

# Policy Expert replacement vehicle cover

## Insurance product information document



Company: Policy Expert      Product: Replacement vehicle cover

Policy Expert have arranged this insurance with QIC Europe Limited, registered in Malta. Registration number C677694. QIC Europe Limited is authorised and regulated by the Malta Financial Services Authority. Policy Expert is a trading name of QMetric Group Limited, which is authorised and regulated by the Financial Conduct Authority. QMetric Group Limited's registered office is 110 Bishopsgate, London, EC2N 4AY and company number is 07151701.

This document provides a summary of the key information relating to this replacement vehicle cover policy. It does not form part of the contract between us. Complete pre-contractual and contractual information about the product is provided in the policy documents.

### What is this type of insurance?

This is a replacement car insurance policy that allows up to 2 claims within the period of insurance, when your insured car is written off following an accident which is your fault or is stolen and not recovered.



#### What is insured?

- ✓ A replacement vehicle with a similar engine capacity to the insured vehicle, but not exceeding 2,000cc, for a maximum of 21 days following:
  - a road traffic accident which is your fault and results in your vehicle being written off;
  - a fire resulting in your vehicle being written off;
  - your vehicle being stolen and not recovered.
- ✓ Financial reimbursement for travel costs up to a maximum of £420 (£20 per day) if:
  - you suffer an injury that prevents you from driving;
  - there are no suitable replacement vehicles available.



#### What is not insured?

- ✗ Any claim for a replacement vehicle unless the hire firm's terms and conditions are met.
- ✗ Any further hire charges after 21 days.
- ✗ Any claim where the insured person is under the influence of alcohol or drugs.
- ✗ Any claim resulting from an insured person's criminal act.
- ✗ Any claim for an incident that happened before the period of insurance.
- ✗ Any claim resulting from vandalism or deliberate criminal act by an insured person.
- ✗ Any claim which has not been reported under the vehicle insurance policy for the insured vehicle.
- ✗ Any replacement vehicle hire costs generated before we accept a claim.
- ✗ Any claim for fuel, fares, fines, or fees relating to the replacement vehicle for the period when in your possession.
- ✗ Any claim resulting from the insured vehicle being involved in any racing, rallies or competitions.



#### Are there any restrictions on cover?

- ! A maximum of two claims within the period of insurance.



## Where am I covered?

- ✓ We will pay from claims arising from an insured event within England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.



## What are my obligations?

- When you take out, renew or make changes to your policy, you must take reasonable care to provide complete, accurate and up to date answers to all the questions we ask of you.
- You must keep to the terms and conditions of this policy, including paying the premium.
- You must have a valid vehicle insurance policy in force at the time of any claim and meet all your obligations under that policy.
- You must not act in a fraudulent way or make a claim that you caused deliberately or was caused with your knowledge.
- You must take all necessary precautions to prevent a claim occurring and to keep any amount we have to pay as low as possible.
- You must co-operate with us and respond as soon as possible in all matters relating to any claim.
- In the event of a claim, you must notify us within 30 days of incident date.



## When and how do I pay?

You can pay the premium for this annual policy in one single amount or by monthly instalments (if we offer you this payment method). If you pay monthly we will add a credit charge.



## When does the cover start and end?

The policy is for a period of one year and can be renewed each year after that. Your policy start and end dates are shown in your policy documents.



## How do I cancel the contract?

If you decide that, for any reason, this policy does not meet your insurance needs, you can cancel it any time by letting us know. Call our customer service team on: 0330 0600 602.

If you cancel the policy within 14 days of the date of issue, as long as you have not made a claim, you will be entitled to a full refund of your premium.

If you cancel the policy after 14 days, the policy and premium will be charged in full and no refund of premium will be available.