

Hire Vehicle Cover

About your Hire Vehicle Cover

Thank **you** for purchasing Hire Vehicle Cover. **We** are confident **our** fast, friendly and efficient service will ensure **you** remain a satisfied customer now and for years to come. This booklet describes **your** contract of Hire Vehicle Cover. Please read it carefully along with **your** current Policy Schedule. This is important as the agreement to cover **you** is based on this information.

Hire Vehicle Cover meets the demands and needs of a driver who requires a replacement vehicle or a cash payment if their own vehicle is written off or stolen and unrecovered.

This policy does not cover all situations and **you** should read all the terms and conditions of this policy to make sure it meets **your** specific needs.

We do not make personal recommendations as to the suitability of the policy to individual circumstances. **You** are solely responsible for deciding whether the policy is suitable for **your** needs.

Data Protection

For information about how EUI Limited will process **your** personal information please visit www.admiral.com/your-privacy-and-security/

Governing Law & Language

The Law of England and Wales governs this insurance.

We have chosen to use the English language in all documents and communication relating to this policy.

Call recording

To help **us** provide a quality service, **your** telephone calls may be recorded, but will only be shared with partner organisations directly relevant to the service **we** provide.

Providers and suppliers

Supplied and administered by EUI limited (FCA registration No 309378), Ty Admiral, David Street, Cardiff CF10 2EH.

Underwritten by: Admiral Insurance (Gibraltar) Limited, 1st Floor, 24 College Lane, PO Box 575, Gibraltar GX11 1AA (Home State: Gibraltar).

EUI limited and Auxillis Limited are authorised and regulated by the Financial Conduct Authority.

Admiral Insurance (Gibraltar) Limited is licenced and regulated by the Gibraltar Financial Services Commission under the Financial Services (Insurance Companies) Act 1987 of Gibraltar.

The **hire vehicle** is provided by Auxillis Services Limited. Head Office, Pinesgate, Lower Bristol Road, Bath, BA2 3DP.

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Section 1: How to claim

If the **insured vehicle** has been declared as uneconomical to repair by **us** or has been stolen and not recovered Hire Vehicle Cover can help to keep **you** on the move. **We** understand that being without **your** vehicle can be both upsetting and frustrating. The following guide is designed to try and help **you** through the claims process.

How to claim

If the **insured vehicle** has been involved in an accident, or has been stolen, **you** must report it to **us** immediately on **0333 777 7324**.

If the **insured vehicle** has been stolen or maliciously damaged, **you** must also contact the Police.

To claim under this policy, the vehicle insured on **your** Ford Insure policy must have been written off or stolen and unrecovered. If **you** have a MultiCar or MultiCover policy, only vehicles with Hire Vehicle Cover can claim the benefits within this booklet.

Provide **you** a **hire vehicle** for up to 28 days.

- **You** can collect the **hire vehicle**, or it can be delivered, subject to availability
- The **hire vehicle** can only be used within the **territorial limits**
- If there's an incident while **you** have the **hire vehicle**. **You** are responsible for the excess, please see Section 3 for more information.

Or, if **you** don't need to hire a vehicle, **we** can provide a cash payment of £400.

Section 2: Definitions

Whenever the following words appear in bold in this booklet, they take on the meaning outlined in this section.

Associated motor policy

Your Ford Insure Policy covering the vehicle shown on **your** current Certificate of Motor Insurance.

Hire vehicle

A vehicle (car or van) which is a similar size to the **insured vehicle**. Any vehicle will be subject to availability and is not intended to be a like for like replacement for **your** vehicle.

Insured person

A full Driving Licence holder who appears on the current Certificate of Motor Insurance issued by **us**.

Insured vehicle

The vehicle registered on the **associated motor policy** which is shown on **your** current Certificate of Motor Insurance.

Policy duration

The period between when Hire Vehicle Cover was added to the **associated motor policy** until its renewal or cancellation.

Territorial limits

Great Britain, Northern Ireland, Isle of Man and the Channel Islands.

Third party

The other person(s) and/or party(s) responsible for the incident, if the **insured person** is not at fault.

We/us/our

EUI Limited and/or Auxillis limited.

You/your

The person named as the policyholder on **your** current Certificate of Motor Insurance.

Section 3: What is covered

To claim under this policy, the vehicle insured on **your** Ford Insure policy must have been written off or stolen and unrecovered. If **you** have a MultiCar or MultiCover policy, only vehicles with Hire Vehicle cover can claim the benefits within this booklet.

We can help in one of the following ways:

1. Vehicle hire

Up to 28 days continuous use of a **hire vehicle** within the **territorial limits**.

About your hire vehicle

The vehicle **we** give **you** is not intended as a like for like replacement for **your** regular vehicle. This may mean that the fuel type, transmission, size, make or model is different.

The **hire vehicle** will be up to a 2.0 litre and not exceeding 3.5 tonnes gross vehicle weight with up to a maximum of 7 seats.

Electric vehicles are subject to availability. It may not always be possible to provide **you** with one.

The **hire vehicle** will be supplied in the **territorial limits**.

Your excess when using the hire vehicle

We will not pay **your** excess. **You** are responsible for the excess if there is an incident involving the **hire vehicle**.

Comprehensive policies

If **you** have a comprehensive insurance policy **your** excess will be the same as what's recorded on **your** current Policy Schedule issued by EUI Limited up to a maximum of £500.

Third Party, Fire and Theft policies

If **you** have a third party, fire and theft policy **your** excess will be as follows:

- i. For fire or theft claims these will be the amounts shown on **your associated motor policy** schedule issued by EUI Limited under Excess Details
- ii. For an accidental damage claim this will be £500
- iii. For a windscreen repair claim will be £25 and for replacement will be £115.

2. Cash payment

If **you** don't require a **hire vehicle**, **you** can choose a cash payment of £400.

Section 4: What is not covered

No benefit of this policy will be provided in any of the following circumstances:

1. Claims where cover on **your** Ford Insure policy has been refused
2. Claims due to a non-fault accident where the identity of the **third party** is known, and the costs are able to be recovered from them
3. Claims that are found to be of a fraudulent nature, or where **you** have failed to disclose information relevant to **your** claim or where **you** have deliberately misled **us**
4. Any claim for a **hire vehicle** where the DVLA has confirmed that an **insured person** is not allowed to drive on medical grounds

The following are not covered under this insurance when a **hire vehicle** is provided:

5. All fuel, fares, fines and fees relating to the **hire vehicle** whilst it's in **your** possession
6. Any further hire charges incurred after 28 days
7. Sea transit charges in the delivery and collection of the **hire vehicle**.
8. Any excess payable in the event of a claim in the **hire vehicle**.

Section 5: Conditions of your policy

The following conditions apply at all times:

1. **You** must give **us** all the information about the claim that **we** need
2. If the **insured vehicle** has been maliciously damaged or stolen, **you** must supply a Police Crime Reference Number before any benefit can be provided
3. Only one benefit can be used per claim
4. If an **insured person** has a motoring endorsement on their driving licence which starts with UT, only the cash payment benefit will be available and **we** will be unable to provide a **hire vehicle**

In addition to the above, these conditions apply when a **hire vehicle** is provided:

5. When receiving the **hire vehicle**, **you** will need to produce **your** current Driving Licence and proof of address
6. **We** will not provide a **hire vehicle** if **we** believe doing so would cause a risk to its security, **your** safety or the safety of **our** staff
7. **Hire vehicles** are provided in accordance with Auxillis Services Limited or its agents standard requirements, terms and conditions
8. If any of the costs, charges or fees relating to the benefits of this policy are recovered from the **third party**, the **insured person** must pay them to **us**
9. The **hire vehicle** must be returned no later than 28 days after the hire period began.

Section 6: Cancellation

a. **Your** cancellation rights

You may cancel this product at any time and receive a full refund, if **you** inform **us** within 14 days from the receipt of the confirmation letter or email.

Should **you** cancel this product outside the 14-day cancellation period, **you** will be charged on a daily pro rata basis for the time **you** have been on cover.

However, should **you** cancel **your associated motor policy** please refer to 'Your Agreement with EUI Limited' for a list of relevant charges.

If a claim is made or has arisen within the **policy duration**, the full premium is payable, and no refund will be given.

If **you** have any questions on cancelling the product please contact EUI Limited, Ty Admiral, David Street, Cardiff CF10 2AA. Alternatively, if **you** wish to phone **us** please call: **0333 234 9976**.

b. **Our** cancellation rights

We will cancel this policy if:

- **you** are in breach of any of the conditions of this policy or the **associated motor policy**
- **you** fail to respond to written requests for further information or documentation
- **you** harass or use abusive or threatening language towards **our** staff.

If **your associated motor policy** is cancelled, this product will also be cancelled. If **we** cancel **your** policy, **you** will be charged on a daily pro rata basis for the time **you** have had on cover and an administration fee. Please refer to 'Your Agreement with EUI Limited' for a list of relevant charges.

If **you** or anyone acting for **you** recklessly or deliberately misrepresents information **we** require at any time during the policy that would impact either the terms and conditions or **our** ability to offer cover itself, **your** policy and all other **policies** to which **you** are connected through EUI Limited will be cancelled or voided and no refund will be given.

Section 7: How to make a complaint

We are committed to providing **you** with a first class service at all times. If, however, **you** are not happy the service **you** have received then **you** can contact **us** at:

Complaint Manager, EUI Limited, Ty Admiral, David Street, Cardiff CF10 2AA

Tel: **0333 777 7327**

Email: Customerassurance@fordinsure.co.uk

If **we** have given **you our** final response and **you** are still unhappy, or more than 8 weeks have passed since **we** received **your** original complaint, **you** may refer **your** complaint to:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

www.financial-ombudsman.org.uk

Tel: **0800 0 234 567** or **0300 123 9 123**

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

Financial Services Compensation Scheme

Admiral Insurance (Gibraltar) Limited is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation if Admiral Insurance (Gibraltar) Limited is unable to meet its obligations to **you** under this contract. Further information is available by phone on **0207 741 4100** and on their website at www.fscs.org.uk

Tel: **0207 741 4100** or **0800 678 1100**

Email: enquiries@fscs.org.uk

