

Keep Motoring – Replacement Vehicle Policy



Kwik-Fit Insurance Replacement Vehicle Policy – Policy Summary

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This policy summary provides key information about the Kwik-Fit Insurance 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 Kwik-Fit Insurance 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 undriveable following a theft, attempted theft, fire or vandalism claim.

Your insurance contract will be with IGI Insurance Company Limited who underwrite this Policy.

Albany Assistance Ltd are the appointed agents of IGI Insurance Company Ltd in connection with the Policy and its administration and may monitor and record calls for Your benefit and theirs.

Significant Features and Benefits:

- Up to 21 or 14 days of continuous vehicle hire depending on the level of cover you selected as shown on your Policy Schedule sent with this Policy (Policy Section: What is Covered?)
- The hire vehicle, depending on the level of cover you selected (as shown on your Policy Schedule sent with this Policy), will be a Group DBM01/DBM02, DBM03, DBM04, DBM05 or DBM06 (ABI Groups S1/S2, S3, S4, S5 or S6) and up to a maximum of 2.0 litres. The maximum permissible weight is up to 3.5 tonnes (Definitions: Hire Vehicle)
- A Hire Vehicle for when the Insured Vehicle is rendered a total loss or immobilised through an Insured Incident (Definitions: Insured Incident)
- A Hire Vehicle for when the Insured Vehicle has been stolen and not recovered (Definitions: Insured Incident)

Significant and Unusual Exclusions or Limitations:

- The Insured Person must be a full driving licence holder aged 18 years to 79 years. (Definitions: Insured Person)

The following are not covered under this Policy

- All fuel, fares, fines and fees relating to the Hire Vehicle whilst in Your possession (Policy Section: What is Not Covered? a.)
- Any claim where the Insured Vehicle was being used for hire or reward (Policy Section: What is Not Covered? b.)

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- Any claim where the Insured Vehicle has been stolen or suffered vandalism and has not been reported to the Police (Policy Section: What is Not Covered? e.)
- Any claim reported to Kwik Fit Insurance more than fourteen days after the Insured Incident (Policy Section: What is Not Covered? g.)

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 Kwik-Fit Insurance, 1 Masterton Way, Tannochside Business Park, Glasgow, G71 5PU or telephone 0800 280 2222. (Policy Section: Cancellation Right.)

Making a claim

To make a claim please telephone **0800 280 2029**. **You** will need to give your Kwik-Fit Insurance 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 077 8165** 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.

IGI Insurance Company Ltd is covered by the Financial Services Compensation Scheme (FSCS). Depending on the circumstances **you** may be entitled to compensation from the scheme should they 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 Kwik-Fit Insurance (KFI) 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**. KFI does not make personal recommendations as to whether this **policy** suits individual circumstances.

By insuring with KFI, **you** agree to any amounts **you** may owe KFI, or their debt recovery agency, being deducted from any premium refund due to **you**.

For **your** convenience and protection, KFI will automatically renew **your** policy unless **you** tell them not to. KFI 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. Payment will be taken from the most recent bank or payment card details **you** have given KFI.

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:

Appointed Agents

Albany Assistance Ltd who will act on behalf of IGI Insurance Company Limited in connection with the Policy and its administration and may monitor and record calls for **your** benefit and theirs.

Hire Vehicle

A Group DBM01/DBM02, DBM03, DBM04, DBM05 or DBM06 (ABI Groups S1/S2, S3, S4, S5 or S6), depending on the level of cover **you** selected (as shown on your Policy Schedule sent with this Policy) as decided by AVR Ltd and up to a maximum of 2.0 litres. The maximum permissible weight is up to 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,

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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 KFI.

Insured Vehicle

Any motor vehicle insured with KFI 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

Kwik-Fit Insurance (KFI) 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 the Channel Islands (for residents only).

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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 or 21 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 **0800 085 8134** who will then contact AVR Ltd to arrange this. A discounted rate is available to KFI 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 or 21st* day of hire (whichever comes first).

*Number of days of vehicle hire depends on the level of cover you selected (as shown on the Policy Schedule sent with this Policy).

How to claim your Hire Vehicle

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

Please call the KFI Claim Line on **0800 280 2029**. KFI 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. 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 KFI to claim on this cover
- c. **hire vehicles** are provided in line with AVR Ltd or its agent's standard terms and conditions, which all drivers must meet

- d. a **hire vehicle** will only be provided once **we** get confirmation from KFI 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 KFI 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 AVR Ltd, which are held by KFI, 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 KFI motor insurance policy
- d. any further hire charges due after the first fourteen or twenty one days hire, depending on the level of cover you selected (as shown on your Policy Schedule sent with this Policy).
- e. any claim for theft or vandalism which has not been reported to the Police
- f. act of God
- g. any claim reported to KFI 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 Kwik-Fit Insurance on **0800 280 2222**.

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 KFI. 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 KFI can cancel this **policy** at any time as long as **we/KFI** tell **you** at least 7 days before.

Please call **0800 280 2222** if **you** wish to cancel this **policy**.

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

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responsible for **your** claim. Please call **us** on **0800 077 8165** 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

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), Head Office, Fleet House, Wilcock Road, Old Boston Trading Estate, Haydock, St Helens, Merseyside WA11 9SJ (or a supplier of AVR Ltd) provide the benefits under this **policy**.

The Financial Services Compensation Scheme (FCSC) covers Albany Assistance Ltd and IGI

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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

Kwik-Fit Insurance,
1 Masterton Way, Tannochside Business Park, Uddingston, Glasgow G71 5PU.
Registered in Scotland No. 147319.
Registered Office: 216 East Main Street, Broxburn EH52 5AS.

Kwik-Fit Insurance Services is an insurance intermediary,
authorised and regulated by the Financial Services Authority.

