

### How to claim under this policy

Telephone us on 0845 1085378

### What happens if I change my mind after taking out the Policy?

The Policy provides you with a 14 day reflection period in which to decide whether you wish to continue. Cancellation is fully explained in Condition 12 of the policy wording.

### What happens if the insurer cannot meet its liabilities?

Brit Insurance Limited is covered by the Financial Services Compensation Scheme ("FSCS"). You may be entitled to compensation in the unlikely event that the Insurer cannot meet its obligations. Further information about compensation scheme arrangements is available from the FSCS.

### About Us and Your Insurer

ARAG plc (registration number 452369) and Brit Insurance Limited (registration number 202898) are authorised and regulated by the Financial Services Authority and this can be checked by visiting the FSA website at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234. ARAG plc is authorised to administer this insurance on behalf of Brit Insurance Limited.

### Making a complaint:

If you have a complaint about your policy please contact HBB Legal Protection, 82 Bolton Road, Bury BL9 0LL, the staff handling your claim should be able to resolve it. If you are still not satisfied you may contact ARAG plc, 9 Whiteladies Road, Clifton, Bristol BS8 1NN who will arrange to have your case reviewed at the appropriate level. If the matter is not concluded to your satisfaction, you may refer it to Brit Insurance Limited. If a complaint remains unresolved you may refer it to the Financial Ombudsman Service. They can be contacted at: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR. telephone: 0845 080 1800 E-mail: [enquiries@financial-ombudsman.org.uk](mailto:enquiries@financial-ombudsman.org.uk)

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The complaints procedure does not affect any legal rights you may have to take legal action against us.

**Claim Helpline**  
**0845 108 5378**



# HBB

**CLAIMS MANAGEMENT**

**Quality Products - Quality Service**

## Replacement Vehicle Insurance Key Facts

**If your vehicle is damaged or stolen...**



**We'll keep you on the road**

**Claim Helpline**  
**0845 108 5378**

# Replacement Vehicle Insurance Key Facts

This policy summary provides key information about your Fault Car Hire Insurance. Full details of the terms and conditions can be found in the policy document.

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<p>The Insurer will pay the costs of a replacement hire vehicle (provided by the insurer to the Insured) following damage to the insured vehicle following a road traffic accident or theft (including attempted theft but excluding windscreen damage) that results in the insured vehicle being rendered unroadworthy. The insurer will pay the costs for a period of 14 days or for the period of repair or 4 days after the issue of a cheque by the motor insurer, whichever comes first.</p>	<p>We decide the type of replacement hire vehicle and the insured must meet the replacement hire vehicle provider’s standard requirements, terms and conditions</p> <p>A maximum of three claims in any one period of insurance</p> <p>Any claim reported to us more than five days after the Insured Event</p> <p>Where the Motor Insurer does not provide cover under the terms of your underlying motor insurance</p> <p>Cover is not valid if at the time of the Insured Event the Insured does not hold or was disqualified from holding a valid driving licence</p> <p>Cover is not valid if at the time of the Insured Event the Insured Vehicle was not roadworthy, or there is not a valid MOT Certificate in force</p> <p>The Insured Vehicle must be provided by us or our Claims Agent</p> <p>A replacement hire vehicle is only available whilst the Insured Vehicle is being repaired, is not-fit for purpose, or has been declared a write-off by the Motor Insurer</p>	<p>What is Covered 5)</p> <p>What is Covered 7)</p> <p>What is not covered under this policy 2)</p> <p>What is not covered under this policy 4)</p> <p>What is not covered under this policy 10)</p> <p>What is not covered under this policy 12)</p> <p>Condition 15</p> <p>Condition 17</p>
	<p>Territorial Limits The United Kingdom, Channel Islands and the Isle of Man</p> <p>Period of Insurance The period as shown in your motor policy to which this policy attaches</p>	<p>Meaning of Words Definition</p> <p>Meaning of Words Definition</p>