

Hire Vehicle Insurance

Insurance Product Information Document

Company: UK General Insurance Ltd on behalf of Great Lakes Insurance SE

Product: Guaranteed Replacement Taxi Hire

UK General Insurance Limited is registered in the UK, regulated and authorised by the Financial Conduct Authority.
Registration Number: 310101

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contract and contractual information about the product can be found in the policy wording provided by your insurance broker.

What is this type of Insurance?

This policy is designed to arrange for a hire vehicle to be provided by an approved hire vehicle company whilst yours is rendered undrivable.



What is Insured?

- ✓ If the insured vehicle is damaged and rendered undrivable following a road traffic collision, fire, attempted theft, theft of parts, malicious damage or unrecovered theft, we will arrange for a hire vehicle until the insured vehicle is repaired or declared a total loss by your motor insurer.
- ✓ If we're not able to provide a hire vehicle, we will provide reimbursement of transportation costs.
- ✓ If we're not able to arrange for the transfer of the respective licence relating to the use of the insured vehicle for hire and reward purposes, we will provide a vehicle for social, domestic and pleasure purposes only. We will indemnify for costs towards the transfer of radio or metering equipment.



What is not Insured?

- ✗ Any charges imposed by the Hire Vehicle Company for additional drivers to be included.
- ✗ Any claim which has not been reported to us within 14 days of the event giving rise to the claim occurring.
- ✗ Any provision of a hire vehicle where a hire vehicle is already available under any other insurance or other means.
- ✗ Any further hire vehicle charges incurred after the hire period has expired or the insured vehicle has been repaired.
- ✗ Any damage to or resulting from the transfer of radio or metering equipment.



Are there any restrictions on cover?

- ! A maximum of 2 claims per period of insurance.
- ! A maximum hire period of 28 days per period of insurance.
- ! A maximum of £50.00 including VAT towards the cost of the transfer of radio or metering equipment.
- ! If we're unable to provide a hire vehicle, transportation costs will be limited to £35.00 including VAT per day and up to a maximum of £350.00 for standard vehicles, or £50.00 including VAT per day up and up to a maximum of £500.00 for prestige vehicles. Please refer to the schedule to determine whether you're covered for a standard or prestige vehicle.
- ! If the insured vehicle is a Hackney Cab, the hire vehicle will be restricted to London only.



Where am I Covered?

- ✓ England, Wales, Scotland, Northern Ireland, Isle of Man, Channel Islands (residents only).



What are my obligations?

- At the start of the contract the information you provide must be true and complete to the best of your knowledge and belief and you must tell us if anything changes later.
- You must provide complete and accurate answers to any questions asked.
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover.
- You must notify us during the period of insurance and within 14 days of any circumstances which may give rise to any claim under the policy.



When and how do I pay?

- You should make payment to your broker, this may be by making a one-off payment or your broker may be able to arrange credit facilities if required.



When does the cover start and end?

- This cover lasts for one year, and the dates of the cover are specified in your policy schedule.



How do I cancel the contract?

- If you decide for any reason that this policy does not meet your insurance needs, please return it to your insurance broker within 14 days from the date of purchase or on the day you received your policy documentation. Providing no claims have been made or pending, we will refund you your premium in full.
- You may cancel the insurance cover at any time after this by informing your insurance broker, however, you will not be entitled to a refund of the premium.