

Hire & Reward Guaranteed Hire Replacement Vehicle

Master Certificate Number: GVH/AST/KI/01/0103/17

Introduction

Some important facts about this insurance policy are summarised below. This summary does not describe all the terms and conditions of your policy, so please read the document provided to you in detail to ensure you understand the cover it provides.

Insurer

Astrenska Insurance Limited company Registration Number: 1708613, Cutlers Exchange, 123 Houndsditch, London EC3A 7BU

Type of insurance and cover provided

This insurance policy provides cover for a hire vehicle to be provided should your vehicle be lost, or damaged following a single road traffic accident, fire, malicious damage, theft or attempted theft.

Cover applies to drivers who are 21 years of age and over in Great Britain and in Northern Ireland whose own motor vehicle must be covered by a valid in force motor insurance policy.

Significant features and benefits – as per the Cover Section 2 of the Policy

A hire vehicle of the type shown in your policy schedule will be provided for your use whilst the insured vehicle is being repaired or until the hire period has expired, whichever is the sooner.

If the insured vehicle is not repaired, we will provide a hire vehicle for the hire period or until three days after the insured vehicle has been replaced or any payment has been made to you instead of repairing or replacing the insured vehicle. Use of the hire vehicle is provided for use within the territorial limits only.

The hire vehicle will be supplied after we have validated cover, which will normally be within 24 hours of first notification. All hire 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 we are not able to provide you with a hire vehicle we will pay you £40.00 per day for the period your vehicle is unavailable for use, subject to the number of days cover provided under your policy as shown on your policy schedule.

Significant exclusions or limitations – as per the Exclusions Section 3 of the Policy

The following are not covered under this insurance:

- Any claim where the insured vehicle was being driven by, or in the control of anyone who was under 21 years of age at the time of the loss or damage - see exclusion (a)
- Any insured vehicle used in any way for courier work – see exclusion (b)
- Any excess or additional charges imposed by the hire vehicle company – see exclusions (e), (g) and (h)
- Any hire vehicle where a vehicle is already available under another insurance or other means – see exclusion (j)
- Any claim where the damage sustained to the vehicle was caused during the theft/attempted theft of the contents of the vehicle – see exclusion (n)
- Any claim relating to mechanical or electrical breakdown/failure or misfuelling – see exclusion (o)
- More than two claims in any period of cover – see exclusion (r)
- Any claim where the loss or damage does not result in a valid payment by your motor insurer, for example because of a failure to meet their terms and conditions or the claim is below any excess that applies – see exclusion (s)

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, if after reading this policy this insurance does not meet with your requirements, please return it to the agent that sold you the policy, within 14 days of issue and we will refund your premium. Thereafter, you may cancel your policy at anytime however no refund of premium will be available.

Making a claim

If you have a claim, you must telephone us on 0344 5761560 straight away quoting Certificate Number GHV/AST/KI/01/0103/17 . Please note: we will only be responsible for the cost of a hire vehicle which is arranged by us, or which we have approved in advance.

How to make a complaint

It is our intention to give you with a high level of 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 shown in your policy document.

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 Astrenska Insurance Limited 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".