

Chief Vehicle Rentals Ltd. Guaranteed Hire Vehicle Insurance

Master Certificate Number- RAC/GHV/21

Important information about Broker Solutions Guaranteed Hire Vehicle Policy

- 1) Your Broker Solutions Guaranteed Hire Vehicle Policy is a contract of insurance between you and RAC Insurance Limited. The contract consists of:
 - a) This policy booklet;
 - b) Your schedule, which tells you which vehicles are covered, how long you are covered for, who is covered and the cost of the cover; and
 - c) Any notices we send you, for example, any letter we send you notifying you if there are any changes.
- 2) A premium is payable for the contract of insurance which will be made clear to you in advance of purchase.
- 3) Broker Solutions Guaranteed Hire Vehicle Policy is arranged and administered by the individual or company listed on your schedule.
- 4) Broker Solutions Guaranteed Hire Vehicle Policy is intended to provide cover for the provision of a hire vehicle following an insured event occurring in Great Britain which renders the vehicle undriveable. It meets the demands and needs of those who wish to ensure such risks are met now and in the future.

Definitions

Any words in bold in this document have a specific meaning, which we explain below.

"hire period" The maximum period that we will pay for the hire vehicle or transportation costs as shown within the schedule.

"hire vehicle" A vehicle of the same class as detailed in your schedule and subject to the terms and conditions of the hire vehicle provider. These are available upon request.

"hire vehicle provider" The company that we instruct to provide you with the hire vehicle.

"insured event" a road traffic collision, fire or theft of the vehicle.

"limit of indemnity" The maximum amount we will pay for transportation costs shall be £20.00 plus VAT per day.

"policy" means this Broker Solutions Guaranteed Vehicle Hire Insurance policy that is subject to the terms and conditions in this booklet, along with your schedule.

"policy period" means the length of time this policy is in force, from the start date as shown in the schedule.

"we"/"us"/"our"

- 1) For the provision of cover under this policy means RAC Insurance Ltd.
- 2) For the provision of services under this policy means Chief Vehicle Rentals Limited.

"schedule" means the document outlining your level of cover.

"undriveable" means the vehicle is unroadworthy (excluding glass damage) or is being repaired following a road traffic collision, fire or theft.

"vehicle" means the UK registered vehicle(s) that appears on your schedule.

"you"/"your" means the person(s) named as the policyholder on the schedule.

Your Broker Solutions Guaranteed Hire Vehicle Policy

Claims Helpline Service – 0330 123 9431

If your vehicle is involved in a road traffic collision, fire or is stolen (but not recovered), you must report this to us on the number above within 14 days of the insured event.

Our Claims Helpline Service is available 24 hours a day, 365 days a year.

What is covered

Following an insured event which renders your vehicle undriveable, occurring in Great Britain, during the policy period, we will;

- 1) Arrange for a hire vehicle from an approved hire vehicle provider for your use, for the period that your vehicle is being repaired. The hire vehicle provided will be of the same class as detailed in your schedule.

OR

- 2) If, you do not meet the eligibility criteria of the hire vehicle provider or there are circumstances beyond our control which mean that we are unable to supply you with a hire vehicle, we may at our discretion, reimburse transportation costs up to the limit of indemnity for the duration of the hire period.

If your vehicle is declared a total loss by your motor insurer, the maximum period that we will provide you with a hire vehicle will be 3 days following the issuing of payment by your motor insurer in settlement of your motor insurance claim.

What is not covered

- 1) If your vehicle is being used for hire or reward including courier work, unless authorised by Chief Vehicle Rentals Limited.
- 2) Any charges imposed by the hire vehicle company for additional drivers to be included. Any upgrades offered by the hire vehicle provider and any administration costs associated with such upgrades will be your responsibility.
- 3) Any charges incurred before our approval or beyond those for which we have agreed.
- 4) Any excess that the hire company applies following an accident, fire or theft involving the hire vehicle.
- 5) All 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.
- 6) Any claim where a hire vehicle is already available under any other insurance or other means.
- 7) Any claim where you do not hold a valid licence at the time of the insured event.
- 8) Any hire vehicle charges incurred after the expiry of the hire period or when the vehicle has been repaired.

General Conditions

The following conditions apply to your policy. If you do not comply we can refuse cover and/ or cancel your policy.

- 1) A maximum of 2 claims can be covered under this insurance policy in any policy period.
- 2) You must notify us within the policy period and within 14 days of the insured event giving rise to a claim under this policy. Failure to do so could mean that we do not cover your claim.
- 3) You must pay your premium;
- 4) Any incident giving rise to a claim under this policy must have been reported to your motor insurers and you must be actively pursuing repairs and/or settlement.
- 5) You shall at all times co-operate with us and provide to us any evidence, documents and information of all material developments within a reasonable time scale at your own expense.
- 6) Upon conclusion of the hire period, we can, if necessary, conduct proceedings in your name to recover the hire costs of the hire vehicle or reimbursement of transport costs from the third party. You must pay us any sums by way of costs, charges or fees directly recovered from the third party to the extent these sums were indemnified under this policy.
- 7) It is your responsibility to immediately report any problems with the hire vehicle to the hire vehicle provider.
- 8) Any damage caused to the hire vehicle and any associated costs will be your responsibility.
- 9) You must ensure you take steps to prevent any loss in the first place and don't do anything that could unnecessarily increase your losses or prejudice your claim. If you do not, we may not cover you and it may affect your ability to claim. Please speak to us if in doubt;
- 10) You must fully comply with the terms and conditions of the hire vehicle provider.
- 11) You must ensure that the hire vehicle is covered by a valid motor insurance policy which is adequate for your use and needs
- 12) During extreme weather, riots, war, civil unrest, industrial disputes, our services can be interrupted. We will resume our service to you as soon as we can in these circumstances.

Cancellation of your policy

Your right to cancel

You can cancel your policy within the cooling off period, being 14 days from the later of:

1. the start date; or
2. the date you receive your policy documents.

If you do this, the individual or company that arranged the policy will cancel this policy with immediate effect from the day you request it and will refund your premium in full unless you have made a claim within this cooling off period.

After this cooling off period you can still cancel but we will not refund any premium to you.

Our right to cancel

1. If any premium for the policy is not paid, we may cancel your policy.
2. We may cancel the policy in the event of misuse of the policy, and no refund of premium will be given; and
3. We may also cancel the policy by giving 30 days' notice in writing to you at your last known address.

Misuse of your policy

You must not:

- 1) Behave inappropriately towards us, including acting in a threatening or abusive manner, whether verbally or physically;
- 2) Persuade or attempt to persuade us into a dishonest or illegal act;
- 3) Omit to tell us important facts about a claim in order to obtain a service;
- 4) Provide false information in order to obtain a service;
- 5) Knowingly allow someone that is not covered by your policy to try and obtain a service under it;
- 6) Pay for additional services or goods in the knowledge that the payment has or will fail, with no intention of providing alternative payment.

If these conditions are not complied with, we may:

- 1) Restrict the cover available to you at the next renewal;
- 2) Restrict the payment methods available to you;
- 3) Refuse to provide any services to you under this policy with immediate effect;
- 4) Immediately cancel this policy; and
- 5) Refuse to sell any policy or services to you in the future.

We may also take any of the additional steps as set out above if any claim is found to be fraudulent in any way, and the policy will be cancelled with effect from the date of the fraudulent act, and the fraudulent claim forfeited. We will not refund any premium. We will notify you in writing if we decide to take any of the above steps.

Complaints

We are committed to providing excellent service. However, we realise that there are occasions when you feel you did not receive the service you expected.

If you are unhappy with the services provided under this policy, please contact us as follows:

Telephone	In Writing
0330 159 0610	Legal Customer Care Great Park Road Bradley Stoke Bristol BS32 4QN legalcustomer@rac.co.uk

Financial Ombudsman Service

In the event that **we** cannot resolve **your** complaint to **your** satisfaction under the complaints process set out above, **you** may in certain circumstances be entitled to refer **your** complaint to the Financial Ombudsman Service at the following address:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR
0800 023 4567 / 0300 123 9123
complaint.info@financial-ombudsman.org.uk
www.financial-ombudsman.org.uk

The Financial Ombudsman Service will only consider **your** complaint once **you** have tried to resolve it with **us**.

Using this complaints procedure will not affect **your** legal rights.

Financial Services Compensation Scheme

RAC Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). If it is unable to meet its obligations under the relevant sections of cover, **you** may be entitled to compensation from the FSCS.

Further information about FSCS arrangements is available from the FSCS website www.fscs.org.uk

Your Data

Data protection statement

This section provides a short summary of how **we** collect and use **your** data. Please refer to **our** website at rac.co.uk/privacy-policy for full details of how **we** use **your** data. Alternatively, **you** can obtain a copy of **our** Privacy Policy by using the contact details below.

What is your data?

There are three types of data **we** will hold about **you**:

1. Personal data is information **we** hold on **our** records which identifies **you**. This includes **your** name, address, email address, telephone number and date of birth;
2. **We** will also hold data about **you** that is not personal, for example, information about **your** vehicle; and
3. In very limited circumstances, **we** will hold special categories of personal data, for example, relating to **your** health. **We** will only ask for this data when it is absolutely necessary and in accordance with data protection laws.

How we obtain your data

We obtain **your** data when **you** contact **us** directly in relation to **your** cover and **your** policy.

How we will use your data

We will use **your** personal data for the provision of cover and services under **your** policy, for example, helping **you** if **you** make a claim. **We** may disclose **your** personal data to **our** service providers who provide help under **your** policy.

We carry out checks against publicly available information (such as the electoral roll, county court judgments, bankruptcy orders or repossessions). **We** also monitor and record any communications with **you** including telephone conversations and emails for quality and compliance reasons.

Please note that, if **you** do not provide **your** personal data, **we** will be unable to provide **you** with the cover **you** have requested, as well as services related to administering **your** cover and policy.

Your rights

You have a number of rights relating to **your** personal data. For further information regarding any of these rights, please visit rac.co.uk/privacy-policy or contact the Data Protection Officer by emailing dpo@rac.co.uk or by writing to the Data Protection Officer, RAC, Great Park Road, Bradley Stoke, Bristol, BS32 4QN