

Lexelle Replacement Hire Vehicle Insurance

Insurance Product Information Document

Company: Lexelle Limited

Product: Replacement Hire Vehicle

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of Insurance?

The Lexelle Replacement Hire Vehicle Insurance Policy covers Motor Insurance policyholders for the provision of a hire vehicle should their vehicle be damaged and rendered un-driveable as a result of a single road traffic accident, fire, malicious damage theft or attempted theft.



What is insured?

- ✓ Covers the Motor Insurance policyholder for the provision of a hire vehicle should their vehicle be rendered un-driveable by an accident, fire damage, malicious damage or theft.
- ✓ Vehicles used for Driving Instruction or courier & delivery purposes are acceptable provided that this is detailed in the policy schedule and the appropriate premium is paid.
- ✓ If the Insured Vehicle has been professionally adapted or converted to carry a driver or passenger with disabilities and a suitable hire vehicle is not available then the policy will cover for transportation costs up to the daily hire rental costs per day.



What is not insured?

- ✗ Any insured vehicle used in any way for hire or reward. A vehicle used for Driving Instruction/Tuition or for courier/delivery work is acceptable provided that this is shown on Your Schedule and the appropriate premium has been paid
- ✗ Any excess that the hire company apply following an accident, fire or theft involving the hire vehicle.
- ✗ All fuel, fares and fines relating to the hire vehicle whilst it is in your possession.
- ✗ Any provision of a hire vehicle where a hire vehicle is already provided under another insurance or related product.
- ✗ 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.
- ✗ Any claim where the damage sustained to the vehicle was caused during the theft/attempted theft of the contents of the vehicle.
- ✗ Any claim relating to mechanical or electrical breakdown/failure or misfuelling.
- ✗ 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.
- ✗ Any claims not reported to the claims line within 14 days of the incident, accident or theft occurring.



Are there any restrictions on cover?

- ! Drivers must be 21 years of age and over in Great Britain, and 23 years of age and over in Northern Ireland.
- ! For valid claims following vehicle damage the vehicle must be un-roadworthy or in the process of being repaired.
- ! Any incident that gives rise to a claim on this policy must have been reported to the policyholder's main Motor Insurer and they must be actively pursuing repairs or settlement of the claim.
- ! The policy is limited to two (2) claims in any one period of cover.
- ! The hire vehicle will be provided during the reasonable repair period only or until 3 days after payment has been issued in settlement of a Motor Insurance policy claim.



Where am I covered?

You are covered within the United Kingdom of Great Britain and Northern Ireland.



What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



When and how do I pay?

Your premium will be payable to the broker or agent that you chose to purchase this policy from. Full details of the premium paid will be detailed on your policy schedule.



When does the cover start and end?

Your cover start date and end date will be detailed on your policy schedule.



How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy, no refund of premium will be due.

Important Information

Making a claim

If you need to make a claim, please contact the Claims Administrator:

Lexelle Limited

PO Box 4428

Sheffield

S9 9DD

Telephone: 0800 073 3091

Email: assist@lexelle.com

Complaints

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 can call, email or to write to us:

Complaints regarding the SALE OF THE POLICY

Please contact the Broker Agent that sold you the policy.

Complaints regarding CLAIMS

Claims Manager, Lexelle Limited, PO Box 4428, Sheffield, S9 9DD.

Tel: 0114 249 3300

Email: assist@lexelle.com

On all correspondence please tell us you are insured for Family Legal Expenses Platinum Insurance and provide the Master Certificate number shown at the heading of your main policy terms and conditions along with the your policy reference detailed on your policy schedule.

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 and have an annual turnover of less than €2million and fewer than ten employees. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service

Exchange Tower, London E14 9SR

Tel: 0800 023 4567 or 0300 123 9123

Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to your statutory rights as a consumer.

What happens if we can't meet our liabilities?

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.