

Guaranteed Hire Replacement Vehicle Insurance

Insurance Product Information Document

Company: Strategic Insurance Services Limited

Product: Guaranteed Hire Replacement

Strategic Insurance Services Limited (firm ref: 307133) are authorised and regulated by the Financial Conduct Authority.

This document does not contain the full terms and conditions of the cover which can be found in the policy wording and insurance certificate. It is important that you read all these documents carefully.

What is this type of Insurance?

This insurance policy provides cover for a hire vehicle if your vehicle is not legally roadworthy (excluding glass damage) and is off the road being repaired as a result of a road traffic collision, fire, malicious damage or theft/attempted theft of the vehicle.



What is Insured?

- ✓ If the Insured Vehicle is rendered un-driveable by a single road traffic collision, fire, malicious damage, theft or attempted theft (excluding if due to glass damage), and the incident occurs within the Territorial Limits, We will arrange for a Hire Vehicle to be supplied to You for Your use until 3 days following payment has been issued to You in settlement of Your vehicle claim in any event not exceeding the Limit of Cover or Hire Period.
- ✓ The hire vehicles supplied are fully serviced, less than 3 years old and will be of the group or higher of that specified in your policy schedule.
- ✓ We will aim to provide You with a Hire Vehicle within 24 hours of agreeing that You have a valid claim under this Policy. If, due to circumstances beyond Our control and We cannot arrange a Hire Vehicle for You We may, at Our discretion, reimburse transportation costs up to a maximum of £30.00 per day for the period Your vehicle is unavailable subject to the number of days cover provided under Your policy as shown on Your policy Schedule.
- ✓ If the Insured Vehicle has been professionally adapted or converted to carry a driver or passenger with disabilities and another suitable vehicle is not available, We will reimburse Your transportation costs up to a maximum of £30.00 per day for the period Your vehicle is unavailable for use, subject to the number of days cover provided under Your policy as shown on your policy schedule.
- ✓ Use of the Hire Vehicle is covered for use within the Territorial Limits.



What is not Insured?

- ✗ Drivers 21 or under.
- ✗ Use of the Hire Vehicle outside the Territorial Limits.
- ✗ Any Insured Vehicle used in any way for hire or reward including courier work.
- ✗ Any Vehicle used for driver instruction/tuition without dual controls.
- ✗ Any claim where the damage sustained to the vehicle was caused during the theft/attempted theft of the contents of the vehicle.
- ✗ Any claim which has not been reported to Us within 14 days of the incident, accident or theft giving rise to the claim occurring.
- ✗ Any claim relating to mechanical or electrical breakdown/failure or misfuelling.
- ✗ Any further Hire Vehicle charges incurred after the Hire Period.
- ✗ Any provision of a Hire Vehicle where a Hire Vehicle is already available under another insurance or other means.
- ✗ All fuel, fares and fines relating to the Hire Vehicle whilst it is in Your possession, including any administration fee which may be imposed by the Hire Vehicle Company.



Are there any restrictions on cover?

- ! It is Your responsibility to ensure that adequate motor insurance is in place for Your use of the Hire Vehicle.
- ! You may have to provide comprehensive insurance for the Hire Vehicle.
- ! Ensure that We receive a claim form for any claim under this policy within 14 days after the event giving rise to the claim.
- ! You should comply fully with the terms and conditions of the Hire Company.
- ! Any damage caused to the Hire Vehicle and any associated costs will be Your responsibility.
- ! The incident that gives rise to a claim on this policy must have been reported to Your motor insurers and You must be actively pursuing repairs or settlement of Your Claim.
- ! You must take all reasonable steps to mitigate the costs of the claim.



Where am I covered?

- United Kingdom



What are my obligations?

- You must take reasonable care to answer all questions carefully and accurately as not doing so could invalidate your insurance and ability to claim.
- Notify the claims administrator when an incident arises which may be the subject of a claim.
- Contact your insurance broker or agent if anything you have told them when you have taken out this insurance changes.



When and how do I pay?

You must pay for this insurance when you take it out for the first time and at each renewal of your policy. You can either pay annually by debit/credit card or by monthly direct debit. You will not be covered for any claim if you have not paid the premium due.



When does the cover start and end?

Twelve (12) calendar months from the date of inception of the policy. In the event of cancellation or non-renewal of that vehicle insurance policy, all cover under this policy shall cease.



How do I cancel the contract?

We hope You are happy with the cover this policy provides. However, if after reading this policy this insurance does not meet with Your requirements, please return it to Your Selling Broker, within 14 days of issue and We will refund Your premium. Thereafter, You may cancel Your policy at any time however no refund of premium will be available.

Guaranteed Vehicle Hire

Main Terms of Insurance for Hire Vehicle (standard vehicles)

1. I am over 18 and under 86 years of age, and I have held a full, valid UK driving licence applicable to the vehicle for at least 12 months. (the size of vehicles is restricted for drivers under 24 - they can only drive up to S3)
2. I have not accumulated more than 9 penalty points in the last 3 years, nor have I been disqualified from driving in the last 5 years
3. I confirm that, if I have any health condition or disability that could affect my ability to drive safely, I have notified the DVLA, and the DVLA has authorised me to drive
4. I have given consent for Vehicle Replacement Group Limited to carry out a driving licence check and I understand that should I incur any pending or new endorsements or restrictions during the period of hire, failure to inform the hire supplier immediately may invalidate the insurance
5. I will pay any charges for loss/damage as a result of not using the correct fuel. I accept that these terms also apply to any additional authorised driver
6. I have not withheld any information that might increase the risk of the insurer
7. **Vans** - can offer under 21 years of age - but restricted to a PV1 (small van) only. Driver must also have held their licence for over a year
8. **Couriers** - minimum age of 21 years of age
9. **Taxi** - minimum age is 25 years of age

Endorsement Rules

As a rule, the following endorsement codes mean that the customer cannot be insured; this list is not exhaustive but covers off the key endorsements -

Please note each prefix covers a number of different offences (the letters are followed by numbers which describe the specific event). However, we have provided just letters as majority of offences with these prefix's will be problematic to arrange Vehicle Hire.

BA's - covers driving whilst disqualified

DD's - covers dangerous driving, drinking

CD's - mainly covers driving carelessly whilst under the influence of drink/drugs

DR's - mainly covers driving whilst under influence of drink

DG's - mainly covers driving whilst under the influence of drugs

IN10 - driving without insurance

UT50 - aggravated taking of a vehicle

Totting up Procedure (TT's)

Most rental companies allow hire of a vehicle with three points on a licence and majority at six points - for example, if there are two minor offences over a period of time attracting three points each. Customers with more than six - there are very few companies that will allow a vehicle to be hired.

"If you accumulate 12 or more penalty points on your driving licence within any 3-year period, offence date to offence date, you fall to be disqualified from driving for at least 6 months"

Indication of type of hire vehicles sourced within each vehicle category -

Cat A	Fiat 500 3 door or similar
Cat E	Skoda Octavia or similar - engine around 1.8
Cat F	Similar size to Cat E engine <i>around</i> 2L
Small Van	Ford Connect or similar
Large Van	Ford Transit LWB or similar
Motorcycle	Low to medium CC motorcycle. Unable to specify engine size as subject to availability and <i>would not be like for like cover</i>
Adapted	Bespoke - depends on insureds vehicle / needs The type of adapted vehicles sourced tend to have a ramp for wheelchair access, a steering ball on the wheel, easy release handbrake, hand controls etc
Dual Control	Citroen C1 or similar
Motorhome	Dependent on availability
Taxi - Saloon	Toyota Prius or similar
Taxi - MPV	Seat Alhambra or similar
Taxi - Prestige	Mercedes E Class or similar
Black Cab	London or Public Hackney