

Substitute Vehicle Policy Summary

Introduction

This summary does not describe all the terms and conditions of this policy, so please take time to read the Policy Document to make sure you understand the cover it provides.

Some important facts about your Substitute Vehicle Insurance Policy are summarised below. Your cover is valid for one year or until the expiry of your motor insurance policy if this is sooner.

Insurer

This insurance policy is administered by Motorplus Limited (trading as ULR Additions) and is underwritten by UK Underwriting Limited on behalf of Ageas Insurance Limited.

Insurer: Ageas Insurance Limited

Cover

This policy covers you for a replacement car for up to 21 days in the event of an accident where your vehicle is damaged beyond repair whether it's your fault or not. It also covers you in the event that your vehicle is stolen and not recovered.

Significant Features and Benefits

The replacement vehicle will be an equivalent engine capacity to that of your own vehicle but not exceeding 2000cc. If your own vehicle is a 7-seater, a 7-seater vehicle not exceeding 2000cc will be provided.

The replacement car will be provided anywhere in England, Wales or Scotland.

Free delivery and collection of the replacement vehicle will be provided.

Up to two claims are allowed in any 12 month period.

Helpline - We provide a 24 hour, seven days a week helpline service.

PLEASE NOTE: Claims must be reported to us within 48 hours of you being advised that your vehicle is to be written off, or (if an unrecovered theft) within 48 hours of your discovering the theft.

Significant Exclusions or Limitations

The policy does not cover:

- Claims arising from any fire or act of vandalism or other deliberate or criminal act or omission other than vehicle theft.
- Any person who does not meet the hire firm's standard terms and conditions of hire.
- Hire charges incurred before ULR have confirmed acceptance of a claim in writing.
- The use of a vehicle for racing, rallies or competitions.
- Any location outside the geographical limits of England, Wales or Scotland.
- This policy will not provide cover for persons under the age of 21 or over the age of 79.

Cancellation Right

We hope that you are happy with the cover this policy provides. However, you have the right to cancel the policy at any time by sending us notice in writing. If you send notice within 14 days of receiving the policy then we will return the premium in full. If the premium was added to your monthly payments, then no refund will be issued directly to you, but your monthly payments will be amended accordingly. This is called the "cooling off period". You may cancel at any other time by giving us 21 days notice, in which event no premium paid will be refunded and/nor will the amount of your monthly premiums reduce. This insurance runs concurrently with your motor insurance policy. In the event of cancellation/non-renewal of your motor insurance policy all cover under this insurance will cease.

Making a Claim

Call the Claims helpline on 01603 420 856.

Please quote the following Policy reference; Equity Substitute Vehicle Cover (to be quoted at all times).

The following information will be required:

- Policy reference as above
- Your name
- Your address

How to make a complaint

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a Claim you should in the first instance contact the Chief Executive Officer of Motorplus Limited at the following:

Motorplus Limited
Kircam House, Whiffler Road, NORWICH NR3 2AL
Tel: 01603 420000 Fax: 01603 420010

In the event you remain dissatisfied and wish to make a complaint you can do so by contacting UK Underwriting Limited. Please ensure your policy number is quoted in all correspondence to assist a quick and efficient response.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity as a micro-enterprise, or a charity with an annual income of less than £1 million, or are a trustee of a trust with a net asset value of less than £1 million. You may contact the Financial Ombudsman Service (FOS) at:

Financial Ombudsman Service
South Quay Plaza, 183 Marsh Wall, London E14 9SR
Tel: 0800 0234567 Fax: 0207 964 1001

Please note you have six months from the date of our final response in which to refer to your complaint to the FOS. Referral to the FOS will not affect your right to take legal action against us.

Compensation scheme

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. For claims against insurers, the first 90% of the claim is covered. For compulsory classes of insurance, insurance arranging is covered for 100% of the claim. You can get more information about compensation scheme arrangements from the FSCS.

Data Protection Act 1998

Motorplus Ltd comply with the Data Protection Act 1998. We take your privacy very seriously. We will use your personal information to provide You with the services, products or information, for administration purposes for any matters arising from this policy. We may need to share your information with our service providers, associated organisations and agents for these purposes. Despite any changes we make to this privacy statement we will always use your personal data for the purposes we outline in this statement and in accordance with the Data Protection Act 1998 unless we are advised otherwise.

Motorplus Limited is authorised and regulated by the Financial Services Authority. Regulated by the Ministry of Justice in respect of regulated claims management activities.