

# Lexelle Replacement Hire Vehicle Policy

## Insurance Product Information Document

Company Name : All Broker Services

Product: Replacement Hire Vehicle

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

### What is this type of Insurance?

The Lexelle Replacement Hire Vehicle Policy covers Motor Insurance policyholders for the provision of a hire vehicle should their vehicle be damaged as a result of (a) a road traffic accident (b) fire (c) malicious damage and (d) theft or attempted theft.

Various classes of hire vehicles and period of days hire options are available which must be selected when purchasing the policy and will be detailed on the Policy Schedule issued with the main policy terms and conditions. A maximum of 2 claims up to the aggregate of total period of days hire selected are covered within the annual policy period.



#### What is insured?

- ✓ Covers the Motor Insurance policyholder for the provision of a hire vehicle should their vehicle be damaged as a result of a road traffic accident.
- ✓ The policy also covers the policyholder should their vehicle be damaged as a result of fire, malicious damage, theft or attempted theft
- ✓ The hire vehicle will be provided during the repair period up to the maximum number of hire days selected or until 3 days after payment has been issued in settlement of a Motor Insurance policy claim
- ✓ All hire vehicles are fully serviced, less than 3 years old and will be a class or higher than that specified on the Policy Schedule issued at time of purchase
- ✓ Vehicles used for Driving Instruction or courier & delivery purposes are acceptable provided that this is detailed in the policy schedule and the appropriate premium is paid
- ✓ If the Insured Vehicle has been professionally adapted or converted to carry a driver or passenger with disabilities and a suitable hire vehicle is not available then the policy will cover for transportation costs up to the daily hire rental costs per day



#### What is not insured?

- ✗ Cover while the insured vehicle is driveable and not being repaired
- ✗ Any claim relating to mechanical or electrical breakdown or mis-fuelling of the insured vehicle
- ✗ Vehicles used for Taxi or Private Hire purposes
- ✗ Any claim for an accident or incident that occurred prior to the commencement date of the policy
- ✗ Any claim not reported to the Claims Line within 14 days of the accident, incident or theft
- ✗ All fuel, fares and fines relating to the hire vehicle whilst in the policyholder's possession
- ✗ Any claim where the damage sustained to the vehicle was caused during the theft or attempted theft of contents within the vehicle or glass damage
- ✗ Any excess that the hire company may charge following an accident, fire or theft involving the hire vehicle
- ✗ Any charges imposed by the hire company for additional drivers if requested at time of hire



#### Are there any restrictions on cover?

- ! Drivers must be 21 years of age and over in Great Britain, and 23 years of age and over in Northern Ireland
- ! For valid claims following vehicle damage the vehicle must be un-roadworthy or in the process of being repaired
- ! Any incident that gives rise to a claim on this policy must have been reported to the policyholder's main Motor Insurer and they must be actively pursuing repairs or settlement of the claim
- ! The class of hire vehicle and premium is selected at time of purchase of the policy, the policy does not offer a like for like hire vehicle to the vehicle covered under the main motor insurance policy



## Where am I covered?

You are covered within the United Kingdom of Great Britain and Northern Ireland



## What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



## When and how do I pay?

Your premium will be payable to the broker or agent that you chose to purchase this policy from as an additional cover to your main Motor Insurance Policy



## When does the cover start and end?

Your cover start date and end date will be detailed on your policy schedule



## How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, your premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy, no refund of premium will be due.

## Your Insurer

This insurance has been arranged by Lexelle Limited and is underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. This can be checked on the Financial Services Register at <https://register.fca.org.uk> or by calling them on 0800 111 6768 or 0300 500 8082.

## Making a claim

If you need to make a claim, please obtain a claim form no later than 14 days after the event by contacting us in one of the following ways;

- Calling us on Tel: 0800 073 3091
- Emailing us at [assist@lexelle.com](mailto:assist@lexelle.com)
- Writing to us at Claims Department, Lexelle Limited, PO Box 4428, Sheffield, S9 9DD

**On all correspondence please tell us you are insured for Replacement Hire Vehicle Insurance and provide the reference number shown in the policy wording along with the unique policy number from your policy certificate. This will help us to validate your policy details and deal with your claim as quickly as possible.**

## Complaints

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the Complaints Procedure below:

Complaints regarding the **SALE OF THE POLICY**

Please contact the Broker or Agent that sold you the policy

Complaints regarding **CLAIMS**

Claims Manager, Lexelle Limited, PO Box 4428, Sheffield, S9 9DD

Tel: 0114 249 3300

Email: [assist@lexelle.com](mailto:assist@lexelle.com)

**On all correspondence please tell us you are insured by Replacement Hire Vehicle Insurance and provide the reference number shown in the policy wording along with the unique policy number from your policy certificate. This will help us to validate your policy details and deal with your claim as quickly as possible.**

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of up to €2million and fewer than ten employees. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service

Exchange Tower, London E14 9SR

Tel: 0800 023 4 567 or 0300 123 9 123

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The above complaints procedure is in addition to your statutory rights as a consumer.

## What happens if we can't meet our liabilities?

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk).