

Replacement Vehicle Insurance



Insurance Product Information Document

Company: Coplus

Product: Replacement Vehicle Insurance

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

What is this type of insurance?

This Replacement Vehicle insurance policy provides cover for you and any other person covered under your motor insurance policy for a replacement vehicle for a hire period of up to 21 days in the event that your own vehicle is, as the result of an accident, fire, attempted theft or an act of malicious damage:

- i. The theft or attempted theft of or damage by fire to the insured vehicle where it is beyond economical repair, deemed legally unroadworthy; or
- ii. the theft of the insured vehicle where it remains unrecovered.

What is insured?

- ✓ The policy covers hire costs for a hire period of up to 21 days.
- ✓ The replacement vehicle provided will be an equivalent engine capacity to the insured vehicle, up to a maximum class S6 (for example a Ford Mondeo 2.0, a Vauxhall Insignia 2.0 or equivalent).
- ✓ In the event that the hire firms terms and condition cannot be met a cash benefit of up to £150 per insured event may be payable at the insurer's discretion.
- ✓ Alternatively the insured may reclaim the cost of alternative public transport up to £300 per insured event at the insurer's discretion.

What is not insured?

- ✗ Theft, attempted theft, malicious damage and/or vandalism to your vehicle that has not been reported to the police and a valid crime reference number obtained;
- ✗ More than two claims in any one period of insurance;
- ✗ Onward transport costs where hire has already been supplied;
- ✗ Taxis or private hire vehicles, or if you are a self-drive operator;
- ✗ Claims where the damage to your vehicle occurred after the person driving under your motor insurance policy had allegedly consumed alcohol or illegal drugs;
- ✗ A replacement vehicle when at the time of the insured event your vehicle was:
 - i. not roadworthy;
 - ii. not covered by a current MOT certificate (if required at the time);
 - iii. being used without insurance being in place in accordance with the Road Traffic Act 1988;
 - iv. being driven by any person who did not possess a valid, current driving licence.

Are there any restrictions on cover?

- ! Claims must be reported within 2 working days of the insured event.
- ! You and any other drivers must abide by the hire firms terms and conditions of hire at all times during the hire period, which will be made available to you before you accept the replacement vehicle.
- ! The period of hire will end on the 21st day of hire or when your vehicle has been repaired or recovered. If the vehicle is beyond economical repair, the date you receive a payment from your motor insurers in respect of the value of the vehicle.



Where am I covered?

Covered is provided within England, Wales, Mainland Scotland, Northern Ireland, Jersey, Guernsey and the Isle of Man.



What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



When and how do I pay?

The company from whom you have purchased this insurance will advise you the methods by which you can pay your premium.



When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please contact your insurance broker within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy.

Your Insurer

This insurance is underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. This can be checked on the Financial Services Register at <https://register.fca.org.uk> or by calling them on 0800 111 6768 or 0300 500 8082.

Making a claim

If you need to make a claim, please call us on **0333 241 9556** or email: claims@coplus.co.uk

Or you can write to us at:

Coplus
Floor 2
Norfolk Tower
48-52 Surrey Street
Norwich
NR1 3PA

Complaints

It is our 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 following the complaints process below.

Complaints regarding the sale of the policy

If your complaint relates to the sale of this policy, please contact your insurance broker.

Complaints regarding claims

If your complaint relates to a claim, please contact :

The Quality Assurance Manager
Coplus
Floor 2
Norfolk Tower
48-52 Surrey Street
Norwich
NR1 3PA

Telephone: **0333 241 9556** or email qtmail@coplus.co.uk

If for any reason it is not possible for us to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This applies if you are an individual, or in a business capacity if your annual turnover is up to EUR 2,000,000 (or equivalent in sterling) and you have fewer than 10 members of staff. You can contact the Financial Ombudsman Service at:

The Financial Ombudsman Service
Exchange Tower, London E14 9SR
Tel: 0800 023 4 567 or 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to your statutory rights as a consumer.

What happens if we can't meet our liabilities?

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.