect loss, such as travel expenses or loss of earnings;
• where your car is driven or used without your permission by a member of your family or household unless you report them to the police for taking your car without your consent;
• deliberate damage caused to your car by anyone insured under your policy;
• loss or damage to any trailer, caravan or broken-down motor vehicle whether or not it’s being towed by or attached to your car;
• any additional damage resulting from your car being moved by anyone insured under your policy after an accident, fire or theft;
• the total excess shown on your schedule.

How we settle your claim under sections 1 and 2

Ownership
If your car belongs to someone else, or is under a hire purchase or leasing agreement, we’ll pay the legal owner.

Repairs
Once we have details of the accident, if the loss or damage is covered, we’ll agree with you how to arrange the repairs to your car.

We may use parts or accessories, which aren’t made or supplied by your car’s manufacturer but are of similar type and quality to the parts and accessories we’re replacing.

New car replacement
If you or your partner are the first and only registered keeper, within 12 months of buying your car from new and:

• the estimated cost of repairing the damage is more than 50% of the manufacturer’s list price (including taxes and accessories) when the damage or loss happened; or
• it’s stolen and not recovered,

we’ll replace your car with a new one of the same make, model and specification. If one is not available in the UK, we’ll pay you the price you paid for your car or the manufacturer’s current list price (including taxes) whichever is less.

Your car will then become our property.

In-car equipment
We’ll provide unlimited cover for the loss or damage if the equipment was fitted as part of the standard specification of your car when first registered.

If the equipment was not part of the standard specification when first registered and is either permanently fitted or portable, we’ll pay up to £500. If portable, the equipment must have been kept out of sight in the glove compartment or locked boot at the time of a theft claim.

Replacement of locks and keys
We’ll pay for all the locks to be replaced if one or more is damaged.

If your ignition keys or other ignition devices are lost or stolen, we’ll pay for their replacement and for all the locks to be replaced. This is provided they weren’t left in, on or attached to or left in the immediate proximity of your car while it was unattended, and care has been taken to prevent their loss.
Child car seats
If your car is damaged in an accident, we’ll replace any child seat in your car, with a new one of the same quality, even if there’s no apparent damage.

Excesses that apply
If your schedule shows that you have an excess, you must pay that as the first part of any claim.

Journey continuation
If your car can’t be driven following an accident in the UK (which is covered under sections 1 and 2), and you’re more than 25 miles from where your journey started, we’ll reimburse you up to £500 for any alternative transport that you arrange to continue your journey. We’ll only pay these costs if you provide receipts.

We’ll also provide this extra benefit if the accident happens within the EU and your schedule shows section 7, foreign use is included.

Section 3 Liability to other people

What is covered:
As a result of any accident involving your car or any other vehicle your certificate of motor insurance allows you to drive, we’ll pay all sums you are legally responsible for:

• following death of or bodily injury to other people; and
• up to £20,000,000 for damage to their property.

Driving other cars
If your certificate of motor insurance says so, we’ll insure the policyholder to drive a private car/van in the UK, that you don’t own, is not registered to you and not hired to you under a hire purchase or rental/leasing agreement as long as:

• you have the owner’s permission to drive the car/van;
• the car/van is registered and normally kept in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands;
• it’s not a van which has been adapted to carry passengers;
• the car/van doesn’t exceed 3.5 tonnes GVW (Gross Vehicle Weight);
• the car/van hasn’t been seized or confiscated by or on behalf of any government or public authority;
• you’re not covered by any other insurance to drive it; and
• you still have your car, it hasn’t been stolen and it hasn’t been damaged to an extent that it’s a total loss.

Note: The cover is for third party only, so loss or damage to the car you’re driving isn’t covered.
Other people
In the same way as you’re insured, we’ll insure:

• any person you allow to drive or use your car, if this is allowed on your schedule and your certificate of motor insurance;
• any passenger travelling in or getting into or out of your car;
• the employer or business partner of any person who is driving or using your car for their business, as long as this is allowed on your schedule and your certificate of motor insurance; and
• the legal representative of any person who has died if they would have been entitled to protection under this section.

Legal costs
Following a claim under this policy, we’ll pay your reasonable legal costs and expenses relating to:

• solicitors’ fees for representation at a coroner’s inquest, fatal accident inquiry or court of summary jurisdiction; and
• defence of any legal proceedings for manslaughter or causing death by dangerous or reckless driving.

In assessing whether legal costs and expenses are reasonable we consider:

• the level of legal expertise required, taking into account the nature of the case;
• the level of costs charged by the legal representative;
• whether legal representation for defence of a prosecution is likely to affect the outcome.

Emergency medical treatment
We’ll pay for emergency medical treatment required under the Road Traffic Act, following an accident in your car. If this is the only payment we make, it won’t affect your no claim discount (NCD).

What is not covered under section 3
We won’t pay for:

• any death, injury, loss or damage caused directly or indirectly as a result of any deliberate act by you or any person driving your car;
• death of or bodily injury to any employee arising out of or in the course of their employment by any person who is covered by this section, unless they’re a passenger in any vehicle for which insurance is provided by this section;
• legal responsibility which is covered by any other insurance;
• loss of or damage to any car which is covered by this section;
• loss of or damage to any trailer, caravan or vehicle (or their contents) whilst being towed by or attached to any car which is covered by this section;
• the loss of or damage to any property which belongs to or is in the care of any person claiming under this section;
• legal responsibility, loss or damage when your car is being used in the operational boundaries of any airport or airfield except when required under the Road Traffic Act;
• more than £20,000,000 for any one incident or series of incidents arising from one event that causes loss or damage to property. This amount is inclusive of all costs and expenses up to £5,000,000.
Section 4 Use by the motor trade, hotels and car parks

We’ll give you the cover under section 1: Accidental damage and section 2: Fire and theft, if included on your schedule. We won’t apply any driving and use restrictions or any excess while your car is with:

- a member of the motor trade for service/repair/recovery; or
- a hotel, restaurant, car park or similar commercial organisation for parking purposes.

Section 5 Windscreen and window glass

If shown on your schedule, we’ll cover damage to the windscreen or window glass including sun-roofs and any resultant scratching of the bodywork. We may use a suitable replacement not supplied by the original manufacturer but which is of a similar quality. As long as there’s been no other loss or damage, a claim under this section won’t affect your no claim discount (NCD) but your premium may increase following a claim.

If your windscreen or window glass is replaced or repaired, an excess will apply, see your schedule.

We won’t pay:

- more than the market value of your car; or
- to repair or replace any windscreens or windows not made of glass.

Section 6 Guaranteed courtesy car

We’ll pay for a courtesy car only if this section is included on your schedule. After loss or damage to your car and if we are managing your claim we’ll supply and pay for a courtesy car:

- whilst the repairs are carried out by our Recommended Repairer Service; or
- for up to 14 days or until 4 days after payment has been issued to you, whichever is soonest, if your car is a total loss; and
- providing the loss or damage happened within the territorial limits of the policy.

The courtesy car will either be provided via our Recommended Repairer Service or a hire company of our choice. The courtesy car will usually be a small hatchback under 1200cc. We’ll insure the courtesy car for comprehensive cover and all your other policy terms and conditions will apply, including drivers and their permitted use. The use of the courtesy car is restricted to the territorial limits of the policy, irrespective of section 7, foreign use, applying. You’ll pay for any fuel used.

You must return the courtesy car when we or the owner ask you to. If your insurance expires you are no longer insured to drive the courtesy car.
Section 7 Foreign use

European Union (EU) cover
If this section is included on your schedule, we'll provide the same level of cover you have in the territorial limits, while you are travelling in EU countries and any other country that follows EU directives. This includes when your car is being transported within and between them and is subject to your car:
  • being registered and normally kept in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands; and
  • not kept abroad for more than 180 days during your period of cover.
Your certificate of motor insurance is proof of compulsory motor insurance in the countries which are shown on your schedule. Compulsory motor insurance is the minimum level of cover required by law. It may not be the same cover you have in the UK, for example, there won’t be any cover if your car is stolen or damaged.

Note: If you do not have this section on your schedule, you will only have the minimum compulsory insurance.

Use in other foreign countries
If you want to use your car in countries not listed on your schedule, if we agree and you pay any extra cost, we’ll provide the same level of cover you have in the territorial limits, to apply:
  • in the countries we’ve agreed, including when your car is being transported; and
  • for the period agreed.
We’ll send you a green card as proof of your insurance.
If your car is lost or damaged in any foreign country that we’ve agreed to give cover for, you may be charged customs duty. If we cover the loss of or damage to your car we’ll also refund you the customs duty.

Section 8 Personal accident benefits

What is covered:
We’ll pay the amount shown on your schedule if you or your partner are injured in or getting into or out of your car, and within 12 months of the accident, this injury alone results in:
  • death;
  • permanent loss of any limb above the wrist or ankle;
  • permanent and total loss of use of any limb above the wrist or ankle;
  • permanent and total loss of hearing in one or both ears;
  • permanent and total loss of sight in one or both eyes; or
  • permanent total disablement, resulting in an inability to do any sort of work for the remainder of their life.
We’ll pay the injured person or their legal representative.

We won’t pay for:
  • more than the amount shown on your schedule during any one period of cover;
  • any injury or death resulting from suicide or attempted suicide;
  • any injuries if the driver of your car is convicted of an alcohol or drugs related motoring offence as a result of the accident;
• any injuries if the driver of your car is proven, following a coroner’s inquest or fatal accident inquiry, to be driving whilst unfit through alcohol or drugs, whether prescribed or otherwise at the time of the accident; or
• anyone failing to wear a seat belt when required by law.

Section 9 Medical expenses and physical assault benefits

Medical expenses
We'll pay up to £250 for you or your passengers for any medical expenses resulting from an accident while travelling in your car. This is in addition to the compulsory emergency medical treatment fee under section 3, liability to other people.

Physical assault benefits

Road rage
We'll pay £500 if you or your partner are physically assaulted as a result of your car being in an accident. We'll pay the injured person or their legal representative.

We won’t pay when the incident:
• is caused by a relative or a person known to you or your partner;
• is not reported to the police as soon as possible;
• happens outside the territorial limits; or
• is caused or contributed to by anything said or done by you, your partner, or by a passenger in your car after the accident.

Aggravated car theft
We'll pay £500 if you or your partner are physically assaulted as a result of your car being subjected to a theft or attempted theft. We'll pay the injured person or their legal representative.

We won’t pay when the incident:
• is caused by a relative or a person known to you or your partner;
• is not reported to the police as soon as possible; or
• happens outside the territorial limits.

Section 10 Personal belongings

What is covered:
We'll pay up to £200 for personal belongings in your car if lost or damaged due to accident, fire, theft or attempted theft.

We won’t pay for:
• the theft or attempted theft of personal belongings if your car has been left unlocked or with a window or roof open or with the ignition key/device in, on or attached to or left in the immediate
proximity of your car;
• the theft of personal belongings unless they’re kept out of sight in the glove compartment or the locked boot of your car;
• money, stamps, tickets, documents or securities;
• goods, tools, samples or equipment carried in connection with any trade or business;
• in-car equipment, see ‘How we settle your claim under sections 1 and 2’;
• property covered under any other insurance; or
• car accessories, see ‘How we settle your claim under sections 1 and 2’.

Section 11 No claim discount

If you have a no claim discount (NCD), we'll give you a discount in line with our NCD scale which is current at the time of taking out the policy. The discount won’t apply to our administration costs or to any additional options you’ve chosen.

Your NCD will not be affected if we only pay for:
• emergency medical treatment charges (section 3);
• damage to the windscreen or window glass (section 5); or
• a claim under breakdown cover; or
• a claim under motor legal expenses.

If more than one car is insured, the NCD is earned separately for each car in the policyholder’s name. A named driver doesn’t earn their own NCD.

If a claim is still outstanding at the renewal date, we may issue a renewal quotation with the NCD reduced. Once the claim has been settled and we’ve agreed that you’re not at fault and all outstanding monies repaid, your NCD will be restored and we’ll refund any extra premium you may have paid. However, whilst your NCD will be restored, your premium may still increase following a claim even if you were not at fault.

If a claim is made against your policy and your NCD isn’t guaranteed, your NCD will reduce as follows:

<table>
<thead>
<tr>
<th>NCD (years) at the start of your current period of cover</th>
<th>NCD (years) at the next renewal</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1 claim</td>
</tr>
<tr>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>2</td>
<td>0</td>
</tr>
<tr>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td>4</td>
<td>2</td>
</tr>
<tr>
<td>5 to 8</td>
<td>3</td>
</tr>
<tr>
<td>9</td>
<td>4</td>
</tr>
</tbody>
</table>

Guaranteed NCD

If you’re eligible and pay the required extra premium, you may choose to guarantee your NCD. If chosen, this will be shown on your schedule.

If your NCD is shown as guaranteed on your schedule, it won’t be reduced irrespective of the number of accidents/claims made. However, your premium may still increase following an accident/claim even if you were not at fault.

If we’ve offered the option to guarantee your NCD and we’re then subsequently advised of a claim, we may
issue a revised quote and remove the option.

**Proof of your NCD entitlement**
You should keep your proof of NCD from your previous insurer as we may ask you to provide this at any time or in the event of a claim.
The proof should be in your name and be less than 2 years old, issued by your previous UK insurer and not being used on another car. We may also check any NCD you’ve told us you’re entitled to. For further information, refer to section 13.3, general conditions.
If you require proof of your NCD earned whilst insured with us, we’ll issue it for you, provided you don’t owe us any money.

**Section 12 General exceptions**

These general exceptions apply to this whole contract and in addition to the exclusions shown under ‘We won’t pay for’ in each section of this document of car insurance.

1. **Change of circumstances – notification and acceptance**
This insurance won’t apply unless:
- you’ve told us about any change as listed in section 13.2, general conditions; and
- we’ve agreed to provide cover, issued a new schedule and where appropriate issued a new certificate of motor insurance.

2. **Driving and use**
This insurance won’t apply if any car your contract allows you to drive is being driven and/or used with your permission:
- other than when in line with your certificate of motor insurance and/or your schedule;
- by any person not described on your certificate of motor insurance and/or your schedule as entitled to drive or be in charge of your car;
- by any person who doesn’t have a valid driving licence, is disqualified from driving, has not held a driving licence or who is prevented by law from holding a driving licence;
- by any person who is breaking the conditions of their driving licence;
- for hire or reward, track days or for competing in National British A or International rallies;
- for any use in connection with the motor trade other than by a member of the motor trade for the purposes of overhaul, upkeep or repair;
- when towing for payment/reward a caravan, trailer or mechanically disabled vehicle;
- for towing more than one caravan, trailer or mechanically disabled vehicle at the same time.

3. **Contractual liability**
We won’t pay for any liability resulting only from a contract or agreement you have with another party.
4. Radioactivity
We won’t pay for any loss, damage, liability or cost directly or indirectly caused by:
- radiation or contamination from nuclear fuel or nuclear waste or from burning or explosion of nuclear fuel;
- the radioactive, toxic, explosive, hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or its component part;
- any weapon or device using atomic or nuclear fission or fusion or radioactive force or matter.

5. War, terrorism, riot, civil unrest
We won’t pay in the event of:
- war, civil war, terrorism, rebellion or revolution except when required by the Road Traffic Act; or
- riot or civil unrest that happens outside Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.

Section 13 General conditions

We’ll provide cover under this policy if you and anyone else covered by this insurance meet all the terms and conditions in this document of car insurance and those shown on your schedule.

1. Care of your car
You or any person in charge of your car must protect your car from damage or loss. Alarms, immobilisers and tracking devices must always be on and working when your car is left unattended. Your schedule shows any security requirements specific to your policy. If these requirements aren’t met, this insurance won’t be valid and we won’t pay a claim.

You must always take the ignition key or device out of the ignition and remove them completely when your car is left unattended. You should lock all doors and close all windows and sun-roofs.

You should ensure your car is kept in a roadworthy condition and you must have a valid Department for Transport Test Certificate (MOT) if one is needed by law.

You must give us access to examine your car and if asked, send us evidence of a valid MOT and/or evidence your car was regularly maintained and kept in a good condition.

2. Your responsibility to provide correct information
When applying for, amending or renewing this insurance you must answer all questions truthfully and to the best of your knowledge, including questions that apply to any other person covered by this insurance. Your schedule shows the answers you’ve provided and you must let us know if any of the details are incorrect as soon as possible after receiving your documents. At renewal, you must also let us know if any of the information has changed for you and/or anyone insured under your policy, including any claims or motoring convictions/endorsements.

Changes you need to tell us about during the period of cover
You must tell us as soon as possible if:
- you change your car;
- the main driver has changed or you want to add an additional driver;
• you change the registered keeper;
• you change the way you use your car, e.g. from social domestic and pleasure to business use;
• you move house or change the address of where you keep your car;
• changes to the manufacturers standard specification, which improve the value, appearance, performance or handling of your car;
• your driving licence has changed, such as it is now withdrawn;
• you change occupation, including part time work.

If you make any of the changes above, you won’t be covered unless we’ve agreed and issued a new schedule and where appropriate issued you a new certificate of motor insurance. This means that if you don’t tell us, we may reject any claim or reduce the payments we make.

When we agree to your change, it may result in an additional or return premium and may be subject to an administration charge. Your schedule gives details of charges that may apply.

If the changes you make mean we can no longer insure you, we’ll give you notice of cancellation.

Please see section 13.9, general conditions, our rights to cancel your insurance.

**Documents and information you may need to give us**

To help us validate your details, you may be asked to send us documents, information or allow us to have access to databases.

Examples of documents or information we may require include your driving licence, your driving licence number, your vehicle registration document, proof of NCD, proof of your address, and a copy of your utility bill.

Failure to provide the requested documents, information or authority to access any requested databases may result in your policy being cancelled. If a refund is paid, we will deduct our charge for the cancellation and for the time you’ve been on cover.

**3. Misrepresentation and fraud**

If you or anyone representing you:

• provides us with misleading or incorrect information to any of the questions asked when applying for, amending or renewing this insurance;
• deliberately misleads us to obtain cover, gain a cheaper premium or more favourable terms;
• provides us with false documents;
• makes a fraudulent payment by bank account and/or card;

we may:

• amend your policy to record the correct information, apply any relevant policy terms and conditions and collect any additional premium due including any administration charges. If you pay by instalments, you will be informed if this additional premium cannot be added to your current instalment plan and must be paid in full;
• reject a claim or reduce the amount of payment we make; or
• cancel or void your policy (treat it as if it never existed), including all other policies which you have with us, and apply a cancellation charge.

Where fraud is identified, we’ll also:

• not return any premium paid by you;
• recover from you any costs we’ve incurred; and
• pass details to fraud prevention and law enforcement agencies who may access and use this information.
3.1 Claims fraud
If you or anyone representing you:
  • makes a claim or part of any claim that is fraudulent, false or exaggerated,
we may:
  • reject the claim or reduce the amount of payment we make;
  • cancel your policy from the date of the fraudulent act and not return any payment paid;
  • recover from you any costs we’ve incurred relating to the fraudulent claim and any further claims notified after the date of the fraudulent act; and
  • pass details to fraud prevention and law enforcement agencies who may access and use this information. Other insurers may also access this information.

4. Accident and claims procedure
You or any other person driving under this insurance must:
  • give us full details of any accident as soon as possible;
  • inform the police as soon as possible if your car or its contents are stolen or maliciously damaged and provide us with the crime reference number;
  • immediately send us all communications from other people involved without replying;
  • immediately tell us about and send to us, any notice of intended prosecution, inquest, fatal inquiry or any writ, summons or process without replying; and
  • co-operate with us and provide details of your claim that we may request to help us validate and process your claim.

You must not, without our consent:
  • negotiate or admit responsibility; or
  • make any offer, promise or payment.

We’re entitled to:
  • have total control to conduct, defend and settle any claim; and
  • take proceedings, in your name or in the name of any other person claiming under this insurance, at our own expense and for our own benefit to recover any payment we have made.

5. Other insurances
If any loss, damage or liability is covered by this insurance and is also covered by any other insurance, we’ll only pay our share. This condition doesn’t apply to section 8, personal accident benefits.

6. Compulsory insurance laws
If under the law of any country we must make a payment which we wouldn’t otherwise have to make, you must repay that amount to us.
7. Car sharing
Accepting payments from passengers as part of a car sharing arrangement won’t affect your insurance cover, if:
• they’re being given a lift for social or similar purposes;
• your car isn’t built or adapted to carry more than eight passengers;
• this is not as part of a business of carrying passengers; and
• any money received doesn’t produce a profit.

8. Voluntary use
Social, domestic and pleasure use includes use of your car for voluntary purposes. No payment or income should be received other than reasonable expenses to cover running costs such as fuel.

9. Cancellation
Our rights to cancel your insurance
We’ll cancel your insurance by giving you 7 days’ notice if:
• you don’t pay the premium or an instalment when we have notified you that the outstanding amount is required by a specific date;
• you or anyone else covered by this insurance hasn’t met the terms and conditions in this document of car insurance including those shown on your schedule;
• a change in your circumstances means that we can no longer provide cover;
• we identify misrepresentation or fraud or any attempt to gain an advantage under this insurance to which you’re not entitled, see general conditions 13.3;
• we identify your involvement in or association with insurance fraud and/or financial crime;
• you behave in a manner that makes it inappropriate for us to continue your insurance, e.g. if you harass or show abusive or threatening behaviour towards our staff.

Our cancellation notice will confirm the reason for cancellation and be posted and/or emailed to you. The insurance will end immediately the 7 days’ notice runs out. But if you’ve just taken out the policy or renewed with us and the premium is unpaid, we’ll cancel your insurance from the start/renewal date. We’ll refund the balance of your premium that applies to the remaining period of cover unless fraud has been identified.

If a refund is paid, a cancellation charge will be deducted from the refund.

If a claim has been made, we’ll cancel your cover but may not refund any premium. If you’re paying by instalments, you must still pay us the balance of the full annual premium.
Your rights to cancel your insurance

Up to 14 days after you receive your documents
At the start of your insurance, when you receive your documents, you have 14 days to check you’re happy with the insurance cover you’ve bought. If the cover doesn’t meet your needs, you can cancel your insurance by telling us. If you do this 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 will apply for setting up the policy. A charge won’t be made if you cancel before the cover start date.

More than 14 days after you receive your documents
After the initial 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 will apply. If you’ve made a claim no refund will be paid.

Please refer to your schedule or policy summary for details of the charges that apply.

Cancellation at renewal
We’ll send you a renewal invitation 3 weeks before your renewal date. This will show your renewal premium and any changes to your insurance policy. If you haven’t chosen our continuous payment option, you must contact us before your renewal date to continue with your insurance policy. If you’ve chosen our continuous payment option, we’ll automatically renew your insurance policy before it expires. As part of our renewal process your debit or credit card provider will tell us your new card number if it has changed. If you don’t want to renew or your credit card provider has changed please contact us before your renewal date.

If you renew, whether or not under the continuous payment option, but then decide to cancel, provided you tell us before your 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 the cancellation rules explained on your schedule and policy summary.

If you are due a refund, we’ll send this to you within 30 days of you telling us that you’d like to cancel.

Renewal of your policy
We reserve the right not to invite the renewal of your policy.

Insurance premiums
All premiums include insurance premium tax where applicable. You may also have to pay other taxes or costs, for example if the premium is reimbursed by an employer it may be classed as a taxable benefit in kind. If so you’ll need to pay this tax or cost yourself.

10. Premium payment by instalments
• if you agree to pay your premium by monthly direct debit or a similar arrangement you must pay any deposit we ask for and make sure your instalment payments are kept up to date;
• if you make a claim, we may deduct any outstanding amounts due to us before paying the claim.

11. Administration charges
We’ll apply a charge to cover our administration costs in certain circumstances. Please refer to your schedule for details of the charges.
This charge will be added to any premium due or deducted from any refund due in respect of the amendment to your insurance.
Section 14 Legal expenses

Your schedule tells you if this section of cover is included.

This section of your insurance is managed independently on our behalf by Arc Legal Assistance (Arc). If you’re involved in a road traffic collision that is not your fault, our motor legal expenses insurance will provide cover for up to £100,000 of legal expenses in attempting to recover your uninsured losses.

Uninsured losses include the following:
- compensation for injury or death;
- your policy excess;
- reasonable hire charges for a courtesy car while yours is being repaired;
- compensation for you not being able to use your car;
- accident repair costs;
- compensation for damage to your clothes, luggage or personal belongings.

How to claim

Call our legal advice helpline on 0800 028 5877 before taking any action yourself, and please have your motor insurance policy number available when you call. The helpline is available 24 hours a day, 365 days a year.

Legal advice service

Your motor legal expenses insurance also entitles you to use our free legal advice telephone helpline service. This service is available anytime of the day or night to give you free legal advice on any private legal matter, simply call 0800 028 5877. For Text Phone first dial 18001.

Calls may be recorded for training and monitoring purposes.

Definitions

Wherever these definitions appear in this legal expenses section, they’ll have the following meaning and are in addition to the definitions appearing on pages 4 and 5.

Arc

Arc Legal Assistance

Incident

A road traffic collision or an incident resulting in a prosecution or summons involving your car.

Insured person

- you;
- any other person allowed by you who is insured to drive your car; and
- any passenger travelling in or on your car.
Legal expenses
Reasonable legal fees, costs and expenses charged by your legal representative, which will be assessed on the standard basis or in accordance with fixed costs set out in The Civil Procedure Rules if applicable. Third party costs shall be covered if awarded against you and paid on the standard basis of assessment.

The most we’ll pay for all legal expenses will be equivalent to our standard scale of charges as applicable to our panel of legal representatives and available on request from Arc. You will be responsible for any costs in excess of this scale. And for any claim or claims arising from one incident the most we’ll pay will be £100,000. No excess applies to legal expenses claims.

Legal representative
Our panel solicitors, appointed by Arc or their agents to act on your behalf, or any other suitably qualified person appointed to represent you under the terms and conditions of this policy.

Period of cover
The insurance start and end date shown on your schedule.

Proportional
In determining whether or not legal expenses are in proportion to the potential benefit of pursuing the insured person’s claim, the following should be taken into account:

- the amount of money at stake;
- the value and complexity of the case;
- the geographical location of the policyholder and the other party to the action;
- the stance of the other party;
- whether a reasonable person without legal expenses insurance would pursue the matter and finance their own legal costs.

Reasonable chance of success
There is a 51% or better chance that the person will win the case and achieve a positive outcome. Examples of a positive outcome are being able to:

- recover the amount of money at stake;
- enforce a judgement;
- obtain an outcome which best serves your interest;
- recover an amount greater than that being offered by the other party.

Territorial limits
Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man and the Channel Islands.

For claims relating to uninsured losses and personal injury, the territorial limits are extended to any country which is a member of the European Union (EU) and any country which follows EU directives and have been approved by the Commission of the EU.

Uninsured losses
Losses that can’t be recovered from any insurance policy you hold.

We, us, our
Liverpool Victoria Insurance Company Ltd.

You, your
the person named as the policyholder on your car insurance schedule and certificate of motor insurance.
Your car

The insured vehicle shown on your schedule including when you drive another car which isn’t yours. This includes any trailer, caravan or broken down motor vehicle while they’re attached to your car for towing.

What is covered

Uninsured loss recovery and personal injury

a) We’ll pay for legal expenses to recover the insured person’s uninsured losses following a road traffic collision involving your car which causes:

• damage to your car or to personal property in it; or
• death or injury to an insured person while travelling in or on your car.

Defence of prosecution

b) We’ll pay for legal expenses to defend a motoring prosecution arising from an incident while the insured person was using your car, and which is not covered under section 3 liability to other people.

c) We’ll pay for legal expenses to support a plea in mitigation if it’s likely to affect the outcome.

Provided that:

• the incident occurs within the period of cover;
• the incident occurs within the territorial limits and any legal proceedings will be carried out within the territorial limits by a court or other organisation which we agree to;
• in the case of uninsured loss recovery and personal injury, the insured person’s claim has and continues to have a reasonable chance of success;
• the cost of legal expenses to pursue the insured person’s claim is proportional to the expected benefit;
• anyone making a claim under this insurance has your agreement to claim;
• in the case of a defence of a prosecution the defence or plea in mitigation is likely to affect the outcome; and
• the insured person complies with the terms and conditions of this insurance.
General exceptions

(see also the General exceptions, section 12, which apply to the whole policy)

For the purpose of these exceptions any reference to ‘you’ or ‘your’ shall be deemed to include any insured person.

We won’t pay any legal expenses if:

• Arc haven’t agreed, in advance, the purpose and amount of any legal expenses, or they relate to a period before Arc have accepted your claim;
• in the case of uninsured loss recovery and personal injury, your claim doesn’t have and continue to have a reasonable chance of success;
• the costs of legal expenses to pursue your claim are not proportional to the expected benefit;
• the incident happened before you bought this insurance;
• you claim more than 180 days after the date of the event, unless your delay in notifying your claim has not affected the likely costs or outcome;
• your claim is fraudulent, false or exaggerated or you do anything that harms either the chances of your or our success in proceedings for a civil claim or your defence of a prosecution;
• the other side is unlikely to be able to pay your claim;
• you act against Arc’s advice or the advice of your legal representative;
• the legal representative refuses to act for you;
• you unreasonably withdraw from legal proceedings despite your claim having a reasonable chance of success and where such a withdrawal is likely to affect the cost of your claim;
• your claim is settled or discontinued without Arc agreeing to this beforehand.

Also, certain types of claim are not covered under this insurance.

We won’t pay for:

• an application for a judge to review the legality of a decision made or action taken by a public body;
• more than our share of a civil claim or for defence of prosecution if there is any other insurance covering the same event, even if the other insurer refuses the claim;
• claims under this insurance directly or indirectly relating to your deliberate criminal act or omission or to prosecutions which allege dishonesty or intentional violence;
• claims arising from incidents which we refuse to cover under your car insurance or which result in the cancellation of your car insurance;
• claims arising from defective repairs, mechanical breakdown or general maintenance of your car; and
• fines, costs or expenses which a criminal court orders you to pay.
General conditions

(see also the General conditions, section 13, which apply to the whole policy)

For the purpose of these conditions any reference to ‘you’ or ‘your’, shall be deemed to include any insured person.

You must do the following:

• provide at your own expense information relevant to your claim such as reports, photographs, plans or other supporting documents to help Arc and/or your legal representative assess whether:
  – your claim is covered;
  – your claim has and continues to have a reasonable chance of success;
  – the cost of legal expenses to pursue your claim is proportional and continue to be proportional to the expected outcome.

• contact our legal helpline before you take any action that may result in a claim and before you run up any legal expenses;

• take all reasonable steps to settle your claim by negotiation and work with Arc and your legal representative to achieve a satisfactory outcome to your claim;

• follow the advice that Arc and/or your legal representative give you;

• keep the cost of your claim as low as possible;

• keep Arc and your legal representative informed about the progress of your civil claim (including any offers to settle) or defence of prosecution;

• try to recover your legal expenses from the other side, including allowing Arc to bring proceedings in your name;

• allow Arc to obtain any information, document or file from your legal representative including an opinion on your chances of success and the proportionate benefit to you of making your civil claim or of acting in defence of your prosecution.

Appointing a legal representative

We’ve chosen a panel of legal firms to provide legal services to our customers. There is nothing in our relationship with these firms which affects their ability to act in your best interests.

If Arc accepts your claim, they’ll appoint one of our panel of legal representatives on your behalf.

You have the right to choose your own legal representative to represent you if it’s necessary to take your claim to court or if a conflict of interest arises.

Where you choose to use your own legal representative:

  a) You must not agree to any legal expenses without Arc’s prior written permission.

  b) Your legal representative will be appointed to act for you in line with Arc’s standard terms of appointment (you can ask us for a copy).

  c) We won’t pay for:

     • legal expenses that are unreasonable;
     • legal expenses incurred by your legal representative in avoidable correspondence or which are recoverable from a court, tribunal or other party;
     • any shortfall in costs recovered from another party where the claim has been successful and costs have been recovered.
We can do the following:

• pay an amount to settle your claim or to pursue an action in the Small Claims Court;
• refuse to pay any further legal costs and expenses if you don’t accept any offer in a civil claim, which is reasonable. In assessing whether an offer is reasonable, the likelihood of achieving a higher award and whether the likely cost of continuing the claim is proportional will be considered;
• give your legal representative and/or Arc all information we have about you or your claim including any medical information;
• refuse to pay further legal expenses if your claim doesn’t continue to have a reasonable chance of success or the cost of legal expenses are no longer proportional to the expected benefit.

Personal injury claims

As part of any claim for personal injury your legal representative may need to arrange for you to be medically examined by a doctor. They may appoint a medical agency to arrange this examination. The medical agency will consider whether rehabilitation would assist you in recovering from your injury. We do not restrict your legal representative in their choice of medical agency and rehabilitation provider.

Disputes

How to complain

If you have a complaint please contact Arc quoting your claim number. You can write to:

The Managing Director
Arc Legal Assistance
PO Box 8921
Colchester
CO4 5YD

Email: claims@arclegal.co.uk

Under the Solicitor Client Confidentiality Rules, your legal representative is required to obtain your written consent in order to release any information relating to your case to us.

If Arc cannot resolve your complaint, you may refer your complaint to the Financial Ombudsman Service within 6 months of receiving a final response letter from Arc. Their details are:

Financial Ombudsman Service
Exchange Tower,
London E14 9SR

Phone: 0800 023 4567

Email: complaint.info@financial-ombudsman.org.uk

Making a complaint won’t affect your right to take legal action.
Arbitration

You also have the right to refer any dispute between you and us to an arbitrator who will make a decision to settle the dispute. The arbitrator will be either a solicitor or a barrister or other suitably qualified person that you and we agree on. If we cannot agree on the choice of arbitrator, we’ll ask the President of the Law Society or other governing body for solicitors (or other legal representatives appointed under this insurance) in the relevant jurisdiction to choose one which we both must accept. We and you must keep to the arbitrator’s decision. The arbitrator may require you or us to pay the cost of the arbitration.
How we use your personal information

Data Protection Act 1998 and Insurance Administration

This information explains how we may use your details and tells you about the systems we use that allow us to detect and prevent fraudulent applications and claims. The savings that we make help us to keep premiums down.

How we may use your personal data is controlled by the requirements of the Data Protection Act 1998. Nationwide Building Society and Liverpool Victoria Insurance Company Limited are registered for the purpose of processing personal data.

Use of your information by Liverpool Victoria Insurance Company Ltd

Information provided will be used to offer you a quote and for the administration of your policies including renewal. It may also be used for research and analysis.

We may obtain information from or exchange it with other organisations to assist with the validation of your details and assess insurance risk. We may also ask you to provide evidence.

Information you provide, we obtain or exchange, may be held on computer, paper file or other format, whether or not you purchase a policy. We'll hold this information for a reasonable time to ensure we have a clear and complete history of Insurance enquiries, applications, policy records and transactions.

We and our agents (eg service providers that we have agreements with both within and outside the European Economic Area) may use this information (some of which may be sensitive data) to process and administer your insurance. It may also be used or disclosed to regulators to monitor and enforce our compliance with any regulation. Occasionally, your personal information may be disclosed to selected third parties who are helping us improve our service.

If you give us your credit card, debit card or bank details we may use it to automatically renew your insurance. We'll only do this where you say we can.

If your details have been obtained through one of our affinity associations we may pass some of your information, including policy details and ongoing information, to that affinity organisation for membership, business analysis and other relevant purposes.

If you move to a new insurer we may confirm certain details about your insurance to them. We'll only do this if we're sure it's a genuine request.

If we receive a request for policy information by an individual other than the policy holder we'll check that the policy holder has given permission to do this.

We won't use sensitive personal data for marketing purposes.

Credit Search and Identity check

We use information obtained from credit reference agencies who will check the details supplied against any database, public or otherwise. This helps us to confirm your identity, allows us to give you a quote and decide which payment options we can offer you, for example, paying monthly.

You'll see a record of this Credit search if you request a Credit Report. No other organisation who may conduct credit searches will be able to see it.

If we conduct an Identity check a record of this will be retained by the credit reference agencies and may be provided to other organisations to assist with verification and identification purposes. You’ll see a record of this Identity check if you request a Credit Report. These searches won’t affect your credit record or credit rating in any way. You can request your Credit Report from any credit reference agency.
Motor Insurance Database

We'll add details about your insurance policy to the Motor Insurance Database (‘MID’) which is managed by the Motor Insurers’ Bureau (‘MIB’). The MID and the data stored on it may be used by the Police, the DVLA, the DVANI, the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including:

- electronic licensing
- continuous insurance enforcement
- law enforcement (prevention, detection, apprehension and/or prosecution of offenders)
- the provisions of government services and/or other services aimed at reducing uninsured driving.

If you’re involved in a road traffic accident (either in the UK or abroad), insurers and/or the MIB may search the MID to obtain relevant information.

Other persons (including their appointed representatives) pursuing a claim in respect of a road traffic accident (including foreign citizens) may also obtain relevant information held on the MID.

It’s vital that the MID holds your correct registration number. If not you risk the Police seizing your car. You can check that your registration number is shown on the MID at www.askmid.com

Policy discounts

We provide discounts (e.g. multi-product discount) in certain circumstances where there is more than one insurance held with us at the same address and we may validate any discounts against these insurances. This could result in anyone else living at your address who has an insurance with us, being made aware that someone else at your address, including you, has insurance with us.

Previous claims and accidents

If asked, you must tell us about any claim or accident (even if it wasn’t your fault). When you tell us we’ll pass information about it to various databases. We may search these databases:

- when you apply for insurance;
- if you have a claim;
- at renewal.

We’ll do this to validate your claims history or that of any other person or property likely to be involved in the insurance or claim.
Fraud prevention and detection
We’ll check your information against a range of registers and anti-fraud databases for completeness and accuracy. We may also share your information with law enforcement agencies, other organisations and public bodies.

If we find that false or inaccurate information has been given to us, or we suspect fraud, we’ll take appropriate action. If fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

We and other organisations, including those from other countries, may also access and use this information to prevent fraud and money laundering, for example, when:

- checking details on applications for credit and credit related or other facilities;
- managing credit and credit related accounts or facilities;
- recovering debt;
- checking details on proposals and claims for all types of insurance;
- checking details of job applicants and employees.

Please contact us at GFC, LV=, County Gates, Bournemouth BH1 2NF if you want to receive details of the registers and fraud prevention agencies.

Use of your information by Nationwide
Any information about you and your policy may be shared within Nationwide to open and manage the policy, make lending decisions, collect debts, trace debtors, prevent fraud and money laundering and for business analysis. It may also be shared within Nationwide and with specialist companies for market research purposes on behalf of Nationwide. It may also be shared with other organisations for the purposes of them providing products and services in association with or on behalf of Nationwide. Nationwide may use your information to populate application forms for products provided or introduced by Nationwide. If you notify Nationwide of changes to your personal details, it is Nationwide’s normal practice to update all of your accounts unless you ask Nationwide not to. If you have opened an account or policy with another organisation introduced or provided to you by Nationwide, you will need to contact them and update your details.

Nationwide may inform you of special offers, products and services, either by letter, telephone or email. If you are a new Nationwide customer and you do not wish to receive marketing material by letter, telephone or email, or any combination of these you can write to Nationwide at Nationwide Building Society, Marketing opt-out, FREEPOST SCE 7125, Swindon SN38 9LY.

If you are an existing Nationwide customer your current marketing preferences will continue unless you tell Nationwide otherwise. If you have given a previous marketing instruction to any subsidiary, or trading division of Nationwide Building Society, your request to them will not change.

‘Nationwide’ means Nationwide Building Society, its subsidiaries and trading divisions. If you require further information you can ask for a copy of Nationwide’s leaflet ‘How Nationwide uses your personal information’. This can be requested from a branch and is also available online at www.nationwide.co.uk

You have the right of access to your personal records held by Nationwide and the credit and fraud agencies. Nationwide charges a fee for this service. You can ask for a copy of the leaflet ‘How Nationwide uses personal information’ which will tell you how to apply for your records and explains in more detail how your information will be used by Nationwide, the fraud prevention agencies and any permitted third parties. Nationwide may make changes from time to time to this leaflet and you can obtain a copy of the most recent version at any time from a branch or online at nationwide.co.uk
The law that applies to your insurance

If you have a motor policy and live in Guernsey, the law of Guernsey applies or if you live in Jersey, the law of
Jersey will apply to that contract with us.

Other than that, the law of England and Wales applies to your contract with us.

Communications

All communications will be in English. You can get this and other documents from us in Braille, large print or
audiotape by contacting us. Calls may be recorded for training and monitoring purposes.
Contact us

Customer Services 0800 028 5688
(Mon-Fri 8am-8pm, Sat 9am-5pm, Sun 10am-4pm and bank holidays 9am-5pm)
Claims 0800 028 5799
(24 hours a day, 365 days a year)

For Text Phone first dial 18001.
To help continually improve customer service, calls may be monitored and/or recorded.

This policy document is available in large print, audio and Braille. Please contact us on 0800 028 5688 and we will be pleased to organise an alternative version for you.
Here are some handy tear-out cards you can use in an emergency

Your Policy number:

Nationwide
On your side

Your Policy number:

Nationwide
On your side

Your Policy number:

Nationwide
On your side
Here are some handy tear-out cards you can use in an emergency

**IMPORTANT TELEPHONE NUMBERS**

- **Customer Services** 0800 028 5688
- **Claims**
  - Within the UK 0800 028 5799
  - Outside the UK +44 1202 731 167
- **Autoglass** 0800 011 3980