



REPLACEMENT BIKE SUMMARY OF COVER

This insurance policy, arranged on your behalf by Motorplus Limited, is underwritten by UK General Insurance Limited on behalf of Great Lakes Reinsurance (UK) SE. This cover is provided to you in return for payment of the premium.

This Replacement Vehicle policy is designed to provide you with a replacement hire vehicle should your own vehicle be involved in an accident or suffer damage by fire, malicious damage or is stolen and is not recovered as per the policy wording, summarised below.

This policy will cover the named holder of the policy along with anyone else who is entitled to ride or drive the insured vehicle (and is covered under a motor insurance policy) for replacement vehicle hire charges for up to 28 days after an insured incident.

This summary does not contain the full terms and conditions of your insurance contract, these can be found in your policy wording document and schedule. It will however, provide you with the main significant features and benefits, together with the most important exclusions and limitations that you need to be aware of.

The duration of this insurance policy is typically one year, however it will run alongside your main motor insurance. Therefore if you take out this additional cover mid-term, it will expire at the expiry of your main motor insurance policy.

Important information

It is important that you check that your personal details relating to this insurance are kept up to date to ensure that your cover remains fully effective and in force.

How to make a claim

In the event of a claim, please contact us as soon as practicable giving us as much information as you can about what has happened to bring about the claim. You can contact us by telephone on **0333 241 9556** or by email at **claims@motorplus.co.uk**. Alternatively you can write to us at **Kircam House, 5 Whiffler Road, Norwich NR3 2AL**. Please always quote the reference 'Replacement Vehicle' in order for us to help you more efficiently.

Important:

We will not pay any vehicle hire costs incurred before we accept your claim.

How to make a complaint

We hope that you are completely happy with this policy and the service that you receive, however if you do have any reason to make a complaint, please contact your insurance broker in the first instance if the complaint relates to this policy.

If your complaint is in regards to any aspect of claims, please contact us at the address and telephone number noted above, but marked for the attention of the Quality Assurance Manager. It will assist us in handling your complaint quickly if you can please have your claims reference available when you contact us.

If for any reason it is not possible for us to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. The address and full contact details for them are contained in your policy document on page 2.



Significant features, benefits, exclusions and limitations

Significant features and benefits	Significant exclusions or limitations	Policy section where you can find this
Hire costs for up to 21 days in respect of a suitable replacement vehicle if the insured vehicle is written off or remains unrecovered if stolen.	More than two claims in any one period of insurance are excluded.	Cover section page 7.
If the policyholder cannot meet the hire company's terms and conditions of hire (including but not limited to reasons of their age or previous driving history), a cash benefit of up to £150 per insured event may be payable, OR the insurer may consider reimbursing your outlay up to £300 in respect of alternative public transport costs on receipt of valid receipts or tickets.	All persons to whom a replacement vehicle is supplied must meet the hire company's terms and conditions of hire.	Policy Conditions page 7 - 9
	All claims where valid motor insurance is not held in force covering the use of the vehicle.	Exclusions page 9 - 11
	A replacement vehicle is not available if your own vehicle is a taxi or private hire vehicle.	Throughout the policy

Your cancellation rights

If you decide that for any reason this policy does not meet your insurance needs then please return it to your insurance broker within 14 days from the day of purchase or the day on which you receive your policy documentation, whichever is later, this is called the 'cooling off period'. On the condition that no claims have been made or are pending, the insurer will refund your premium in full.

You may cancel this insurance policy at any time after this 14 day period, however no return of premium will be available.

The insurer will not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 30 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to you at your last known address. Valid reasons for the insurer to cancel this insurance policy include but are not limited to:

- a) Fraud
- b) Non-payment of the premium
- c) Threatening or abusive behaviour
- d) Non-compliance with policy terms and conditions

If the insurer cancels the policy, you will be entitled to a return of premium on a pro-rata basis.

Financial Services Compensation Scheme

Great Lakes Reinsurance (UK) SE is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme in the event that Great Lakes Reinsurance (UK) SE cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can obtain further information about compensation scheme arrangements from the FSCS by visiting www.fscs.org.uk.