

**Hire Car Cover**

# Welcome to Hire Car Cover

Thank **you** for taking out Hire Car Cover. **We** are confident **our** friendly, fast and efficient service will ensure **you** remain a satisfied customer now and for years to come. This policy booklet describes **your** contract for Hire Car Cover. Please read it carefully along with **your** current Policy Schedule. This is important, as the agreement to insure **you** is based on this information.

This policy meets the demands and needs of a driver who requires a replacement vehicle if their own vehicle is confirmed as a **total loss** or has been stolen and remains unrecovered.

As an alternative, this policy will pay £250 to the **policyholder** if a replacement vehicle is not needed. These benefits are only available where costs for replacement vehicle hire are not recoverable from any **third party**.

As with any insurance, it does not cover all situations and **you** should read the terms and conditions of this policy to make sure that it meets **your** specific needs.

**EUI Limited** does not make personal recommendations as to the suitability of the policy to individual circumstances. **You** are solely responsible for deciding whether the policy is suitable for **your** needs.

## Important Numbers

Claims	<b>0333 777 7324</b>
Customer Services	<b>0333 234 9976</b>

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## About your Hire Car Cover

Thank **you** for taking out Hire Car Cover. **We** are confident **our** friendly, fast and efficient service will ensure **you** remain a satisfied customer now and for years to come.

This booklet explains the cover **you** have bought, but if **you** have any queries please call Customer Services on **0333 234 9976** who will be happy to help.

### Your policy

Whenever a word is bolded in this policy booklet it takes on the meaning given in Section 1: Definitions. This policy booklet sets out the details of **your** insurance cover. Please read this policy carefully.

This is to confirm that Admiral Insurance (Gibraltar) Limited will provide the cover described below during the **period of insurance**. Cover is subject to the terms and conditions that follow.

Auxillis Services Limited or a supplier of Auxillis Services Limited provides the benefits under this policy, however the insurance contract is between Admiral Insurance (Gibraltar) Limited and the **policyholder**.

## Section 1: Definitions

Please find below an explanation of the words used in this policy booklet. Wherever these words are bolded, they will have the meaning given below:

### Associated motor policy

The valid motor insurance arranged by **EUI Limited** which has been taken out by **you**.

### Courtesy fuel

Petrol or diesel worth £15 in value which will be in the hire vehicle upon delivery to ensure the vehicle has sufficient fuel to meet **your** immediate journey requirements.

### EUI Limited

EUI Limited, part of the Admiral Group.

### Hire car

A vehicle, which is a similar size to **your insured vehicle** up to 2.2 litres and not exceeding 3.5 tonnes gross vehicle weight and up to a maximum of 7 seats, as determined by Auxillis Services Limited, supplied within the **territorial limits**. Any hire vehicle will be subject to availability and is not intended to be a like for like replacement for **your** vehicle.

**Insured incident**

An incident which results in the **insured vehicle** being confirmed as a **total loss** by **EUI Limited** or where the **insured vehicle** has been stolen and remains unrecovered, and the costs of the claim are not recoverable from any **third party**.

**Insured person/you/your**

A full driving licence holder who appears on the current Certificate of Motor Insurance issued by **EUI Limited**.

**Insured vehicle**

Any motor vehicle insured through **EUI Limited** that appears on the current Certificate of Motor Insurance.

**Period of insurance**

The period between the start date and end date of this policy.

**Premium**

The total cost of **your associated motor policy** plus any additional products **you** may have purchased, that **you** must pay to receive cover under this policy.

**Territorial limits**

Great Britain, Northern Ireland, Isle of Man and the Channel Islands.

**Third party**

The other person(s) and/or party(s) responsible for the **insured incident**, if the **insured person** is not at fault.

**Total loss**

When a claim has been agreed by **us** as uneconomical to repair or the **insured vehicle** has been stolen and unrecovered.

**Underwriter**

Admiral Insurance (Gibraltar) Limited.

**We/us/our**

Auxillis Limited, Auxillis Services Limited, **EUI Limited** and/or the **underwriter**.

**You/your/policyholder**

The person named as the **policyholder** on **your** current Certificate of Motor Insurance.

## Section 2: What is covered

Up to 21 days of continuous vehicle hire within the **territorial limits** or £250 following an **insured incident** during the **period of insurance**.

The **hire car** must be returned to Auxillis Services Limited or its designated agent no later than 7 days after payment is authorised to the **policyholder** on **EUI Limited's total loss** valuation of their claim or no later than the 21st day of hire (whichever comes first).

The **hire car** must be returned to Auxillis Services Limited or its designated agent no later than 7 days (or 21 days after the hire period began), after the **insured vehicle** is recovered after being stolen and is deemed repairable by **EUI Limited**.

## Section 3: What is not covered

No benefit of this policy will be provided in any of the following circumstances:

1. Any claim where **EUI Limited** does not provide cover under the terms of the **associated motor policy**.
2. Any claim due to a non fault accident where the identity of the **third party** is known and the costs are able to be recovered from them.
3. Any claim which is in any part fraudulent, false. **Your** policy and all other **policies** to which **you** are connected through **EUI Limited** will be cancelled or voided. **We** will seek to recover any costs that have been incurred and will not return any **premium**.
4. Any claim for a **hire car** where an **insured person** has one or more motoring convictions with a UT offence code.
5. Any claim for a **hire car** where the DVLA has confirmed that an **insured person** is not allowed to drive on medical grounds .

The following are not covered under this insurance when a **hire car** is provided:

6. All fuel, fares, fines and fees relating to the **hire car** whilst in **your** possession excluding **courtesy fuel**.
7. Any further hire charges incurred after 21 days, or more than 7 days after payment is authorised for a **total loss** or unrecovered theft (whichever comes first).
8. Sea transit charges in the delivery and collection of the **hire car**.
9. Any excess payable in the event of a claim involving the **hire car**.
- a. On comprehensive **policies** these will be the amounts shown on **your** Policy Schedule issued by **EUI Limited** under Excess Details up to a maximum of £500.

- b. On **third party**, fire and theft **policies**:
- i. For fire or theft claims these will be the amounts shown on **your associated motor policy** schedule issued by **EUI Limited** under Excess Details
  - ii. For an accidental damage claim this will be £500
  - iii. For a windscreen repair claim this will be £25 and for replacement this will be £115
10. Any further hire charges 7 days after the **insured vehicle** has been recovered after being stolen and is deemed repairable by **EUI Limited**.

## Section 4: Conditions of your policy

**You** should note that the following conditions apply in all circumstances:

1. The **insured person** must be a full driving licence holder.
2. **You** must give **us** all the information about the claim that **we** need.
3. **You** must have a valid **associated motor policy** arranged through **EUI Limited**.
4. The benefit under this policy will only be provided once **EUI Limited** has confirmed that the **insured vehicle** is a **total loss**, or confirmation is received (at the **insured person's** expense) from a garage who is a member of the Vehicle Builders and Repairers Association (VBRA) or the Motor Vehicle Repairers Association (MVRA) or a similarly recognised body, and where a **hire car** is being provided, this confirmation has been received by Auxillis Limited.
5. If the **insured vehicle** has suffered theft damage or has been stolen or has been maliciously damaged, **you** must supply a Police crime reference number before the benefit can be provided.
6. Only one benefit, either a **hire car** or £250, can be claimed for under this policy for each **insured incident**.
7. The **insured person** must take all appropriate steps to keep the costs of the claim to a minimum.
8. If any of the costs, charges or fees relating to the benefits of this policy are recovered from the **third party**, the **insured person** must pay them to **us**.
9. The **insured person** must take all action possible to recover any costs, charges or fees **we** have paid or is responsible to pay and return them to **us**.
10. Upon conclusion of the claim under this policy, **we** can take over and if necessary conduct proceedings in the name of the **insured person** to recover the hire costs of the **hire car** or £250 from the **third party**.

**You** should note that the following conditions also apply when a **hire car** is provided:

11. When receiving the **hire car**, the driver will need to produce their full current driving licence and proof of address.
12. The **insured person** must have a valid driving licence and must not be breaking the conditions of that licence.
13. **We** will not provide a **hire car** if **we** believe doing so would cause a risk to its security or **your** safety or the safety of **our** staff.
14. **Hire cars** are provided in accordance with Auxillis Services Limited or its agent's standard requirements, terms and conditions.

## Section 5: How to make a claim

Following an **insured incident**, **you** must report it immediately to **EUI Limited** on **0333 777 7324** and to the Police if the **insured vehicle** has been stolen or maliciously damaged.

If **you** choose to claim a **hire car**, **EUI Limited** will advise Auxillis Limited, who will contact **you** to arrange the delivery of a **hire car**.

Or,

If **you** choose to claim £250, this will be issued to **you** by **EUI Limited**.

In both cases the **insured vehicle** must have been confirmed as a **total loss** or reported as stolen and not recovered before a claim can be made.

## Section 6: Cancellation

### 1. Your cancellation rights

**You** may cancel this policy at any time by contacting **our** Customer Service department on **0333 234 9976**. **You** can cancel a policy immediately or from a later date. **You** cannot cancel a policy from an earlier date.

**You** can also contact **us** in writing by sending any correspondence to:

**EUI Limited**, Ty Admiral, David Street, Cardiff CF10 2AA

### 2. Our cancellation rights

If **your associated motor policy** is cancelled, this product will also be cancelled. If **we** cancel **your** policy, **you** will be charged on a daily pro rata basis for the time **you** have had on cover.

If **you** or anyone acting for **you** recklessly or deliberately misrepresents information **we** require at any time during the policy that would impact either the terms and conditions or **our** ability to offer cover itself, **your** policy and all other **policies** to which **you** are connected through **EUI Limited** will be cancelled or voided. **We** will seek to recover any costs **we** have incurred and will not return any **premium**.

### 3. Outstanding Premium and Charges following cancellation

**You** may cancel this product and receive a full refund, if **you** inform **us** within 14 days from receipt of the confirmation letter or email.

Should **you** cancel outside the 14 days, **you** will be charged on a daily pro rata basis for the time **you** have had on cover.

However, should **you** cancel **your associated motor policy**, please refer to “Your Agreement with EUI Limited” for a list of relevant charges.

If a claim is made or has arisen during the **period of insurance**, the full **premium** is payable and no refund will be given.

## Section 7: How to make a complaint

**EUI Limited** aims at all times to provide a first class standard of service. However, there may be occasions when **you** feel that this has not been achieved. Any enquiry or complaint regarding this policy should be addressed to:

Complaint Manager, **EUI Limited**, Ty Admiral, David Street, Cardiff CF10 2AA

Tel: **0333 777 7327**

Email: [Customerassurance@fordinsure.co.uk](mailto:Customerassurance@fordinsure.co.uk)

If **we** have given **you our** final response and **you** are still unhappy, or more than 8 weeks have passed since **we** received **your** original complaint, **you** may refer **your** complaint to the Financial Ombudsman Service (FOS). Their details are:

The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Tel: **0800 0 234 567**

Or: **0300 123 9 123**

Email: [complaint.info@financialombudsman.org.uk](mailto:complaint.info@financialombudsman.org.uk)

## Section 8: Extra information about your policy

### Data Protection

To find out how **EUI Limited** will process **your** personal information please read the Privacy and Security information at the [fordinsure.co.uk](http://fordinsure.co.uk) website.

For information about how Auxillis Limited will process **your** personal information please visit [www.auxillis.com/privacy.html](http://www.auxillis.com/privacy.html)

### Governing law and language

English law will apply to **your** policy unless **we** make a written agreement saying otherwise to **you**. All communication is to be conducted in English.

### Providers and suppliers

Provided by: **EUI Limited** (FCA Registration No 309378), Ty Admiral, David Street, Cardiff CF10 2EH.

Supplied by: Auxillis Limited (FCA Registration No 312423) Redmond House, Fern Court, Bracken Hill Business Park, Peterlee, Co Durham SR8 2RR.

Underwritten by: Admiral Insurance (Gibraltar) Limited, 1st Floor, 24 College Lane, PO Box 575, Gibraltar GX11 1AA (Home State: Gibraltar).

**EUI Limited** and Auxillis Limited are authorised and regulated by the Financial Conduct Authority.

Admiral Insurance (Gibraltar) Limited is licensed and regulated by the Gibraltar Financial Services Commission under the Financial Services (Insurance Companies) Act 1987 of Gibraltar.

The **hire car** is provided by: Auxillis Services Limited. Head Office: Pinesgate, Lower Bristol Road, Bath, BA2 3DP.

### Financial Services Compensation Scheme

**We** are members of the Financial Services Compensation Scheme (FSCS). If **we** were unable to meet **our** obligations **you** may be entitled to compensation from the scheme, depending on the type of insurance and circumstances of any claim. Cover for the claim or policy is provided at 90%.

**You** can get more information about the compensation scheme arrangements from the FSCS.

The contact information is:

The FSCS, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU.

Tel: **0207 741 4100**

or **0800 678 1100**

Email: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)

