Substitute Van
Policy Summary

Introduction

This summary does not describe all the terms and conditions of this policy, so please take time to read the policy document to make sure you understand the cover it provides.

Insurer

This insurance 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. 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 register by visiting the FSA website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

Some important facts about your Substitute Van insurance policy are summarised below.

Your cover is valid for one year.

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.

Significant Features and Benefits

This policy covers you for a replacement Van for up to 28 days in the event of 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.

The replacement Van will be an equivalent engine capacity to that of your own but not exceeding a Ford Transit equivalent.

The replacement Van will provided anywhere in the United Kingdom.

Free delivery and collection of the replacement Van will be provided.

Instead of a replacement Van you may opt for a monetary payment of £150 instead.

Only one claim is allowed in any one insurance period.

Significant Exclusions or Limitations

The policy does not cover:

- Any person who does not meet the hire firm's standard terms and conditions of hire.
- Hire charges incurred before ULR have confirmed acceptance of a claim.
- The use of a Van for racing, rallies or competitions.
- Any location outside the geographical limits of the United Kingdom.

How to Make a Complaint

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 420 000
Fax: 01603 420 010

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.

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.

STD SUBV 28D AKF 1212