

21 Day Replacement Vehicle Policy Summary DRAFT

Replacement Vehicle Cover

This policy summary does not contain full terms and conditions of the cover, which can be found in the policy wording that follows this summary. It is important that you read the policy document carefully.

Name of the Insurance Undertaking

Your insurance contract will be with IGI Insurance Company Limited, the underwriters of this policy.

Type of Insurance and Cover

Hire Vehicle Cover

The 21 day Replacement Vehicle policy provides insurance to cover the funding of vehicle hire charges following a road traffic accident or stolen recovered incident that makes the insured vehicle a total loss or immobile as decided by the motor insurer if the damage is covered under the current motor insurance policy OR, by the third party you are claiming against for your losses OR, by a garage who is a member of the Vehicle Builders & Repairers Association (VBRA) or the Motor Vehicle Repairers Association (MVRA) or another similar recognised body. Alternatively, it is where the insured vehicle is stolen and it is not recovered.

Significant Features and Benefits:

- Up to 21 days of continuous vehicle hire (Definitions: What is Covered?).
- A Group PBM06 vehicle up to a maximum of 3.0 litres (ABI Group P6) provided by AVR Ltd, within the territorial limits e.g. 3.0 litre prestige manual car (Definitions: Hire Vehicle).
- A hire vehicle for when the insured vehicle is rendered a total loss through an insured incident (Definitions: Insured Incident).
- A hire vehicle for when the insured vehicle has been stolen and not recovered (Definitions: Insured Incident).

Significant and Unusual Exclusions or Limitations:

- A maximum of two claims can be made within the period of insurance. (Definitions: What is Covered?).
- The insured person must be a full driving licence holder aged 18 years and over. (Definitions: Insured Person).

The following are not covered under this policy

- All fuel, fares, fines and fees relating to the hire vehicle whilst in your possession (Definitions: What is Not Covered? a.).
- Any claim where the insured vehicle was being used for hire or reward (Definitions: What is Not Covered? b.).
- Any claim where the insured vehicle has been stolen and has not been reported to the Police (Definitions: What is Not Covered? e.).
- Any claim reported to the administrator, Direct Group Limited, more than 21 days after the insured incident (Definitions: What is Not Covered? g.).

Duration

The period of the motor insurance policy which runs concurrent with this policy and does not exceed twelve months. (Definitions: Period of Insurance)

Cancellation

We hope you are happy with the cover this policy provides. However, if after reading your policy, this insurance does not meet with your requirements, please return it to Peart Insurance Brokers Ltd, within 14 days of issue and we will refund your premium. Thereafter, you may cancel your policy at anytime however no refund of premium will be available.

Claim Notification

Following an insured incident you must report it immediately to your motor insurance company, and to the Police, if your vehicle was stolen. Please contact the administrator, Direct Group Limited, on 0844 412 4093 (calls will be recorded for training, compliance and claims purposes) to obtain your hire vehicle. Direct Group Limited will advise Albany Vehicle Rentals Limited, who will contact you to arrange supply of a hire vehicle.

How to Make a Complaint

If you have questions or concerns about the sale of this insurance, please contact: The Managing Director, Peart Insurance Brokers Ltd, 79 Stricklandgate, Kendall, LA9 4LT.

If you want to make a complaint about the policy please telephone 0800 077 8165 or write to Quality Compliance Executive, Albany Assistance Ltd, Redmond House, Fern Court, Bracken Hill Business Park, Peterlee, Co Durham. SR8 2RR. If your problem isn't resolved you can contact the underwriters by writing to the Managing Director, IGI Insurance Company Limited, Market Square House, St James's Street, Nottingham, NG1 6FG. Telephone number 0115 941 1022.

If the complaint cannot be resolved, you can refer it to the Financial Ombudsman Service. Please refer to your policy wording for full details.

Financial Services Compensation Scheme

This policy is covered by the Financial Services Compensation Scheme (FSCS). Please refer to your policy wording for full details.