



REPLACEMENT VEHICLE ELIGIBILITY

Even if you have comprehensive car insurance, a road accident, fire, malicious damage or the theft of your vehicle can leave you without suitable transport. Your motor insurance policy may not provide any replacement if your vehicle is written off or stolen and not recovered.

Cover	What is included
<p>The Replacement Vehicle policy can provide a suitable temporary hire vehicle for a maximum of 21 days while the insured vehicle is off the road following an insured incident or as a result of an insured event which means it is written off or stolen and not recovered.</p> <p>Alternatively a cash benefit of up to £150 may be paid if the customer is unable to meet the terms and conditions of the hire company OR</p> <p>We may consider paying alternative public transport costs up to a maximum of £300 per insured event on receipt of valid receipts or tickets if the customer is unable to meet the terms and conditions of the hire company.</p>	<p>A replacement vehicle selected by us and having an equivalent engine capacity to the insured vehicle, but not exceeding class S6 (for example, Vauxhall Vectra 2.0, Ford Mondeo 2.0, B W Passat 2.0) or for commercial vehicles class PV2 (for example, Renault Trafic SWB 2.0, Ford Transit SWB Low Roof 2.0).</p>
<p>Access to our 24-hour claims line.</p>	<p>Help is available at any time.</p>

Who does it cover?

- The policyholder;
- Any other person entitled to ride or drive the vehicle covered under the motor insurance policy who also meets the hire company's conditions

The Replacement Vehicle policy is available to policyholders living in England, Wales, Mainland Scotland, Northern Ireland, Jersey, Guernsey and the Isle of Man.

What criteria apply?

- Any user of the vehicle must be covered by motor insurance which is in force throughout the duration of the replacement vehicle policy.
- The insured vehicle must be roadworthy at the time of an insured event that gives rise to a claim and covered by a valid MOT certificate (if required)
- The insured vehicle must be covered by a valid and current operator's licence (if required).
- The insured person must meet the terms and conditions of the hire company. Which may include, but are not limited to:
 - i. Meeting any age requirement
 - ii. Having a valid driving licence
 - iii. Meeting any residency requirements

If the insured person cannot meet these requirements, a cash benefit may be payable as above, or we may consider paying alternative public transport costs. Alternatively, the insured person may be responsible for insuring the hire car themselves and any alternative insurance provided must be agreed with the hire company.

What is not covered?

- Taxis or private hire vehicles
- Motor traders or self-drive hire operators unless the vehicle is for the policyholder's own personal use
- A replacement vehicle which is to be used for racing, pacemaking or trials
- A replacement vehicle where an insured event is not covered by your primary motor insurance policy
- A replacement vehicle where an insured event occurs following your alleged use of alcohol and/or drugs

Please refer to the policy wording for the full list of exclusions applying to this policy.