

Keep Motoring – Replacement Vehicle Policy

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Replacement Vehicle – Policy Summary

The Green Insurance Company Replacement Vehicle Policy – Policy Summary

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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.

This insurance policy has been arranged by Qdos Broker & Underwriting Services Limited, is administered by Motorplus Limited (trading as ULR Norwich) and is underwritten by UK Underwriting Limited on behalf of:

Ageas Insurance Limited, Registered in England No.354568. Registered Office: Ageas House, Tollgate, Eastleigh, Hampshire, SO53 3YA.

Qdos Broker & Underwriting Services Limited, Motorplus Limited, UK Underwriting Limited and Ageas Insurance Limited are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

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>

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](tel:08452727603).

Making a claim

To make a claim please telephone [0845 272 7301](tel:08452727301). 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

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 in the first instance contact the Chief Executive, Motorplus Limited, Kircam House, Whiffler Road, Norwich NR3 2AL, telephone 01603 420000. In the event you remain dissatisfied and wish to make a complaint you can do so by contacting the Claims Manager, UK Underwriting Ltd, 2 Gibraltar House, Bowcliffe Road, Leeds LS10 1HB.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity as a **Micro-Enterprise** or a charity with an annual income of less than £1million, or are a trustee of a trust with a net asset value of less than £1million. You may contact the Financial Ombudsman Service (FOS) at:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR

Tel: [0845 080 1800](tel:08450801800)
Fax: [0207 964 1001](tel:02079641001)

Please note you have six months from the date of our final response in which to refer your complaint to the FOS. Referral to the FOS will not affect your right to take legal action against us.

Compensation Scheme

Your insurer is covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if they are unable to meet their obligations to you. Further information about this is available from the Financial Services Authority or the FSCS. The contact information is:

The FSCS
7th Floor
Lloyds Chambers
Portsoken Street
London
E1 8BN

Tel: [0800 678 1100](tel:08006781100)

E-mail: enquiries@FSCS.org.uk

The parties are free to choose the law applicable to this insurance contract. Unless specifically agreed to the contrary this insurance shall be subject to the Laws of England and Wales.

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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 the [hire firm](#). 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.

By insuring with The Green Insurance Company, you agree to any amounts you may owe us, or our debt recovery agency, being deducted from any premium refund due to you. For your convenience and protection, we will automatically renew your policy unless you tell us not to. We 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. We will take payment from the most recent bank or payment card details that you have given us.

This insurance policy has been arranged by Qdos Broker & Underwriting Services Limited and is administered by Motorplus Limited (trading as ULR Norwich) and is underwritten by UK Underwriting Limited on behalf of:

Ageas Insurance Limited, Registered in England No.354568. Registered Office: Ageas House, Tollgate, Eastleigh, Hampshire, SO53 3YA.

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Definitions

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

Appointed Agents

MotorPlus Limited trading as ULR.

Enterprise

Any person engaged in an economic activity, irrespective of legal form and including, in particular, self-employed persons and family businesses engaged in craft or other activities, and partnerships or associations regularly engaged in an economic activity.

Hire Vehicle

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

Hire Firm

The vehicle rental business appointed by us.

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.

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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.

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.

Micro-Entreprise

An **enterprise** which employs fewer than 10 persons; and has a turnover or annual balance sheet that does not exceed €2 million.

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

The **appointed agents** and/or the **hire firm**

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

UK Underwriting Limited on behalf of Ageas Insurance Limited. UK Underwriting Limited are an insurers' agent and in the matters of a claim act on behalf of the insurer.

We/Us/Our

The **underwriters** and/or the **appointed agents**.

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 ULR Norwich on 01603 779274 who will then contact the **hire firm** to arrange this. A discounted rate is available for customers of The Green Insurance Company.

The **hire vehicle** must be returned to the **hire firm** 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 Claims Line on 0845 272 7301. The claims line is open 24 hours a day throughout the year. They will arrange for the delivery of a **hire vehicle**.

Conditions

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

- a. when collecting the **hire vehicle**, the driver will need to produce their full current driving licence and personal identification, e.g. phone bill
- b. you must have a valid motor insurance policy with TGIC to claim on this cover
- c. **hire vehicles** are provided in line with the **hire firm's** standard terms and conditions, which all drivers must meet

- d. 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
- e. 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
- f. 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 the **hire firm**, 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

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- g. any claim reported to us 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 undrivable
- 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
- 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

MotorPlus 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. The full premium is charged if cancelled after the 14 day cooling off period. 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.

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

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 in the first instance contact the Chief Executive Officer of Motorplus Limited by writing to:

Motorplus Limited
Kircam House
Whiffler Road
NORWICH
NR3 2AL

Tel: **01603 420000**
Fax: **01603 420010**

In the event **you** remain dissatisfied and wish to make a complaint **you** can do so by contacting the following:

Head of Claims
UK Underwriting Limited
2 Gibraltar House
Bowcliffe Road
Leeds
LS10 1HB

Please ensure **your** Policy number is quoted in all correspondence to assist a quick and efficient response.

If it is not possible to reach an agreement, **you** have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity as a **Micro-Enterprise**, or a charity with an annual income of less than £1million, or are a trustee of a trust with a net asset value of less than £1million. **You** may contact the Financial Ombudsman Service (FOS) at:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR

Tel: **0845 080 1800**
Fax: **0207 964 1001**

Please note you have six months from the date of our final response in which to refer your complaint to the FOS. Referral to the FOS will not affect your right to take legal action against us.

The parties are free to choose the law applicable to this insurance contract. Unless specifically agreed to the contrary this insurance shall be subject to the Laws of England and Wales.

Compensation Scheme

Your insurer is covered by the Financial Services Compensation Scheme (FSCS) which means that **you** may be entitled to compensation if they are unable to meet their obligations to **you**. Further information about this is available from the Financial Services Authority or the FSCS. The contact information is:

The FSCS
7th Floor
Lloyds Chambers
Portsoken Street
London
E1 8BN

Tel: **0800 678 1100**
E-mail: enquiries@FSCS.org.uk

The parties are free to choose the law applicable to this insurance contract. Unless specifically agreed to the contrary this insurance shall be subject to the Laws of England and Wales.

Data Protection Act 1998

Motorplus Limited does not pass any personal data about you to any third parties. When you apply for insurance and/or make a claim, you will be required to disclose relevant personal data about yourself to Motorplus Limited or their agents, including data which is deemed “sensitive” under the Data Protection Act 1998. Your explicit consent to the processing of this data, which is required under the Data Protection Act 1998, will be requested at the time of purchase or when you make a claim. Please note that any information that you provide to Motorplus Limited may be shared with other insurers, for the purpose of preventing fraudulent claims. All information provided by yourself will be used by Motorplus Limited its agents and associated companies, other insurers, regulators, industry and public bodies (including the police) and agencies to process this insurance and any upgrade to this insurance, handle claims relating to this insurance and prevent fraud.

Motorplus Limited is authorised and regulated by the Financial Services Authority.

Regulated by the Ministry Of Justice in respect of regulated claims management activities.

The Green Insurance Company
1 Masterton Way
Tannochside Business Park
Uddingston G71 5PU

Registered in Scotland
Company number SC314868
VAT number 380094850

Registered Office
1 Masterton Way
Tannochside Business Park
Glasgow G71 5PU

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.

www.greeninsurancecompany.co.uk

