

Vehicle Assist Insurance Insurance Product Information Document



Company: Sparta Insurance Services Group Limited

Product: Vehicle Assist

insure | protect | assist

This insurance is:

- Arranged by Sparta Insurance Services Group Limited, an appointed representative of Novitas Underwriting Agency Limited, a private company with registered number 03106533 whose registered office is 167 Turners Hill, Cheshunt, Herts, EN8 9BH and is registered as an insurance intermediary with the Financial Conduct Authority, number 307931.
- Managed by Legal Protection Group Limited, registered in England and Wales, number 10096688.
An appointed representative of Riviera Insurance Services Limited, who is authorised and regulated by the Financial Conduct Authority (FCA) under Firm Reference Number 786116.
- Underwritten by Financial & Legal Insurance Company Limited, No. 1 Lakeside, Cheadle Royal Business Park, Cheadle, Cheshire SK8 3GW Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered in England and Wales under company number 03034220.

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect. Please note, all amounts shown below include any applicable tax.

What is this type of insurance?

Vehicle Assist is vehicle hire insurance contract which provides a replacement hire vehicle following an insured event which leaves your vehicle undriveable or a total loss.



What is insured?

A replacement hire vehicle if your vehicle is:

- ✓ undriveable or declared a total loss following theft, attempted theft, arson, vehicle interference or criminal damage; or
- ✓ declared a total loss following a road traffic accident with another vehicle; or
- ✓ involved in a road traffic accident with another vehicle that leaves your vehicle damaged but deemed repairable.



What is not insured?

There is no cover for vehicle hire costs:

- ✗ incurred before we have accepted your claim;
- ✗ unless your vehicle is undriveable or a total loss;
- ✗ where your vehicle is used as an emergency vehicle, in a race, competition, track day, rally or trial;
- ✗ for motorcycles, vehicles registered for private hire or as a hackney carriage.



Are there any restrictions on cover?

- ! Subject to availability, a hire vehicle will be provided to customers who meet the age and licensing rules of the hire company, including but not limited to:
 - holding a Full UK licence for more than one year, without any of the following endorsement codes: UT, IN, DR, DD.
 - no more than one period of disqualification nor a conviction with a disqualification period of six months or more.
 - being aged between 21 and 85 years, with a maximum of 2 Minor Convictions and 1 Major Conviction (other than the above excluded convictions); or
 - being aged between 18 and 21 years, with no Minor Convictions nor Major Convictions.
- ! Hire is insured for up to 14 days, until your motor insurer returns your vehicle or settles your claim.
- ! Where a hire vehicle is not available to you, the insurer will pay £50 per day for up to 14 days, until your motor insurer returns your vehicle or settles your claim.
- ! You are covered for a maximum of two claims, after which this policy will be cancelled.
- ! We will select the hire company and a hire vehicle of an appropriate model in the group selected and paid for by you.



Where am I covered?

- ✓ The United Kingdom of Great Britain and Northern Ireland.



What are my obligations?

- Your vehicle must be insured under a comprehensive or third party fire and theft policy.
- Prior to submitting a claim under this policy, you must report a claim to your motor insurer, obtain a claim reference number and accept any hire vehicle they provide.
- You must report theft, attempted theft, arson, criminal damage or vehicle interference claims to the Police and obtain a crime reference number.
- If not otherwise included, you will be responsible for arranging temporary insurance cover for the hire vehicle.



When and how do I pay?

Your broker will advise you the methods by which you can pay your premium.



When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



How do I cancel the contract?

You can cancel this policy by notifying your broker within 14 days of either the start date or the date you receive your policy documents, whichever is later. Providing no claims have been made during the current period of insurance, the premium will be refunded in full.

You can cancel at any other time by giving your broker 7 days' notice. Providing no claims have been made during the current period of insurance, you will receive a pro-rata refund for the remaining time on cover and your broker may apply additional charges.