

# Guaranteed Hire Replacement Vehicle Insurance

## Insurance Product Information Document (IPID)

Company: Strategic Insurance Services Limited

Product: Guaranteed Hire Replacement

Company number: 307133 authorised and regulated in England by the Financial Conduct Authority

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

### What is this type of insurance?

This insurance policy provides cover for a hire vehicle whilst your vehicle is rendered un-drivable or is being repaired following a single road traffic collision for which you have been held at fault or for a fire, malicious damage or theft or attempted theft.



#### What is insured?

- ✓ If the Insured Vehicle is rendered un-drivable 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 £10.00 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 £10.00 per 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 years of age 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?

- ✓ England, Wales, Scotland and Northern Ireland.



## What are my obligations?

- If the Insured Vehicle is involved in a road traffic collision, suffers fire or malicious damage or is stolen, You must report it to the Claims Administrator immediately, and in no event later than 14 days after the event, on telephone number 0345 543 9931.
- The Claims Administrator will validate Your claim and arrange for a Hire Vehicle to be supplied to You under the terms of this Policy.
- The Hire Company will then contact You directly with a view to getting You mobile again as soon as reasonably possible.
- You will receive a copy of the Hire Company's terms and conditions. You will need to comply fully with the terms and conditions of the Hire Company.



## 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.