

Guarantee Hire Vehicle

Insurance Product Information Document

Company: ONE Insurance Limited

Product: Guaranteed Hire Vehicle



One Insurance Limited is licensed and based in Gibraltar and is regulated by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (520773)

This Insurance Product Information Document is only intended to provide a summary of the main cover and exclusions and is not personalised to your specific individual needs in any way. The complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of insurance? Hire Vehicle cover will provide you with a similar sized vehicle for up to 28 days or a cash settlement alternative in the event your vehicle is out action following an insurance claim and a vehicle is not available from your insurer.



What is covered?

- ✓ A temporary hire vehicle up to 2000cc (or electric vehicle equivalent) and seven seats, for a maximum period of 28 days.
- ✓ £25 per day transport costs if a replacement vehicle can't be provided, up to a maximum of £525 per claim.
- ✓ Free delivery and collection in the UK.
- ✓ 24/7 helpline service.



What is not insured? (Key exclusions only)

- ✗ Any vehicle hire costs incurred before your claim has been accepted.
- ✗ Any vehicle more than 2000cc (or electric vehicle equivalent).
- ✗ Claims arising from a deliberate or criminal act other than fire, theft or vandalism.
- ✗ We won't provide cover if you don't have a valid motor claim.
- ✗ Any costs of fuel, fares, fines or fees relating to the hire vehicle whilst in your possession.
- ✗ No pets are allowed in the hire vehicles.
- ✗ Not applicable to windscreen claims.
- ✗ Any claim for a replacement vehicle which is covered under any other policy, or any claim that would have been covered by another policy, if this replacement vehicle policy did not exist.



Are there any restrictions on cover?

- ⊘ All payments on your main policy must be up to date at the date of the claim and you must continue to make the payments in line with the original agreement. Where payments are declined, we reserve the right to recall/refuse the vehicle.
- ⊘ You must comply with the hire company's terms and conditions that are in force at the date of the incident
- ⊘ In the event of theft, you must report it to the police
- ⊘ A deposit of £60 is payable at the time of arranging the hire and will be refunded provided the vehicle is returned in a reasonable condition and provided no tickets are issued against the vehicle while in your care.

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What are my obligations?

- Be at least 21 years of age to receive our insurance cover. If not, you will be required to provide your own insurance cover at an additional cost to yourself.
- Hold a credit/debit card.
- Hold a full UK/EU driving licence and supply a copy to us when requested.
- Complete a hire agreement.
- Inform us on the day of receiving your claim settlement in order for us to arrange collection of the vehicle.
- All of our vehicles carry a minimum £500.00 excess for any claim made during your hire period.



When and how do I pay?

You can pay your premium as a one-off payment annually or in monthly instalments. Payments can be made by Direct Debit or debit /credit card. The instalment plan for any monthly payments is arranged by your broker and not the insurer, using the services of credit finance companies.



When does the cover start and end?

For your cover start and end date please refer to your policy documents.



How do I cancel the contract?

If you want to cancel your cover you need to contact your insurance broker.

You are entitled to cancel your policy up to 14 days from the start of your policy, with a full return of your premium. If you have had a claim you will still need to pay the premium in full.

If your cover has not yet started, you will receive a full refund.

If after 14 days you wish to cancel, you can still cancel the cover; however, no refund is available.



Where am I covered?

Your cover applies anywhere in the Territorial Limit: Sub-Section A (The United Kingdom, including Northern Ireland, the Isle of Man and the Channel Islands).