

Guaranteed Hire Vehicle Insurance

Insurance Product Information Document

Company: Administered by Legal Insurance Management Ltd (552983) and underwritten by Royal & Sun Alliance Insurance plc (202323). Both are registered in the UK and authorised and regulated by the Financial Conduct Authority.

Product: Broker Solutions Guaranteed Hire Vehicle

Chief Vehicle Rentals Limited is authorised and regulated by the Financial Conduct Authority. Registration Number 426130.

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contract and contractual information about the product can be found in the policy wording provided by your insurance broker.

What is this type of Insurance?

The policy is designed to arrange for a Hire Vehicle to be provided by an approved Hire Vehicle Company whilst yours is rendered Un-Driveable, or where we cannot provide a Hire Vehicle we will reimburse your transportation costs, provided that cover for that occurrence is detailed within the policy wording and is not specifically excluded within the policy Schedule issued.



What is Insured?

Road Traffic Accident, Fire or Theft

- ✓ Where the insured vehicle is damaged and rendered un-driveable, we will arrange for a hire vehicle for your use only until the insured vehicle is repaired or in the case where your insured vehicle is declared a total loss by your motor insurer, until 3 days following payment having been issued to You in settlement of Your Motor Insurance.



What is not Insured?

- ✗ Any claim made within 14 days of the first period of insurance when the policy originally inceptioned.
- ✗ Use of the hire vehicle outside the territorial limits.
- ✗ Any insured vehicle used in any way for hire or reward including courier work, unless stated in the Schedule.
- ✗ Any excess that the hire company applies following an accident, fire or theft involving the hire vehicle.
- ✗ Any claim if you have never held (or have been disqualified from holding or obtaining) a driving licence at the time of the event.



Are there any restrictions on cover?

- ! The maximum number of days We will provide cover for the arrangement of a Hire Vehicle as shown within the Schedule.
- ! In the event that a hire vehicle cannot be provided, the maximum amount we will pay for transportation costs shall be £20.00 plus VAT per day, up to the maximum number of days cover shown within the Schedule.
- ! A maximum of 2 claims can be covered under this insurance policy in any one period of insurance.



What are my obligations?

- At the start of the contract the information you provide must be true and complete to the best of your knowledge and belief and you must tell us if anything changes later.
- You must provide complete and accurate answers to any questions asked.
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover.



Where am I Covered?

- ✓ England, Scotland and Wales.



When and how do I pay?

- You should make payment to your broker, this may be by making a one-off payment or your broker may be able to arrange credit facilities.



When does the cover start and end?

- This cover lasts for one year, and the dates of the cover are specified in your policy schedule.



How do I cancel the contract?

- If you decide for any reason that this policy does not meet your insurance needs, please return it to your insurance broker within 14 days from the date of purchase or on the day you received your policy documentation. Providing no claims have been made or pending, we will refund you your premium in full.
- You may cancel the insurance cover at any time after this by informing your insurance broker, however, you will not be entitled to a refund of the premium.