

Rural Guaranteed Hire Vehicle Insurance

Insurance Product Information Document



Company: Rural Insurance Group Limited

Product: Guaranteed Hire Vehicle

Rural Insurance Group Limited is authorised and regulated by the Financial Conduct Authority.

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?

This product will provide cover if the Insured Vehicle is involved in an Event which occurs within the Territorial Limits, in terms of arranging for a Hire Vehicle for Your use only until the Insured Vehicle is repaired, recovered in the event of theft, or in the case of Your Insured Vehicle being declared a total loss by Your motor insurer, until 3 days following payment having been issued to You in settlement of Your Motor Insurance Claim, whichever is the earlier.



What is insured?

- ✓ This product will provide cover if the Insured Vehicle is involved in an Event which occurs within the Territorial Limits, in terms of arranging for a Hire Vehicle for Your use only until the Insured Vehicle is repaired, recovered in the event of theft, or in the case of Your Insured Vehicle being declared a total loss by Your motor insurer, until 3 days following payment having been issued to You in settlement of Your Motor Insurance Claim, whichever is the earlier.
- ✓ If, for whatever reason, it is not possible to provide You with a Hire Vehicle We will contribute up to £10 per day towards transportation costs, up to a maximum of £280 per individual claim.



What is not insured?

- ✗ Where the Insured Vehicle is used in any way for hire or reward including courier work
- ✗ Where charges are imposed by the Hire Vehicle Company for additional drivers to be included
- ✗ Where the loss of the Insured Vehicle arises out of any act of vandalism or any deliberate or criminal act or omission other than vehicle theft
- ✗ Where hire charges were incurred before Our written approval or beyond those for which We have given Our approval
- ✗ For any excess that the Hire Company applies following an accident, fire or theft involving the Hire Vehicle
- ✗ For fuel, fares and fines relating to the Hire Vehicle whilst it is in Your possession, including any administration fee which may be imposed by the Hire Vehicle Company
- ✗ For the provision of a Hire Vehicle where one is already available under any other insurance or other means
- ✗ For any further Hire Vehicle charges incurred after the Hire Period has expired or the Insured Vehicle has been repaired
- ✗ For any further Hire Vehicle charges incurred three or more days after payment has been issued to You in settlement of Your Motor Insurance Claim
- ✗ The provision of a Hire Vehicle for an Event which occurred prior to the Policy Start Date or after the Period of Insurance
- ✗ If You do not hold (or have been disqualified from holding or obtaining) a driving licence at the time of the Event



Are there any restrictions on cover?

- ! Where You have not followed the advice or proper instructions given by Us or the Claims Handler
- ! For use of the Hire Vehicle outside the Territorial Limits
- ! Where the driver is under 21 years of age or over 74 years of age
- ! Claims which have not been reported to Us within 14 days of the Time of Occurrence
- ! More than 2 claims during the period of insurance per Insured Vehicle



Where am I covered?

- ✓ Cover is offered in England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man



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. You must follow our claims process which can be found in your policy documentation



When and how do I pay?

You can pay your premium as a one-off payment, annually or in monthly instalments.



When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



How do I cancel the contract?

By telephone, email or post. If you cancel your policy within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition 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.

Important Information

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 should follow the complaints procedure below:

Complaints regarding the **SALE OF THE POLICY**

Please contact **Your** broker who arranged the Insurance on **Your** behalf.

Complaints regarding **CLAIMS**

On Insurance Complaints (a trading name of On Hire Limited), Saxon House, 50 Heaton Road, Newcastle upon Tyne, NE6 1SE

Tel: 0345 543 9931

E-mail: info@oninsurance.co.uk

In all correspondence please state that **Your** insurance is provided by UK General Insurance Limited and quote scheme reference 06720A.

UNRESOLVED COMPLAINTS

If they are unable to resolve your complaint before the end of the third working day they will pass it to:

Customer Relations Department

UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds LS10 1RJ

Tel: 0345 218 2685

Email: customerrelations@ukgeneral.co.uk

On all correspondence please tell us you are insured by Rural Insurance Group and provide the reference number shown in the policy wording along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your query as quickly as possible.

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 up to €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 4 567 or 0300 123 9 123

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.