

## 14 Day Replacement Vehicle Policy Summary

### DEMANDS AND NEEDS STATEMENT

This Policy meets the Demands and Needs of customers whose vehicle is rendered a total loss or is immediately immobilised and repairable as a result of a road traffic accident, fire or stolen recovered incident, or had their vehicle stolen and it is not found, or whose vehicle is roadworthy but damaged and in need of repair and who will be using the replacement vehicle facility provided by Kingsway Claims Ltd. This Policy will cover you against replacement vehicle hire charges, which are not recoverable from any Third Party.

The Participating Agent does not make personal recommendations as to the suitability of the Policy to individual circumstances.

#### Replacement Vehicle Cover

This Policy summary does not contain full terms and conditions of the cover, which can be found in the Policy wording that follows this summary. It is important that you read the Policy document carefully.

#### Name of the Insurance Undertaking

Your insurance contract will be with Tradewise Insurance Company Ltd who underwrite this Policy.

Kingsway Claims Ltd will act as Appointed Agents of Tradewise Insurance Company Ltd in connection with the Policy and its administration and may monitor and record calls for Your protection and theirs.

The Replacement Vehicle Policy provides insurance to cover the funding of vehicle hire charges following a road traffic accident, fire or stolen recovered incident which renders the Insured Vehicle a total loss or immediately immobilised and repairable, or where that vehicle is stolen and is not found, or where the vehicle is damaged but drivable and In need of repair all within the Territorial Limits.

#### Significant Features and Benefits:

Up to 14 days of continuous vehicle hire if the Insured Vehicle is immediately immobilised and repairable OR rendered a total loss (Definitions: Insured Incident & What is Covered? 1.)

A Hire Vehicle for up to 14 continuous days when the Insured Vehicle has been stolen and not recovered (Definitions: Insured Incident & What is Covered 1.)

A Hire Vehicle for the period of repair where the vehicle is driveable

A licensed vehicle of a similar grouping (subject to availability) provided by Kingsway Claims Ltd within the Territorial Limits (Definitions: Hire Vehicle)

#### Significant and Unusual Exclusions or Limitations:

A Hire Vehicle for up to 14 continuous days if the vehicle is immobile. (Definitions: What is Covered? 1.)

A hire vehicle for any period of repair where the vehicle is driveable.

A maximum of two claims can be made within the Period of Insurance. (Definitions: What is Covered? 2.)

Cover is restricted to the one Insured Vehicle only (Definitions: Insured Vehicle & What is Covered? 3.)

The Insured Person must be aged 21 years and over and have held a full UK/EU driving licence for a minimum of twelve months and also hold a current Private Hire or Hackney Carriage Driver Licence (Definitions: Insured Person)

#### The following are not covered under this Policy

All fuel, fares, fines and fees relating to the Hire Car whilst in Your possession (Definitions: What is Not Covered? 2.)

Any claim where the Insured Vehicle is not immediately immobilised unless the vehicle is in the process of being repaired (What is Not Covered 5.)

Any further hire charges after the Insured Vehicle becomes mobile (What is Not Covered 6.)

Continued provision of a Hire Vehicle should the Insured Vehicle be recovered after having been stolen and is mobile (What is Not Covered 7.)

Any claim where the Insured Vehicle has been stolen and has not been reported to the Police (Definitions: What is Not Covered? 8.)

Any claim reported to Us more than five days after the Insured Incident (Definitions: What is Not Covered? 10.)

#### Duration

The period of the motor insurance policy which runs concurrent with this Policy and does not exceed twelve months. (Definitions: Period of Insurance)

#### Cancellation

You may cancel Your Policy at any time however no refund will be given.

Please contact your Insurance broker to arrange the cancellation of your policy.

#### Claim Notification

To make a claim please telephone Us on 0800 205 5583.

#### How to Make a Complaint

If You want to make a complaint about the Policy contact Us by telephone on 0800 205 5583 or in writing to the Managing Director, Kingsway Claims, Kingsway House, Riverbank Road, Sunderland, Tyne and Wear, SR5 3JJ who may monitor and record calls for Your protection and theirs. Should you remain dissatisfied, you may refer your complaint to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

#### Financial Services Compensation Scheme

This Policy is covered by the Financial Services Compensation Scheme (FSCS). Please refer to Your Policy wording for full details