

Policy Underwritten by:
Highway Insurance Company Limited
Highway House, 171 Kings Road, Brentwood, Essex CM14 4EJ.

Highway Competition Car Insurance – Policy Summary

Some important facts about your Specialist Vehicle insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

This policy is only suitable for people who hold an RAC/MSA competition licence and require cover for their competition vehicle. However, no cover will be in force while the insured vehicle is competing on course or taking part in any stages, trials, sprints, hillclimbs, autotest or any other competition.

This is a Limited Mileage policy. If you exceed the annual mileage limit shown on the schedule the policy cover will be limited to Third Party Cover.

This Insurance is governed by English law (unless you live in Jersey or Guernsey, where Jersey or Guernsey law will apply).

This policy is valid for a calendar year.

Features and benefits included automatically	Significant exclusions or limitations	Policy section information can be found in
<p>Third Party Cover - Third party liability: Unlimited indemnity in respect of death or injury to third parties (including passengers). Limited cover for damage to other people's property.</p> <p>Legal Representation and Costs - legal costs and expenses for representing the Insured at an inquest or enquiry or defending charges of causing death by dangerous driving or manslaughter, limited to a reasonable sum entirely at the sole discretion of Highway.</p> <p>Towing - Cover is extended under this section while the insured vehicle is legally towing a caravan, trailer or broken-down vehicle.</p> <p>Emergency Medical Treatment – We will pay for emergency medical treatment after an accident involving the insured vehicle.</p>	<p>Applies to all covers.</p> <p>Excludes:-</p> <ul style="list-style-type: none"> • Any amount above £10,000,000 for damage to other people's property when caused by an insured commercial or historic military vehicle or any amount over £20,000,000 for damage to other people's property when caused by an insured private car or motorcycle and any amount above £5,000,000 for costs and expenses incurred. • Loss or damage to the insured vehicle. • Any property in/on the vehicle. • Death or injury to the person driving the insured vehicle. <p>We will pay for emergency medical treatment up to the limits specified in the Road Traffic Acts.</p>	<p>1</p>
<p>Fire & Theft Cover – We will cover you for the loss or damage to the insured vehicle, including standard accessories and any fitted entertainment equipment, by fire, lightning, explosion, theft or attempted theft.</p>	<p>Only applies to Comprehensive or Third Party Fire & Theft cover.</p> <p>Cover only applies to the insured vehicle detailed on the certificate.</p> <p>The maximum amount we will pay is the market value of the vehicle at the time the loss or damage occurred.</p> <p>There are limits to the amount paid for fitted entertainment equipment, dependant on the cover you have chosen.</p> <p>Excludes:-</p> <ul style="list-style-type: none"> • The excess, or any loss or damage up to the amount of the excess, that appears on the schedule. • Wear and tear, mechanical, electrical, electronic and computer failure, breakdowns and breakages. • Satellite navigation equipment unless fitted as standard. • Loss or damage if the insured vehicle is taken, or driven, by any person who is not an insured driver but is a member of the policyholder's family or household, or by an employee or ex-employee. <p>You must keep your vehicle and its keys safe at all times for a claim to be valid. When leaving your vehicle at any time you must</p>	<p>2</p>

	<p>ALWAYS close the doors, windows, and sunroof and lock the vehicle removing the keys. Failure to remove your keys and lock your vehicle may result in a claim for theft being refused. If your insurance has been accepted on the understanding that the vehicle is garaged the following policy wording will apply: 'This insurance does not cover loss or damage to the insured vehicle from any cause nor theft or attempted theft of the vehicle (Sections 2 and 3) unless it is kept in a properly constructed and locked garage when at the home or garaging address.' If you are in any doubt as to whether this applies please check with your insurance adviser.</p>	
<p>Accidental Damage – We cover the loss or damage to the insured vehicle including standard accessories and any fitted entertainment equipment and damage to windscreen or windows.</p> <p>Where the insured vehicle is a private car a Courtesy Car will be provided whilst the insured vehicle is being repaired at our approved repairer.</p>	<p>Only applies to Comprehensive cover.</p> <p>The limit of our liability in the event of a total loss claim is the insured vehicle's market value at the time of loss and we will not provide a new car by way of settlement under any circumstances.</p> <p>Excludes:-</p> <ul style="list-style-type: none"> Any exclusion or limitation applying to the Fire & Theft section also applies to this section. Damage caused by frost unless you have taken all reasonable care to prevent it. Damage caused by filling the insured vehicle with the wrong fuel. Tyre damage caused by wear and tear, braking, punctures, cuts or bursts. <p>Provision of any Courtesy Vehicle is subject to availability.</p>	3
<p>Foreign Use – Policy cover is automatically extended to cover use of the insured vehicle in member countries of the European Union and Andorra, Croatia, Iceland, Norway and Switzerland for a maximum period of up to a quarter of the Period of Insurance.</p>	<p>Excludes:-</p> <ul style="list-style-type: none"> Loss or damage in any country not listed. Use for more than a quarter of the period of insurance. Driving other cars even if stated on the certificate of motor insurance. 	6
<p>Replacement Locks - If the keys, lock transmitter or entry card for the keyless entry system of your insured vehicle are stolen, we will pay up to £750 towards the cost of replacing: the door and boot locks, the ignition and steering locks, the lock transmitter or the entry card.</p>	<p>Only applies to Comprehensive cover.</p> <p>Subject to our being satisfied that that the identity or the location of your vehicle is known to any person who may have the keys, transmitter or entry card.</p> <p>The applicable excess shown on the policy schedule.</p>	7

Optional or additional benefits	Significant exclusions or Limitations	Policy section Information can be found in
None available for competition car	N/A	N/A

Cancellation Rights

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 reasons by providing confirmation to your insurance adviser in writing and returning any cover note and/or certificate of insurance. If that happens, 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.

You may cancel this policy outside of the 14-day period by providing confirmation to your insurance adviser in writing and returning any cover note and/or certificate of insurance. A refund will be made, subject to no claim for indemnity being made under the terms of the policy. The return given will be calculated from the inception date until the date we receive the certificate and/or cover note and in accordance with the short period cancellation scales below.

Scale of charges for policies with an annual mileage limit between 1,000 – 6,000 mile per annum

Up to 30 days	31 – 60 days	61 – 90 days	91 – 120 days	Over 120 days
Amount Refunded	Amount Refunded	Amount Refunded	Amount Refunded	Amount Refunded
70%	50%	30%	10%	Nil

Scale of charges for policies with an annual mileage limit between 7,000 – 12,000 mile per annum

Up to 1 month	Up to 2 months	Up to 3 months	Up to 4 months	Up to 6 months	Up to 8 months	Up to 9 months	Over 9 months
Amount Refunded	Amount Refunded	Amount Refunded	Amount Refunded	Amount Refunded	Amount Refunded	Amount Refunded	Amount Refunded
75%	65%	50%	40%	30%	20%	10%	Nil

Changes which may affect your cover

You must tell your insurance adviser as soon as possible if any of your details change and you should contact your insurance adviser for advice if you are not sure whether a change will affect your cover.

If you do not tell your insurance adviser about any relevant changes, we may:

- Reject or reduce your claim
- Cancel the policy and treat it as though it never existed, or
- Do both of the above

When you advise of any permanent or temporary changes to your policy during the period of insurance, a premium adjustment charge of £15 + Insurance Premium Tax will be made in respect of the changes and to cover our administrative costs. This charge is in addition to any administration fees charged by your intermediary.

No Claims Bonus

There is no provision for any No Claims Bonus entitlement under this policy.

Making A Claim

If you wish to report an accident or theft or wish to make any claim please call our Contact Centre (UK) on 0871 222 6062, as soon as possible following any incident.

Complaints

We aim to provide a high standard of service but if you are not satisfied with the service you receive you should in the first instance contact your insurance advisor who sold you this insurance. If you remain dissatisfied you should contact the Customer Care Department, Highway Insurance, Highway House, 171 Kings Road, Brentwood, Essex.CM14 4EJ. Telephone: 01277 266376. E-mail customercare@highway-insurance.co.uk

Please quote the Policy Number in all correspondence. A copy of Highway's complaint handling procedure is available on request.

If we cannot resolve your complaint, you may refer your complaint to the Financial Ombudsman Service within six months of receiving our final response letter.

The address is:

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

Telephone: 0845 080 1800 or 0300 123 9 123 (from mobile or non BT lines)

E-mail: complaint.info@financial-ombudsman.org.uk

Making a complaint will not affect your right to take legal action.

Financial Services Compensation Scheme

If we are unable to meet our liabilities to our policyholders, you may be able to claim compensation from the Financial Services Compensation Scheme (FSCS).

The level of compensation differs depending on the type of cover:

Compulsory insurance, (e.g. third party motor), is covered for 100% of the claim.

Non compulsory insurance, (e.g. home insurance), is covered for 100% of the first £2,000 and 90% for the remainder of the claim.

Further information can be obtained from:

Financial Services Compensation Scheme. 7th Floor, Lloyds Chambers, Portsoken Street, London, E1 8BN. Telephone 020 7892 7300 or e-mail, enquiries@fscs.org.uk.

Highway is a trading style of the Liverpool Victoria Group of Companies. LV= and Liverpool Victoria are trade marks of Liverpool Victoria Friendly Society Limited and LV= and LV= Liverpool Victoria are trading styles of the Liverpool Victoria group of companies. Highway Insurance Company Limited, registered in England and Wales number 3730662, is authorised and regulated by the Financial Services Authority, register number 202972. Registered address for both companies: County Gates, Bournemouth BH1 2NF. Tel: 01202 292333.