

# LV= Van policy endorsements

The following is a list of all endorsements applicable to the LV= Van range of policies.

Clauses can be searched for using the search function on your computer (Ctrl + F in Windows applications).



Endorsement Number	Endorsement Title	Endorsement Wording
E018	<b>Eire Extension</b>	Eire Extension. This insurance will also apply while the Insured Vehicle is temporarily in the Republic of Ireland.
E025	<b>Immobiliser Warranty</b>	Immobiliser must be fitted for Theft Cover to apply. We will not provide any cover under Section 2 of the policy (i.e.any claim for loss or damage by Theft or attempted Theft of the Insured Vehicle) unless we have proof that: it is fitted with an insurance approved immobiliser or immobiliser alarm fitted by the manufacturer's or insurance approved installer and the immobiliser or immobiliser alarm is on and working whenever the Insured Vehicle is left.
E026	<b>Tracking Device Warranty</b>	Tracking device fitted. We will not provide any cover under Section 2 of the policy (i.e.any claim for loss or damage by Theft or attempted Theft of the Insured Vehicle) unless we have proof that: it is fitted with an insurance approved tracking device and installed in accordance with the manufacturer's instructions, and the tracking device is on and working whenever the Insured Vehicle is left.
E075A	<b>Excess - damage</b>	In respect of claims under the damage section other than for loss or damage caused by or arising out of Fire, Explosion or theft we shall not be liable to pay the first <amount> of any claim. The amount shall be additional to any other sum for which we are not liable under this policy.
E224	<b>Excluding driving limitation by age and full licence experience</b>	Excluding Driving by age and full licence. We will not provide any cover while the insured vehicle is in the charge of any person who is under the age of 25 or any person who has not held a full UK driving licence for at least 12 months unless that person is named on this Schedule.
E248	<b>Protected No Claims Discount</b>	Protected No Claims Discount. If the policy is for an annual term and you pay the extra premium we require, we will not reduce your no claims discount [see section 7 of the Policy] if you do not claim more than twice during five continuous periods of insurance. This benefit will stop if you make more claims than shown above or you no longer qualify.
E266	<b>Horsebox Security for Theft Cover</b>	If the insured vehicle is valued between £12,000 and £20,000, the minimum security required for theft cover (Section 2 of this insurance) to apply is the fitting of a battery isolator or fuel cut off switch. If the value is over £20,000, the minimum security required for theft cover to apply is the fitting of a Thatcham (Category 2) approved immobiliser. Where security is required, the device must be turned on or activated when the insured vehicle is left unattended. Proof of the security fitted to the insured vehicle will be required in the event of a claim for theft.
E409	<b>Dashboard Camera (DashCam)</b>	The DashCam must be collected by you and fitted to the vehicle within 14 days of policy inception. The DashCam must be operational and in full working order at all times whilst your vehicle is being driven by any person that is permitted to drive by your current certificate of motor insurance. If, following an incident involving the vehicle, you submit a claim under Section 3 of the policy you must provide us with the images from the camera. If you fail to provide the images, or the camera was not operational at the time of the accident an additional £250 excess will be payable by you as a result of the incident in addition to the excess shown on your schedule.
E412	<b>Protected No Claims Discount</b>	Protected No Claims Discount. If the policy is for an annual term and you pay the extra premium we require, we will not reduce your no claims discount if you do not claim more than once during any one period of insurance. This benefit will stop if you make more claims than shown above or you no longer qualify.
E661A	<b>Protected NCD Applies</b>	Having paid the appropriate additional premium, the no claim discount protection benefit as described in the No Claim Discount section applies
E662A	<b>Protected NCD does not apply</b>	The no claim discount protection benefit as described in the no claim discount section does not apply.
B011	<b>CV TPFT Audio</b>	The most we will pay for fitted Audio equipment under Section 2 of the policy document is £150.
B036	<b>Unlimited Windscreen Cover</b>	If you claim for windscreen damage under Section 4 of this policy there is no limit on the amount we will pay. If you use our approved repairer, Highway Glassline (0800 678 1010) you must pay the first £75 of any claim for replacement glass. If you use any other supplier you must pay the first £150.00.
B037	<b>Entertainment Equipment Cover</b>	The most we will pay for fitted entertainment equipment under Section 2 and Section 3 of the policy document is £500 unless it is the manufacturer's standard fitted equipment.

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