

# Guaranteed Vehicle Hire Insurance

## Insurance Product Information Document

**Company:** Strategic Insurance Services Limited

**Product:** Guaranteed Vehicle Hire

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 policy schedule. 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 an insured vehicle is declared a total loss or gets badly damaged and becomes undrivable because of an accident, fire, someone intentionally damaging it, theft, or an attempted theft (but not if it's just the glass that's damaged), and this happens within the territorial limits, we will arrange a hire vehicle for you to use while your insured vehicle is being fixed. You can use the hire vehicle until either your insured vehicle is fixed or until three days after you have received payment for your claim up to the limit of cover, whichever happens first. This hire vehicle can only be used within the territorial limits.
- ✓ The hire vehicles we provide are in good condition, less than three years old, and they will be at least equal to the category of hire vehicle specified in your policy schedule.
- ✓ If, for reasons that we can't control, we can't find a hire vehicle for you, we may choose to pay you back for the cost of transportation up to £30.00 per day, for the number of days your vehicle is not available, up to the hire period as stated in your policy schedule.
- ✓ If your insured vehicle has been specially modified to accommodate a driver or passenger with disabilities and we can't find another suitable vehicle for you, we will reimburse you up to £30.00 per day for transportation costs during the period when your insured vehicle is not available, up to the hire period as stated in your policy schedule.



#### What is not Insured?

- ✗ Drivers 21 years of age or under.
- ✗ Any insured vehicle used for hire or reward, including courier work and driving instruction/tuition, unless stated in your policy schedule.
- ✗ Any vehicle used for driver instruction without dual controls.
- ✗ Any charges imposed by the hire company for additional drivers.
- ✗ Use of the hire vehicle outside the territorial limits.
- ✗ Excess charges imposed by the hire company after an accident, fire, or theft involving the hire vehicle.
- ✗ Any costs related to fuel, fares, fines, and administration fees imposed by the hire company while you have the hire vehicle.
- ✗ Any claim which has not been reported to us within 14 days of the incident.
- ✗ Any claim if a hire vehicle is already available under another insurance or other means.
- ✗ Any hire vehicle charges incurred after the hire period.
- ✗ Hire vehicle charges more than three days after you have received payment for your claim under your motor insurance policy.
- ✗ Claims for an incident, accident or theft when the event happened before the start of the period of insurance or after the period of insurance has ended.
- ✗ Any claim where the damage to the insured vehicle was caused during the theft or attempted theft of its contents.
- ✗ Claims related to mechanical or electrical breakdown/failure or misfuelling.
- ✗ Fires caused by modifications not approved by the insured vehicle manufacturer, or not fitted by an appropriately qualified mechanic/technician, and/or not disclosed to the main motor insurer.
- ✗ Claims relating to an insured vehicle being undrivable due to damage relating to more than one single incident.



## Are there any restrictions on cover?

- ! Make sure you have adequate motor insurance in place for your use of the hire vehicle. This may be provided by the hire company if your driving history is acceptable to them.
- ! Follow the terms and conditions of the hire company.
- ! Any damage caused to the hire vehicle and associated costs will be your responsibility.



## Where am I covered?

- ✓ United Kingdom (England, Scotland, Wales and Northern Ireland)



## 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.
- When you become aware of a possible claim under this policy, you need to report it to us right away. You must report it within 14 days of the incident.
- You must tell us straight away if anything you have already told us changes or if there is any new information that increases the risk of any loss insured under your policy.



## When and how do I pay?

You must pay for this insurance with your motor insurance policy 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?

The period stated in your policy schedule that this policy is in force for.



## How do I cancel the contract?

You have the right to cancel this policy within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. We will refund to you any premium you have paid to us. You can cancel this policy after 14 days, but we will not give you back any premium.

To cancel this policy please contact the broker who sold it to you.