

Keep Motoring – Replacement Vehicle Policy

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Replacement Vehicle – Policy Summary

The Green Insurance Company Replacement Vehicle Policy – Policy Summary



This policy summary provides key information about The Green Insurance Company Replacement Vehicle Policy, which you should read. For full terms and conditions of the policy please see the policy wording that follows this summary.

As long as you have paid the premium, your cover will be valid for the period of insurance.

The Green Insurance Company Replacement Vehicle Policy covers the cost of vehicle hire charges following a road traffic accident or theft which causes the insured vehicle to be a total loss,

or where that vehicle is stolen and is not found, or is undrivable following a theft, attempted theft, fire or vandalism claim.

Your insurance contract will be with IGI Insurance Company Limited who underwrite this Policy and are authorised and regulated by the Financial Services Authority – registration number 202189.

Albany Assistance Ltd are the appointed agents of IGI Insurance Company Ltd in connection with the Policy and its administration.

Significant Benefits	Significant exclusions or limitations	Policy Section
<p>Hire Vehicle Costs</p> <p>We will fund the costs of a replacement hire vehicle to you following:</p> <p>(a) A road traffic accident or theft which causes the insured vehicle to be a total loss</p> <p>(b) A theft of the insured vehicle where it is not found</p> <p>(c) A theft, attempted theft, fire or vandalism which makes the insured vehicle undrivable</p>	<p>More than 14 days of continuous vehicle hire.</p> <p>The hire vehicle must be returned no later than the 14th day of hire.</p> <p>The hire vehicle will be a Group A, B or C, or up to the maximum permissible weight of 3.5 tonnes.</p> <p>The insured person must hold a full driving licence and be aged between eighteen to seventy-nine years.</p>	<p>Definitions: What is Covered?</p> <p>Definitions: What is Covered?</p> <p>Definitions: Hire Vehicle</p> <p>Definitions: Insured Person</p>
<p>Territorial limits</p> <p>The policy cover applies to Insured Events that happen in the territorial limits of England and Wales, Scotland and Northern Ireland, Isle of Man and for residents of the Channel Islands</p>	<p>The list of countries in which cover applies is shown in the policy wording.</p>	<p>Definitions: Territorial limits.</p>

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Cancellation right

You may cancel your policy and get a full refund up to 14 days after buying the policy or receiving your policy documents (whichever is the latter), as long as no claims have been made on the policy. Please contact The Green Insurance Company, 1 Masterton Way, Tannochside Business Park, Glasgow, G71 5PU or telephone 0845 272 7603.

Making a claim

To make a claim please telephone 0845 272 7301. You will need to give your The Green Insurance Company motor policy number, the date of the incident, and any other information needed to make the claim.

How to make a complaint

If you want to make a complaint about the policy contact us by telephone on 0800 707 6457 or in writing to Quality Compliance Executive, Albany Assistance Ltd, Redmond House, Fern Court, Bracken Hill Business Park, Peterlee, Co Durham, SR8 2RR. We may monitor and record calls for your protection and ours.

Or, you can contact the underwriters; Managing Director, IGI Insurance Company Ltd, Market Square House, St James's Street, Nottingham, NG1 6FG. Tel no 0115 941 1022.

If the complaint cannot be resolved, you can refer it to the Financial Ombudsman Service.

Albany Assistance Ltd and IGI Insurance Company Ltd are covered by the Financial Services Compensation Scheme (FSCS). Depending on the circumstances you may be entitled to compensation from the scheme should either firm be unable to meet their obligations.

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Your Replacement Vehicle Policy

Your Demands and Needs: This policy meets the demands and needs of The Green Insurance Company (TGIC) customers whose vehicle is written off in a road traffic accident or by theft, or had their vehicle stolen and it is not found, and also if undriveable due to theft, fire or vandalism and who will be using the replacement vehicle facility provided by Albany Vehicle Rentals Ltd (AVR Ltd). This policy will cover you for the replacement vehicle hire charges, which are not recoverable from any third party. TGIC does not make personal recommendations as to whether this policy suits individual circumstances.

The premium is payable;

- annually by credit or debit card
- monthly by credit or debit card, or
- monthly by direct debit instalments.

Whichever of these methods you use, TGIC will automatically renew your policy unless you tell them not to. TGIC will write to you before the policy renewal date to remind you of this and to let you know what the new payments will be.

IGI Insurance Company Ltd will provide the cover described below during the period of your policy. Cover is subject to the terms and conditions that follow. The Replacement Vehicle Policy premium must be paid before cover is provided.

Albany Vehicle Rentals Limited (AVR Ltd) or a supplier of AVR Ltd provide the benefits under this policy; but the contract is between IGI Insurance Company Ltd and the policyholder.

Definitions

Below is an explanation of some of the words used in this insurance:

Hire Vehicle

A Group A, B or C, or up to the maximum permissible weight of 3.5 tonnes OR as decided by AVR Ltd.

Insured Incident

A road traffic accident or theft that makes the insured vehicle a total loss as decided by the motor insurer if the damage is covered under the current motor insurance policy OR, by the third party you are claiming against for your losses OR, if a fault accident, by a garage who is a member of the Vehicle Builders & Repairers Association (VBRA) or the Motor Vehicle Repairers Association (MVRA) or another similar recognised body. Alternatively, it is where the Insured Vehicle has been stolen and is not found OR if the insured vehicle is undriveable because of theft, attempted theft, fire or vandalism as decided by the motor insurer.

Insured Person

A full driving licence holder aged 18 years to 79 years, who is authorised to drive the insured vehicle as shown on the current certificate of motor insurance issued by TGIC.

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Insured Vehicle

Any motor vehicle insured with TGIC that is covered under the current motor insurance certificate, and for which a premium has been paid for Replacement Vehicle cover. The vehicle must not weigh more than 3.5 tonnes or be over 5.5 metres (18 feet) in length or over 2.3 metres (7 feet 6 inches) wide.

Participating Agent

The Green Insurance Company (TGIC) who are authorised to sell this policy to you on behalf of the underwriters and us.

Period of Insurance

The period of the motor insurance policy which runs at the same time as this policy and does not exceed 12 months*.

* If you have arranged your Keep Motoring cover after the start of your motor insurance policy, your Keep Motoring cover starts from the date you bought it and ends on the expiry date of your motor insurance policy.

Policy

This policy of insurance.

Policyholder

The person who has taken out this policy.

Premium

The payment, which needs to be paid to the participating agent by you to get benefit of this policy, except that we or the participating agent may, at our/their absolute discretion, waive your need to pay.

Provider

AVR Ltd.

Territorial Limits

England, Wales, Scotland and Northern Ireland, Isle of Man and for residents of the Channel Islands.

Third Party

The other person(s) and/or party(s) responsible for the insured incident, excluding the insured person and/or policyholder (as defined in this policy).

Underwriters

IGI Insurance Company Ltd.

We/Us/Our

Albany Assistance Ltd/AVR Ltd and/or the underwriters.

You/Your

The insured person.

What is Covered?

This insurance gives up to 14 days of continuous vehicle hire within the territorial limits following an insured incident during the period of insurance and within those territorial limits.

You may extend the hire by contacting Albany Assistance Ltd on 0191 350 3243 who will then contact AVR Ltd to arrange this. A discounted rate is available to TGIC customers.

The hire vehicle must be returned to AVR Ltd or their agents immediately the insured vehicle becomes driveable OR no later than the 14th day of hire (whichever comes first).

How to claim your Hire Vehicle

Any insured incident must be reported immediately to TGIC and to the Police if the insured vehicle was stolen.

Please call the TGIC Claim Line on 0845 272 7301. TGIC will advise Albany Assistance Ltd. AVR Ltd will contact you to arrange the supply of a hire vehicle.

Conditions

You should note that the following conditions apply in all circumstances:

- a. you must pay a security/fuel deposit when you collect the hire vehicle. This is refundable on return, provided the hire vehicle is free from damage and has the same amount of fuel as when collected
- b. when collecting the hire vehicle, the driver will need to produce their full current driving licence and personal identification, e.g. phone bill
- c. you must have a valid motor insurance policy with TGIC to claim on this cover
- d. hire vehicles are provided in line with AVR Ltd or its agent's standard terms and conditions, which all drivers must meet
- e. a hire vehicle will only be provided once we get confirmation from TGIC OR the third party OR (at your expense) faxed confirmation from a garage who are a member of the VBRA, MVRA or a similar recognised body, that the insured vehicle is a total loss, OR from TGIC that the insured vehicle is undriveable. The hire vehicle will not be provided before this confirmation is received
- f. if the insured vehicle has theft or vandalism damage, or has been stolen you must give a police crime reference number before a hire vehicle can be provided
- g. the insured person may have to provide comprehensive insurance for the hire vehicle

We must draw your attention to the additional terms and conditions of AVR Ltd, which are held by TGIC, and can be viewed on request. They may affect the provision of the hire vehicle.

What is not Covered?

The following are not covered under this insurance:

- a. all fuel, fares, fines and fees relating to the [hire vehicle](#) while [you](#) hire it
- b. any claim where the [insured vehicle](#) was being used for hire or reward
- c. any claim where the motor insurer does not provide cover under the terms of the TGIC motor insurance policy
- d. any further hire charges due after the first fourteen days hire
- e. any claim for theft or vandalism which has not been reported to the Police
- f. act of God
- g. any claim reported to TGIC more than fourteen days after the [insured incident](#)
- h. any claim for a [hire vehicle](#) more than fourteen days after the [insured vehicle](#) has been determined a total loss or undriveable
- i. sea transit charges for the delivery and collection of the [hire vehicle](#)
- j. any claim due to a deliberate or criminal act, which is found to [our](#) satisfaction to be of a fraudulent or false nature. The [insured person](#) will be held responsible for any costs paid or due where this happens
- k. any excess payable in the event of a claim involving the [hire vehicle](#)
- l. any [insured incident](#), which happened before this [policy](#) started
- m. any claim that arises from [your](#) unlawful use of drink or drugs
- n. any claim covered under any other policy, or any claim that would have been covered by another policy if this [policy](#) did not exist

For general information about cover under this [policy](#) please call The Green Insurance Company on [0845 272 7603](#).

Notice to the Insured Person

- a) The **insured person** must take all reasonable steps to keep down the costs of the claim
- b) The **insured person** must pay to the **provider** any costs, charges or fees recovered from the **third party**, to the extent of the sums covered under this **policy**
- c) The **insured person** should take all action possible to recover any costs, charges or fees the **provider** may have paid or is due to pay. If any amounts are recovered they must be paid to the **provider**
- d) When the hire of a **replacement vehicle** ends, the **provider** can take over and if necessary take proceedings in the name of the **insured person** to recover the hire costs from the **third party**

Albany Vehicle Rentals Limited is the **provider** of the services provided by the **replacement vehicle** cover; but the contract is between the **underwriters** and the **policyholder**.

Cancellation Right

You may cancel **your policy** within 14 days of receiving the **policy** document and get a full refund, subject to no claim being made. After this 14-day period, **you** can cancel the **policy** at any time by contacting TGIC. No refunds will be given. If **you** do not exercise **your** rights to cancel the **policy**, it will continue in force for the term of the **policy** and **you** will need to pay the **premium**. **We** and TGIC can cancel this **policy** at any time as long as **we**/TGIC tell **you** at least 7 days before.

Please call 0845 272 7603 or contact The Green Insurance Company, 1 Masterton Way, Tannochside Business Park, Uddingston G71 5PU, if **you** wish to cancel this **policy**.

How to Make a Complaint

How to Make a Complaint

The appointed agents (Albany Assistance Ltd) and the **underwriters** (IGI Insurance Company Ltd) are committed to dealing with customer complaints in a fair and prompt way. Complaints can be made verbally or in writing.

If **you** have a complaint, **you** can contact **us** or the **underwriters**. **We** or the **underwriters** will contact **you** within five days of receiving **your** complaint to tell **you** what action is being taken. **We** or the **underwriters** will try to resolve the problem and give **you** an answer within four weeks. If it will take longer than four weeks then **you** will be told when **you** can expect an answer.

It is **our** experience that most complaints can be resolved by speaking to the staff directly responsible for **your** claim. Please call **us** on 0800 707 6457 or write to;

The Quality Compliance Executive, Albany Assistance Ltd, Redmond House, Fern Court, Bracken Hill Business Park, Peterlee, Co Durham SR8 2RR.

The **underwriters** can be contacted by writing to The Managing Director, IGI Insurance Company Ltd, Market Square House, St James's Street, Nottingham NG1 6FG.

Tel no 0115 941 1022.

If after making a complaint, **you** are still unhappy as the complaint has not been resolved to **your** satisfaction, **you** have the right to refer the complaint to the Financial Ombudsman Service. The contact information is: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

Telephone 0845 080 1800.

E-mail: enquiries@financial-ombudsman.org.uk

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If we or the underwriters have not given you an answer within eight weeks, you will be told how you can take your complaint to the Financial Ombudsman Service for review.

This complaints procedure does not affect any legal rights you may have.

Governing Law and Language

This policy is governed by and interpreted with English Law. All communication will be in English.

Whole Agreement

This policy contains the entire agreement between the policyholder and any insured person claiming under it and the underwriters and us on their behalf. No other representation or warranty by the insured person or us or their authorised representatives or any third party shall have any contractual effect unless agreed by both parties in writing.

This policy is administered by Albany Assistance Ltd (FSA Regulation: 312423), Redmond House, Fern Court, Bracken Hill Business Park, Peterlee, County Durham SR8 2RR, and is underwritten by IGI Insurance Company Ltd (FSA Regulation: 202189) Market Square House, St James's Street, Nottingham, Nottinghamshire NG1 6FG. (Home State: United Kingdom). Albany Vehicle Rentals Limited (AVR Ltd), Redmond House, Fern Court, Bracken Hill Business Park, Peterlee County Durham. SR8 2RR (or a supplier of AVR Ltd) provide the benefits under this policy.

The Financial Services Compensation Scheme (FCSC) covers Albany Assistance Ltd and IGI Insurance Company Ltd. You may be entitled to compensation from the scheme should either firm be unable to meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for

100% of the first £2,000 and 90% of the remainder of the claims costs. You can get more information about the compensation scheme arrangements from the FSCS.

The contact information is: The FSCS, 7th Floor, Lloyds Chambers, Portsoken Street, London E1 8BN. Telephone: 020 7892 7300. E-mail: enquiries@FSCS.org.uk

Signed for on behalf of IGI Insurance Company Limited



K. W. WARDELL

Managing Director

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The Green Insurance Company is an insurance intermediary, authorised and regulated by the Financial Services Authority. For your protection and ours, calls may be recorded.

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