

Policy Expert Replacement Vehicle Insurance

Insurance Product Information Document

Company: Administered by Legal Insurance Management Ltd (552983) and underwritten by Royal & Sun Alliance Insurance plc (202323). Both are registered in the UK and authorised and regulated by the Financial Conduct Authority.

Product: Private Car Replacement Vehicle

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of Insurance?

This is a Replacement Vehicle insurance policy which will provide a replacement vehicle for the duration of the hire period in the event of an insured incident occurring during the period of insurance within the geographical limits.



What is Insured?

- ✓ A replacement car having an equivalent engine capacity, but not exceeding 2,000cc, will be provided for a maximum period of 14 days, for the below events during the period of insurance and within the geographical limits.
- ✓ A road traffic accident which is your fault, damage by fire, vandalism or attempted theft that renders the insured vehicle a total loss (a write off) or undriveable.
- ✓ Theft of insured vehicle where it is not recovered.
- ✓ In the event that it is not possible to provide a replacement vehicle, we will contribute up to £20 per day towards transportation costs, up to a maximum of £420 per individual claim.



What is not Insured?

- ✗ The supply of a replacement vehicle to any person who does not meet the hire firm's standard terms and conditions of hire in force at the date of the insured incident.
- ✗ Any vehicle hire costs incurred before our acceptance of a claim or not arranged through us.
- ✗ Where the insured incident has not been reported under your own motor insurance policy.
- ✗ Theft which has not been reported to the police and a crime reference number obtained.
- ✗ Where loss of the insured vehicle arises out of any act of vandalism or any deliberate or criminal act or omission other than vehicle theft.
- ✗ If you are a taxi driver, private hire vehicle driver, self-drive hire operator or motor trader, unless it is for your personal use only.
- ✗ Where the insured vehicle is used for racing, rallies or competitions.
- ✗ Where there is any allegation that the insured incident arose at a time when you had consumed alcohol or illegal drugs.
- ✗ Any costs of fuel, fares, fines or fees relating to the replacement vehicle whilst in your possession.
- ✗ Any additional hire charges due after the hire period.
- ✗ Any vehicle hire costs after your vehicle is replaced, settlement received for the value of the vehicle or where the vehicle is recovered in the event of theft.



Are there any restrictions on cover?

- ! A maximum of 2 claims can be made during the period of insurance.



Where am I covered?

- ✓ UK, Channel Islands and Isle of Man.



What are my obligations?

- At the start of the contract the information you provide must be true and complete to the best of your knowledge and belief and you must tell us if anything changes later.
- You must provide complete and accurate answers to any questions asked.
- You must pay the premium on time.
- If you need to make a claim you must inform us as soon as possible and follow the claims procedure and provide, at your own expense, all the information requested.
- You must not act in a fraudulent way or make a claim for any loss or damage that you caused deliberately or was caused with your knowledge.
- You must, at our cost, help us to take legal action against anyone or help us defend any legal action if we ask you to.



When and how do I pay?

- You can usually pay your premium as a one-off payment or in monthly instalments. You will need to contact your insurance broker for full details.



When does the cover start and end?

This policy will run concurrently with your motor insurance policy for a maximum of 12 months from the start date shown on your schedule, unless it is cancelled by us or you before then. If your motor insurance policy is cancelled all cover under this policy will also end.

Before the end date we'll write to you to let you know whether we can offer to renew your policy for another year. Provided we offer renewal, your policy will renew automatically unless you tell us otherwise.



How do I cancel the contract?

If you decide to cancel your Replacement Vehicle insurance policy, you must contact your insurance broker.

Your right to cancel in the cooling off period

If this is within the first 14 days from the day of purchase or the day on which you receive your policy documentation, whichever is the later ('cooling off period'), you will be entitled to a full refund of the premium as long as you have not made a claim and do not intend to make a claim on the policy.

Your right to cancel after the cooling off period

After the first 14 days no refund of premium will be payable.