



Substitute Van Policy Wording

This Policy has been arranged by Motorplus Limited (trading as ULR Additions) and Qdos Broker & Underwriting Services Limited and is underwritten by UK General Insurance Limited on behalf of:

Ageas Insurance Limited, Registered in England No. 354568. Registered Office: Ageas House, Tollgate, Eastleigh, Hampshire, SO53 3YA.

Motorplus Limited, Qdos Broker & Underwriting Services Limited, UK General Insurance Limited and Ageas Insurance Limited are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

Subject to the appropriate premium having been paid the *Insurer* agrees to cover *You* as set out in this Policy.

Unless expressly stated nothing in this Policy will create rights pursuant to the Contract (Rights of Third Parties) Act 1999.

Important Information

This is *Your* Substitute Van Policy. Please spend some time reading through the Policy to ensure that it meets *Your* requirements. If there is anything *You* do not understand, please contact *Us*. *We* will be happy to assist.

This is a contract of insurance between *You* and Ageas Insurance Limited. The insurance provided can provide alternative transport, subject to the terms, limits of indemnity, exclusions and conditions contained herein, in respect of an *Insured Incident* which occurs within the *Territorial Limit* and during the *Period of Insurance* for which *You* have paid or agreed to pay the premium.

What is a Substitute Van?

Even if *You* are comprehensively insured, a road accident or the theft of *Your* Van which causes it to be written off can leave *You* without suitable transport. Where alternative transport is provided, it will often only be a small courtesy car provided by the repairer.

How Can We Help?

The Motorplus Substitute Van scheme can provide a suitable Van to keep *You* on the road where *Your* own Van is written off after an accident, fire, theft or vandalism.

Furthermore, the Van provided will be an equivalent Van to *Your* own (to a maximum of Ford Transit type) to enable *You* to continue *Your* daily life without unnecessary inconvenience.

Alternatively, you can opt for a monetary payment of £150 instead of a Van.

Demands and Needs

This is *Your* Substitute Van Policy. Please spend some time reading through the Policy to ensure that it meets *Your* requirements. If there is anything *You* do not understand, please contact *Us*. *We* will be happy to assist.

This Policy meets the demands and needs of customers who want to insure against the risk of needing alternative transport when their Van is unavailable for certain reasons. Motorplus Limited does not make any personal recommendation as to whether this Policy will suit *Your* individual circumstances.

PLEASE NOTE THAT IT IS A CONDITION OF THIS COVER THAT AT ALL TIMES YOUR VAN IS COVERED BY A POLICY OF MOTOR INSURANCE.

Cancellation Right

We hope *You* are happy with the cover this Policy provides. However, *You* have the right to cancel it within 14 days of receiving the Policy, without giving any reasons, by sending *Us* written notice within the first 14 days of the Policy, or (if later) within 14 days of *You* receiving the insurance documents. This is known as the "cooling off period". Thereafter any return premium will be discretionary.

Making a Claim 24/7

Note that all claims must be reported to *Us* within 48 hours of the date of the *Insured Incident*.

If *You* need to notify a potential claim, please immediately contact *Our* Claims Department:

CALL 0843 227 7556

Or

EMAIL claims@ulr.co.uk

Or **WRITE TO:**

Motorplus Claims
Kircam House
5 Whiffler Road
Norwich
NR3 2AL

Please quote **Substitute Van** in all communications.

If *Your Van* is stolen or involved in an accident, fire or is vandalised, write down as many details as possible including the names and addresses of anyone else involved and any information provided by the police. If *We* accept *Your* claim, *We* will arrange for the delivery to *You* of a suitable *Substitute Van*, which *You* can use for the period of time described below.

If *Your Van* was destroyed in circumstances which were not *Your* fault, *We* may seek to recover the costs of providing the *Substitute Van* from the responsible party or their insurers. *We* would normally do this through *Our* Claims Centre.

REMEMBER The claims line is open 24 hours a day, 365 days a year.

Definitions

The words and phrases listed below will have the following meanings:

Hire Firm

A member of *Our* network of approved Van hire companies.

Hire Period

The period from the date a *Substitute Van* is delivered to *You* until the earlier of the following dates:

- a) the date when *You* receive a cheque in respect of the value of the *Insured Van*; or
- b) the end of the twenty-eighth day of hire.

Insurer

UK General Insurance Limited on behalf of Ageas Insurance Limited. UK General Insurance Limited are an insurers' agent and in the matters of a claim act on behalf of the insurer.

Insured Incident

The theft of the *Insured Van* where it remains unrecovered or an accident, fire or act of malicious damage involving the *Insured Van* which causes the *Insured Van* to be *Written Off*.

Insured Person

You and any other person driving the *Insured Van* with *Your* permission and under the cover of *Your* motor insurance providing they satisfy the *Hire Firm's* standard terms and conditions of hire in force at the date of the *Insured Incident* and also providing that they are resident within the *Territorial Limit*.

Insured Van

The Van specified in the Policy Schedule.

Period of Insurance

12 calendar months from the date of inception of this Policy.

Substitute Van

A replacement Van selected by *Us* and having an equivalent engine capacity to the *Insured Van* but not exceeding a Ford Transit type in any event.

Territorial Limit

The United Kingdom.

Van Hire Costs

The cost of hiring a *Substitute Van* for one continuous *Hire Period*.

We, Us, Our

Motorplus Limited trading as ULR Additions.

Written Off

The *Insured Van* being assessed as being both undriveable and damaged beyond the point where it would be economical to fund its repair. In the event that the *Insured Person* is comprehensively insured, such assessment must be made by their motor insurers. In the event that the *Insured Person's* motor insurance is not comprehensive, such assessment will be made by *Us* or (if the *Insured Person* is not responsible for the accident) by the insurers of the party responsible for the accident.

You, Your

The person who has taken out this Policy.

This Policy Will Cover

1. In the event of an *Insured Incident* involving the *Insured Van* which arises during the *Period of Insurance*, subject to the Terms and Conditions *We* will arrange for the supply to *You* of a *Substitute Van* for the duration of the *Hire Period* and *We* will pay the *Van Hire Costs* provided that the hire has been arranged by *Us* through a *Hire Firm*. Where *You* notify *Us* at the time that *You* report an *Insured Incident* to *Us* that *You* wish to opt for an alternative cash payment, *We* will pay to *You* the sum of £150.
2. The *Substitute Van* will be delivered to *You* as soon as is practically possible and in any event within one working day of *Your* report of an *Insured Incident* to *Us*.
3. *You* may ask for the *Substitute Van* to be delivered to *You* at any convenient place within the *Territorial Limit*.
4. If at the time that *You* report the *Insured Incident* to *Us*, *You* advise *Us* that you wish to opt for a monetary payment as an alternative to *Your* entitlement to a *Substitute Van*, *We* will arrange to send *You* a cheque for £150.

This Policy Will Not Cover

1. *We* will not pay *Van Hire Costs* for claims arising out of more than one *Insured Incident* in any one *Period of Insurance*.
2. *We* will not be able to supply a *Substitute Van* to any person who does not meet the *Hire Firm's* standard terms and conditions of hire in force at the date when *You* report the *Insured Incident* to *Us*.
3. *We* will not pay *Van Hire Costs* incurred before *Our* written acceptance of a claim or where the *Insured Person* arranges their own hire.
4. *We* will not supply a *Substitute Van* if *You* are a taxi driver, private hire driver, courier or motor trader unless the *Substitute Van* is used solely for *Your* personal use.
5. *We* will not supply a *Substitute Van* where the *Insured Van* is used for racing, rallies or competitions.
6. *We* will not supply a *Substitute Van* where there is any allegation that the *Insured Incident* arose at a time when the *Insured Person* had consumed alcohol or illegal drugs.
7. *We* will not supply a *Substitute Van* where as a result of the incident *You* report to *Us*, the *Insured Van* is neither *Written Off* nor unrecovered (as the case may be).
8. *We* will not supply a *Substitute Van* where the *Insured Van* is not insured for the compulsory RTA risks.

General Conditions

1. In the event of the theft of the *Insured Van*, or any other *Insured Incident* which is or may arise from a criminal act, *You* must, when reporting to *Us*, provide *Us* with the name, address and telephone number of the police station to which the crime has been reported and supply the crime reference number which has been allocated by the police.
2. The *Insured Incident* must be reported to *Us* within 48 hours of occurrence and must be subject to a claim under the *Insured Person's* own motor policy.
3. The *Insured Person* must abide by the *Hire Firm's* terms and conditions of hire at all times during the *Hire Period*.
4. The *Insured Person* must pay the insurance excess arising on any claim relating to the *Substitute Van* which arises during the *Hire Period*, or pay a collision damage waiver. Full details of this will be made available before hire commences.
5. *We* will select a *Hire Firm* for *You*, and arrange for them to supply a *Substitute Van* suitable for *Your* needs.
6. *You* must ensure that the *Insured Van* remains insured for the compulsory RTA risks for the full term of this Policy.
7. The *Insured Person* must agree to *Our* trying to recover the *Van Hire Costs* in his or her name from any third party from whom they may be recoverable, including if necessary by issuing and pursuing civil legal proceedings, or including the *Van Hire Costs* in any claim for other losses being pursued in the name of the *Insured Person*.
8. *We* can take over and conduct such a claim and/or proceedings in the *Insured Person's* name at any time.
9. *We* can negotiate any such claim on behalf of an *Insured Person*.
10. If *You* opt to receive a monetary payment *You* will not be entitled to claim for the provision of a *Substitute Van* or any other benefit which this Policy may provide. The monetary payment will constitute the conclusion of *Your* claim, and *You* will not be entitled to make any further claim under this Policy whether arising from the same *Insured Incident* or not.
11. Any *Van Hire Costs* recovered in such a claim must be paid to *Us* or to *Our* order.
12. *You* must keep *Us* fully informed at all times of all matters relating to the *Insured Incident* and in particular must notify *Us* immediately if an *Insured Van* which has been stolen is recovered or if *You* receive a cheque in settlement of the value of an *Insured Van*.
13. This Policy is written in English.
14. The parties are free to choose the law applicable to this insurance contract. Unless specifically agreed to the contrary this insurance shall be subject to the Laws of England and Wales.

Complaints Procedure

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 in the first instance contact:

The Chief Executive Officer

Motorplus Limited
Kircam House
Whiffler Road
Norwich
NR3 2AL

Tel: 01603 420000
Fax: 01603 420010

Please ensure *Your* policy number is quoted in all correspondence to assist a quick and efficient response.

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 less than €2 million and fewer than ten staff. *You* may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service

South Quay Plaza
183 Marsh Wall
Docklands
London
E14 9SR

Tel: 0845 080 1800

Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to *Your* statutory rights as a consumer. For further information about *Your* statutory rights contact *Your* local authority Trading Standards Service or Citizens Advice Bureau.

Financial Services Compensation Scheme

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme. *You* may be entitled to compensation from the scheme in the unlikely event that Ageas Insurance Limited cannot meet their financial responsibilities. The FSCS will meet 90% of *Your* claim, without any upper limit. *You* can obtain further information about compensation scheme arrangements from the FSCS at www.fscs.org.uk, or by phoning 0207 892 7300.

Data Protection Act 1998

Please note that any information provided to *Us* will be processed by *Us* and *Our* agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. *We* may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.

Motorplus Limited trading as ULR Additions is authorised and regulated by the Financial Services Authority.
Regulated by the Ministry Of Justice in respect of regulated claims management activities.