Guaranteed Vehicle Hire Insurance

Insurance Product Information Document

Company: Strategic Insurance Services Limited **Product:** Guaranteed Vehicle Hire

Strategic Insurance Services Limited (firm ref: 307133) are authorised and regulated by the Financial Conduct Authority.

This document does not contain the full terms and conditions of the cover which can be found in the policy wording and policy schedule. It is important that you read all these documents carefully.

What is this type of Insurance?

This insurance policy provides cover for a hire vehicle if your vehicle is not legally roadworthy (excluding glass damage) and is off the road being repaired as a result of a road traffic collision, fire, malicious damage or theft/attempted theft of the vehicle.

What is Insured?

- ✓ If an insured vehicle is declared a total loss or gets badly damaged and becomes undriveable because of an accident, fire, someone intentionally damaging it, theft, or an attempted theft (but not if it's just the glass that's damaged), and this happens within the territorial limits, we will arrange a hire vehicle for you to use while your insured vehicle is being fixed. You can use the hire vehicle until either your insured vehicle is fixed or until three days after you have received payment for your claim up to the limit of cover, whichever happens first. This hire vehicle can only be used within the territorial limits.
- ✓ The hire vehicles we provide are in good condition, less than three years old, and they will be at least equal to the category of hire vehicle specified in your policy schedule.
- ✓ If, for reasons that we can't control, we can't find a hire vehicle for you, we may choose to pay you back for the cost of transportation up to £30.00 per day, for the number of days your vehicle is not available, up to the hire period as stated in your policy schedule.
- ✓ If your insured vehicle has been specially modified to accommodate a driver or passenger with disabilities and we can't find another suitable vehicle for you, we will reimburse you up to £30.00 per day for transportation costs during the period when your insured vehicle is not available, up to the hire period as stated in your policy schedule.

What is not Insured?

- ✗ Drivers 21 years of age or under.
- ✗ Any insured vehicle used for hire or reward, including courier work. A vehicle used for driving instruction/tuition is acceptable where the appropriate premium has been paid.
- ✗ Any vehicle used for driver instruction without dual controls.
- ✗ Any charges imposed by the hire company for additional drivers.
- ✗ Use of the hire vehicle outside the territorial limits.
- ✗ Excess charges imposed by the hire company after an accident, fire, or theft involving the hire vehicle.
- ✗ Any costs related to fuel, fares, fines, and administration fees imposed by the hire company while you have the hire vehicle.
- ✗ Any claim which has not been reported to us within 14 days of the incident.
- ✗ Any claim if a hire vehicle is already available under another insurance or other means.
- ✗ Any hire vehicle charges incurred after the hire period.
- ✗ Hire vehicle charges more than three days after you have received payment for your claim under your motor insurance policy.
- ✗ Claims for an incident, accident or theft when the event happened before the start of the period of insurance or after the period of insurance has ended.
- ✗ Any claim where the damage to the insured vehicle was caused during the theft or attempted theft of its contents.
- ✗ Claims related to mechanical or electrical breakdown/failure or misfuelling.
- ✗ Fires caused by modifications not approved by the insured vehicle manufacturer, or not fitted by an appropriately qualified mechanic/technician, and/or not disclosed to the main motor insurer.
- ✗ Claims relating to an insured vehicle being undriveable due to damage relating to more than one single incident.

Are there any restrictions on cover?

! Make sure you have adequate motor insurance in place for your use of the hire vehicle. This may be provided by the hire company if your driving history is acceptable to them.

! Follow the terms and conditions of the hire company.

! Any damage caused to the hire vehicle and associated costs will be your responsibility.

Where am I covered?

✓ United Kingdom (England, Scotland, Wales and Northern Ireland)

What are my obligations?

- You must take reasonable care to answer all questions carefully and accurately as not doing so could invalidate your insurance and ability to claim.
- When you become aware of a possible claim under this policy, you need to report it to us right away. You must report it within 14 days of the incident.
- You must tell us straight away if anything you have already told us changes or if there is any new information that increases the risk of any loss insured under your policy.

When and how do I pay?

You must pay for this insurance with your motor insurance policy when you take it out for the first time and at each renewal of your policy. You can either pay annually by debit/credit card or by monthly direct debit.

You will not be covered for any claim if you have not paid the premium due.

When does the cover start and end?

The period stated in your policy schedule that this policy is in force for.

How do I cancel the contract?

You have the right to cancel this policy within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. We will refund to you any premium you have paid to us. You can cancel this policy after 14 days, but we will not give you back any premium.

To cancel this policy please contact the broker who sold it to you.

Dynamo Cover

Guarenteed Vehicle Cover

GUARANTEED VEHICLE HIRE INSURANCE – FULL COVER EXCLUDING COURIER

INTRODUCTION

Thank **you** for choosing Guaranteed Vehicle Hire Insurance.

It's important that **you** read this wording and **your policy schedule** to make sure that everything **you've** told **us** is correct. Please read this policy carefully so that **you** understand the cover **we** are giving **you**. **You** must follow the terms and conditions set out in this policy wording. Please make sure that **you** keep this policy wording and **your policy schedule** in a safe place in case **you** need to look at them later.

This insurance is arranged by Strategic Insurance Services Limited and is underwritten by Collinson Insurance. Collinson Insurance (a trading name of Astrenska Insurance Limited) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom, under Firm Reference Number 202846. Registered in England number 01708613.

Strategic Insurance Services Limited (FCA number 307133) are authorised and regulated by the Financial Conduct Authority. These details can be checked on the Financial Services Register by visiting: www.fca.org.uk.

In return for the payment of **your** premium, **we** will provide the insurance cover detailed in this policy document, subject to the terms, conditions, and limitations shown below or as amended in writing by **us** and during the **period of insurance**.

CONSUMER INSURANCE ACT

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to:

a) Supply accurate and complete answers to all the questions **we** or the selling broker may ask as part of **your** application for cover under the policy.
b) To make sure that all information supplied as part of **your** application for cover is true and correct.
c) Tell **us** of any changes to the answers **you** have given as soon as possible.

Failure to provide answers in-line with the requirement of the Act may mean that **your** policy is invalid and that it does not operate in the event of a claim.

COOLING OFF PERIOD

You have the right to cancel this policy within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. **We** will refund to **you** any premium **you** have paid to **us**. **You** can cancel this policy after 14 days, but **we** will not give **you** back any premium.

To cancel this policy please contact the broker who sold it to **you**.

JURISDICTION AND LAW

This insurance will be governed by the laws of England, whose courts alone shall have jurisdiction in any dispute arising from this insurance.

DEFINITIONS

Where **we** explain what a word means, that word will be highlighted in **bold** print and will have the same meaning wherever it is used in this policy.

Hire Company(s)	The company that **we** instruct to give **you** the **hire vehicle.**
Hire Period	The number of days, as shown in **your policy schedule**, that **we** will pay for the **hire vehicle.**
Hire Vehicle(s)	The category of vehicle shown in **your policy schedule.**
Insured Vehicle	The motor vehicle detailed in **your policy schedule**.

Limit of Cover	A maximum of two claims for a **hire vehicle** for the **hire period** detailed in **your policy schedule**. For example, if **your hire period** is 14 days, **you** are allowed two claims up to a total of 14 days combined during the **period of insurance.**
Period of Insurance	The period stated in **your policy schedule** that this policy is in force for.
Policy Schedule	The separate document **we** send **you** that includes details about **you** and what **you** are covered for.
Territorial Limits	England, Scotland, Wales and Northern Ireland.
Third Party	The other person(s) and/or party(s) responsible for the incident giving rise to a claim on this policy.
Undriveable	The **insured vehicle** is declared a total loss by **your** motor insurer or is not roadworthy (excluding glass damage) and is off the road being repaired as a result of a road traffic collision, fire, malicious damage or theft/attempted theft of the vehicle.
We/Us/Our/Insurer	Collinson Insurance.
You/Your	The person named in **your policy schedule**.
Your Claim	A claim by **you** against **your** existing motor insurance policy.

WHAT IS COVERED

1. If the **insured vehicle** is declared a total loss or gets badly damaged and becomes **undriveable** because of an accident, fire, someone intentionally damaging it, theft, or an attempted theft (but not if it's just the glass that's damaged), and this happens within the **territorial limits**, **we** will arrange a **hire vehicle** for **you** to use while **your insured vehicle** is being fixed. **You** can use the **hire vehicle** until either **your insured vehicle** is fixed or until three days after **you** have received payment for **your claim** up to the **limit of cover**, whichever happens first. This **hire vehicle** can only be used within the **territorial limits**.
2. The **hire vehicles we** provide are in good condition, less than three years old, and they will be at least equal to the category of **hire vehicle** specified in **your policy schedule**.
3. If, for reasons that **we** can't control, **we** can't find a **hire vehicle** for **you**, **we** may choose to pay **you** back for the cost of transportation up to £30.00 per day, for the number of days **your** vehicle is not available, up to the **hire period** as stated in **your policy schedule**.
4. If **your insured vehicle** has been specially modified to accommodate a driver or passenger with disabilities and **we** can't find another suitable vehicle for **you**, **we** will reimburse **you** up to £30.00 per day for transportation costs during the period when **your insured vehicle** is not available, up to the **hire period** as stated in **your policy schedule**.

WHAT IS NOT COVERED (EXCLUSIONS)

1. Drivers 21 years of age or under.
2. Any **insured vehicle** used for hire or reward, including courier work. A vehicle used for driving instruction/tuition is acceptable where the appropriate premium has been paid.
3. Any vehicle used for driver instruction where the tutor is not a fully qualified Instructor and/or not on 'The Register of Approved Driving Instructors' or 'Department of the Environment Approved Driving Instructor' in Northern Ireland.
4. Any vehicle used for driver instruction without dual controls.
5. Any charges imposed by the **hire company** for additional drivers.
6. Use of the **hire vehicle** outside the **territorial limits.**
7. Excess charges imposed by the **hire company** after an accident, fire, or theft involving the **hire vehicle**.
8. Any costs related to fuel, fares, fines, and administration fees imposed by the **hire company** while **you** have the **hire vehicle**.
9. Any claim which has not been reported to **us** within 14 days of the incident.
10. Any claim if a **hire vehicle** is already available under another insurance or other means.
11. Any **hire vehicle** charges incurred after the **hire period.**
12. **Hire vehicle** charges more than three days after you have received payment for **your claim** under **your** motor insurance policy.
13. Claims for an incident, accident or theft when the event happened before the start of the **period of insurance** or after the **period of insurance** has ended.
14. Any claim where the damage to the **insured vehicle** was caused during the theft or attempted theft of its contents.
15. Claims related to mechanical or electrical breakdown/failure or misfuelling.
16. Fires caused by modifications not approved by the **insured vehicle** manufacturer, or not fitted by an

appropriately qualified mechanic/technician, and/or not disclosed to the main motor insurer.
17. Claims relating to an **insured vehicle** being **undriveable** due to damage relating to more than one single incident.

CONDITIONS APPLICABLE

1. Make sure **your insured vehicle** is serviced according to the manufacturer's instructions and have valid motor insurance from an authorised insurer regulated by the Financial Conduct Authority or the Prudential Regulation Authority.
2. Report any incidents that may result in a claim on this policy to **your** motor insurers and actively work on getting **your** claim settled or **insured vehicle** repaired.
3. Submit a claim form to **us** within 14 days after the event that caused the claim.
4. Provide any requested information to **us** in a reasonable timeframe.
5. Follow the terms and conditions of the **hire company**.
6. Any damage caused to the **hire vehicle** and associated costs will be **your** responsibility.
7. Make sure **you** have adequate motor insurance in place for **your** use of the **hire vehicle**. This may be provided by the **hire company** if **your** driving history is acceptable to them.
8. Take reasonable steps to reduce the cost(s) of the claim.
9. Take necessary action to recover any costs, charges, or fees that **we** have paid or are liable to pay and return those amounts to **us**.
10. Pay **us** any costs, charges, or fees that are directly recovered from the third party, up to the costs incurred during the **hire period**.
11. After the **hire vehicle** is returned, **we** can take over and, if necessary, handle legal proceedings in **your** name to recover the hire costs from the third party.
12. **We** shall not provide cover or be liable to pay any claim or other sums, including return premiums, where this would expose **us** to any sanction, prohibition or restriction under United Nations resolutions, asset freezing or trade or economic sanctions, laws or regulations of the European Union, United Kingdom, and/or all other jurisdictions where **we** transact business.

HOW TO MAKE A CLAIM

Your Guaranteed Vehicle Hire claim will be handled on the **insurer's** behalf by Davies Group Limited.

When **you** become aware of a possible claim under this policy, **you** need to report it to **us** right away. **You** must report it within 14 days of the incident.

To make a **Guaranteed Vehicle Hire** claim, go to:

https://vehiclehireclaims.davies-group.com

It's the fastest and easiest way to submit **your** claim. If **you** don't have internet access, call **us** on 0344 856 2359 to inform **us** about **your** claim.

The **hire company** will then contact **you** directly to help **you** get a **hire vehicle** as soon as possible.

You will receive a copy of the terms and conditions from the **hire company**. It's important that **you** follow their terms and conditions completely, as it's a requirement of this policy.

If the **hire company** offers any additional options like Excess Protection or Collision Damage Waiver, **you** will be responsible for paying for those upgrades and any administration fees.

CANCELLATION BY US

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance policy by giving 14 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **you** at **your** last known address.

Valid reasons may include but are not limited to:
a) Where **we** reasonably suspect fraud.
b) Non-payment of premium.
c) Threatening and abusive behaviour.
d) Non-compliance with policy terms and conditions.
e) **You** have not taken reasonable care to provide complete and accurate answers to the questions **we** ask.

Where **our** investigations provide evidence of fraud or a serious non-disclosure, **we** may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when **you** provided **us** with

incomplete or inaccurate information, which may result in **your** policy being cancelled from the date **you** originally took it out.

If **we** cancel the policy and/or any additional covers **you** will receive a refund of any premiums **you** have paid for the cancelled cover, less a proportionate deduction for the time **we** have provided cover, unless the reason for cancellation is fraud and/or **we** are entitled to keep the premium under the Consumer Insurances (Disclosure and Representations) Act 2012.

FRAUD

You must not act in a fraudulent way. If **you** or anyone acting for **you**:

- Fails to reveal or hides a fact likely to influence whether **we** accept **your** proposal, **your** renewal, or any adjustment to **your** policy.
- Fails to reveal or hides a fact likely to influence the cover **we** provide.
- Makes a statement to **us** or anyone acting on **our** behalf, knowing the statement to be false.
- Sends **us** or anyone acting on **our** behalf a document, knowing the document to be forged or false.
- Makes a claim under the policy, knowing the claim to be false or fraudulent in any way.
- Makes a claim for any loss or damage **you** caused deliberately or with **your** knowledge.

If **your** claim is in any way dishonest or exaggerated, **we** will not pay any benefit under this policy or return any premium to **you**, and **we** may cancel **your** policy immediately and backdate the cancellation to the date of the fraudulent claim. **we** may also take legal action against **you** and inform the appropriate authorities.

COMPLAINTS PROCEDURE

We always strive to provide excellent service. However, if **you** have a complaint, please follow these steps.

1. If **your** complaint is about the sale of **your** policy, contact the broker who sold **you** the policy.
2. If **your** complaint is about a claim **you** made, contact Davies Group:

- Email: customer.care@davies-group.com
- Tel: 0344 856 2015

We will respond to **your** complaint within four weeks of receiving it. **Our** response will be **our** final decision based on the information provided. If there's a delay in **our** investigations, **we'll** explain the reason and give **you** an estimated timeframe for reaching a decision.

If, for any reason, **you're** still dissatisfied or haven't received a final answer within eight weeks, **you** have the right to escalate **your** complaint to an independent authority called the Financial Ombudsman Service (FOS).

You can contact them using the details below:

The Financial Ombudsman Service
Exchange Tower, 1 Harbour Exchange Square, London, E14 9SR
Telephone: 08000 234 567 (free for people calling from a landline) or 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk

Following this complaints procedure does not stop **you** from taking legal action.

COMPENSATION SCHEME

The Financial Services Compensation Scheme covers this policy. **You** may be entitled to compensation from this scheme if **we** cannot meet our liabilities under this policy. Further information about compensation scheme arrangements is available at www.fscs.org.uk or by telephoning 0207 741 4100.

DATA PROTECTION

How We Use Information About You

As a data controller, **we** collect and process information about **you** so that **we** can provide **you** with the products and services **you** have requested. **We** also receive personal information from **your** agent on a regular basis while **your** policy is still live. This will include **your** name, address, risk details and other information which is necessary for **us** to:

- Meet **our** contractual obligations to **you**.
- Issue **you** this insurance policy.
- Deal with any claims or requests for assistance that **you** may have.
- Service **your** policy (including claims and policy administration, payments, and other transactions).
- Detect, investigate, and prevent activities which may be illegal or could result in **your** policy being cancelled or treated as if it never existed.
- Protect **our** legitimate interests.

In order to administer **your** policy and deal with any claims, **your** information may be shared with trusted third parties. This will include members of The Collinson Group, third party administrators, contractors, investigators, crime prevention organisations and claims management organisations where they provide administration and management support on **our** behalf. Some of these companies are based outside of the European Union where different data privacy laws apply. Wherever possible, **we** will have strict contractual terms in place to make sure that **your** information remains safe and secure.

We will not share **your** information with anyone else unless **you** agree to this, or **we** are required to do this by **our** regulators (e.g., the Financial Conduct Authority) or other authorities.

The personal information **we** have collected from **you** will be shared with fraud prevention agencies and databases who will use it to prevent fraud and money-laundering and to verify **your** identity. If fraud is detected, **you** could be refused certain services, finance, or employment. Further details of how **your** information will be used by **us** and these fraud prevention agencies and databases, and **your** data protection rights, can be found by visiting https://cifas.org.uk/fpn and https://insurancefraudbureau.org/privacy-policy.

Processing your data

Your data will generally be processed on the basis that it is:

- Necessary for the performance of the contract that **you** have with **us**.
- Is in the public or **your** vital interest: or
- For **our** legitimate business interests.

If **we** are not able to rely on the above, **we** will ask for **your** consent to process **your** data.

How we store and protect your information

All personal information collected by **us** is stored on secure servers which are either in the United Kingdom or European Union. **We** will need to keep and process **your** personal information during the period of insurance and after this time so that **we** can meet our regulatory obligations or to deal with any reasonable requests from **our** regulators and other authorities.

We also have security measures in place in **our** offices to protect the information that **you** have given **us**.

How you can access your information and correct anything which is wrong

You have the right to request a copy of the information that **we** hold about **you**. If **you** would like a copy of some or all of **your** personal information, please contact **us** by email or letter as shown below:

Email address: data.protection@collinsongroup.com
Postal Address: 3 More London Riverside, London, SE1 2AQ

This will normally be provided free of charge, but in some circumstances, **we** may either make a reasonable charge for this service or refuse to give **you** this information if **your** request is clearly unjustified or excessive.

We want to make sure that **your** personal information is accurate and up to date. **You** may ask **us** to correct or remove information **you** think is inaccurate.

If **you** wish to make a complaint about the use of **your** personal information, please contact **our** Complaints Manager using the details above. **You** can also complain directly to the Information Commissioner's Office (ICO). Further information can be found at https://ico.org.uk/.