

Emergency Licenced Hire Vehicle Insurance

Insurance Product Information Document

Company: Financial & Legal Insurance Company Limited is registered in England, No. 03034220. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under number 202915.

Product: Emergency Licenced Hire Vehicle Insurance

This insurance is underwritten by Financial & Legal Insurance Company Limited. Sold and administered by INSHUR. INSHUR is a trading name of Inshur UK Limited which is Authorised and Regulated by the Financial Conduct Authority under firm reference number 916800 to carry on insurance distribution activities. Inshur UK Limited is registered in England and Wales company number 10830222. Registered office at 2nd Floor, 1 Jubilee Street, Brighton, BN1 1GE.

Manufactured and claims administered by BDElite Ltd. Registered in England, No. 7636844, Registered office: Atria, Spa Road, Bolton, BL1 4AG. Authorised and regulated by the Financial Conduct Authority for insurance distribution and claims management activities. Our firm's reference number is 797920.

This document provides a summary of the key information covered by this policy. It does not contain the full terms and conditions of the policy which can be found in the Emergency Licenced Hire Vehicle Insurance Policy Wording.

What is this type of insurance?

This is an Emergency Licenced Hire Vehicle Insurance policy which is designed to provide you with a replacement vehicle in the event your vehicle is unroadworthy or unavailable to you as a result of Theft, Fire, Vandalism, Flood, or an accident which is your fault. This policy operates alongside your Motor Insurance Policy.



What is insured?

- ✓ **Emergency Licenced Hire Vehicle:** If the insured vehicle is unavailable or unroadworthy following a motor accident for which you are at fault, theft or attempted theft, fire or vandalism. We will arrange and pay for the cost of providing you with a replacement vehicle.



What is not insured?

- **Prior Costs and Expenses:** Any costs incurred before a claim is made and any costs and expenses which we do not authorise.
- **Prior Claims:** Any claim or incident which you knew about, or ought to have known about before the commencement of this policy.
- **Dishonesty, Violence and Fraud:** Any claim which involves actual or alleged dishonesty or violence by you or a statement which is overstated, false or fraudulent.
- **Fines and Damages:** – Any fines, damages or other penalties which you have been ordered to pay by a court or other authority.
- Any costs where you arrange a replacement vehicle without our consent.
- Any claim where a courtesy vehicle that is a suitable near equivalent to the insured vehicle or the replacement vehicle as shown in your Certificate of Insurance would have been available.
- Any claim where you are offered or become entitled to a courtesy vehicle that is a suitable near equivalent to the insured vehicle or the replacement vehicle as shown in your Certificate of Insurance, from any source.
- Any claim where you fail to report the claim to BDElite within 7 days unless there are mitigating/exceptional circumstances, which prevented you from reporting the claim within 7 days.
- Claims reported outside of the Period of Insurance.



Are there any restrictions on cover?

- ! **Emergency Licenced Hire Vehicle:** The replacement vehicle will be provided for up to 14 days.



Where am I covered?

- ✓ **Emergency Licenced Hire Vehicle:** The United Kingdom.



What are my obligations?

- **Claims Reporting:** You must report a claim during the Period of Insurance and immediately you become aware of circumstances which may give rise to a claim.
- **Advice:** You must follow the advice of the advice line.
- **Cooperation:** You must cooperate fully with us and provide within a reasonable time and at your own expense, any requested information and documentation we ask for.



When and how do I pay?

You should make payment to Inshur, this may be by making a one off payment or Inshur may be able to arrange credit facilities if required.



When does the cover start and end?

Your policy covers you for up to 12 months from the date you request your policy to be started. The dates will be referenced on your Certificate of Insurance.



How do I cancel the contract?

- You have the right to cancel this policy:
- With a full premium refund within 14 days of it starting, provided that there have been no claims.
 - No refund of premium will be available after 14 days of it starting.

Customer Information

Making a claim

Claims under this policy will be administered by BDElite Ltd.

In the event of a claim please contact the Inshur Claim Helpline on **0808 164 6545**.

Complaints process

Inshur and BDElite are dedicated to providing you with the high standards of service you have the right to expect. If your complaint relates to the sale of this policy, please contact Inshur on:

Telephone: **0808 169 9165**

Email: help@inshur.com

If your complaint related to this policy or a claim under this policy, please contact BDElite on:

Telephone: **01204 567 500**

Email: customerservices@bdelite.co.uk

Address: Customer Services at BDElite Ltd. Atria, Spa Road, Bolton, BL1 4AG.

Please quote your certificate number in all correspondence.

If BDElite is unable to resolve the complaint to your satisfaction (and if eligible), you can ask the Financial Ombudsman to review your case. This is a free and unbiased service.

Telephone: **0800 023 4567** or **0300 123 9123**

Email: complaint.info@financial-ombudsman.org.uk

Post: Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

Financial Services Compensation Scheme

Financial & Legal Insurance Company Limited is covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you. Further information is available at www.fscs.org.uk or by contacting the FSCS directly on 0800 678 1100.