

**Policy Summary
Guaranteed Hire Vehicle
Master Certificate Number PGHV / 04 / 2016**

INTRODUCTION

Some important facts about your insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

INSURER

UK General Insurance Ltd on behalf of Great Lakes Reinsurance (UK) SE, Registered in England No.SE000083

TYPE OF INSURANCE AND COVER PROVIDED

This policy of insurance provides cover for a hire vehicle to be provided whilst your vehicle is rendered undriveable or is being repaired following a road traffic accident, fire, malicious damage or theft or attempted theft, from when you notify us of the claim.

Cover applies for drivers 21 years of age and over in Great Britain and 23 years of age and over in Northern Ireland whose own motor vehicle must have been serviced in accordance with manufacturer's instructions and covered by a valid in force motor insurance policy.

SIGNIFICANT FEATURES AND BENEFITS – as per the Cover Section 2 of the Policy

If the insured vehicle is damaged and rendered un driveable by an accident (excluding if due to glass damage), fire damage, malicious damage or theft or attempted theft and the incident occurs within the territorial limits of Great Britain or Northern Ireland, we will arrange for a hire vehicle for your use whilst it is in for repair or until payment has been made to you in settlement of your claim, provided it does not exceed the hire period of 14, 21 or 28 days, for any one claim or in aggregate, as you have requested and as recorded on your policy schedule.

All vehicles are fully serviced, less than 3 years old and will be of the group or higher of that specified in your policy schedule.

If, due to circumstances beyond our control, we cannot arrange a hire vehicle for you we may, at our discretion, reimburse your transportation costs up to the rate we would pay for the rental per day for the hire period.

If the insured vehicle has been professionally adapted or converted to carry a driver or passenger with disabilities and another suitable vehicle is not available, we will reimburse your transportation costs up to the rate we would pay for the rental per day for the hire period.

SIGNIFICANT EXCLUSIONS OR LIMITATIONS – as per the Exclusions Section 3 of the Policy

The following are not covered under this insurance:

1. Use of the hire vehicle outside the territorial limits of Great Britain and Northern Ireland
2. Any insured vehicle used in any way for hire or reward. An insured vehicle used for driving instruction/tuition or for courier/delivery work is acceptable provided this is shown on your policy schedule and the appropriate premium has been paid.
3. The incident that gives rise to a claim on this policy must have been reported to your own insurers and you must be actively pursuing repairs or settlement of your claim
4. Any excess that the hire company apply following an accident, fire or theft involving the hire vehicle

5. All fuel, fares and fines relating to the hire vehicle whilst it is in your possession
6. Any claim which has not been reported to us within 14 days of the incident, accident or theft occurring
7. Any provision of a hire vehicle where a hire vehicle is already provided under another insurance or related product
8. Drivers under 21 years of age in Great Britain and under 23 years of age in Northern Ireland
9. Any charges imposed by the Hire Vehicle Company for additional drivers if it is agreed with the Hire Vehicle Company that they can be included
10. Any hire vehicle charges for more than 3 days after payment has been issued to you in settlement of a claim
11. The policy is limited to two claims in any one period of cover
12. Any claim where the damage sustained to the vehicle was caused during the theft/attempted theft of the contents of the vehicle
13. Any claim relating to mechanical or electrical breakdown/failure or misfuelling
14. 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

DURATION OF COVER

This policy of insurance will expire one calendar year from the date it was issued.

CANCELLATION RIGHT

We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of receiving the policy. See the enclosed policy document and the section headed, "How to cancel your policy".

The insurer shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by sending 7 days notice to you at your last known address. Provided the premium has been paid in full you will be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

MAKING A CLAIM

If you have a claim, please telephone us on 0800 073 3091 quoting Master Certificate Number **PGHV / 04 / 2016** as soon as possible to tell us about it. We emphasise here that any claim reported to us 14 days or more after the incident, accident or theft occurring will not be covered as per exclusion 6 above.

HOW TO MAKE A COMPLAINT

It is the 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 follow the Complaints Procedure.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Services Ombudsman.

COMPENSATION SCHEME

In the event that Great Lakes Reinsurance (UK) SE is unable to meet its liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS).

Further information can be found in your policy under "Compensation Scheme".