

1st Central HIRE CAR POLICY SUMMARY

This Policy Summary provides key information about the **1st Central Hire Car Policy** and does not contain the full terms and conditions of the **Policy**. For these, please read the Policy Document which follows this Policy Summary carefully.

The **1st Central Hire Car Policy** covers the cost of vehicle hire charges to help **you** stay mobile following a road traffic accident or theft which renders the **insured vehicle** a total loss, or where that vehicle is stolen and is not recovered.

Your insurance contract will be with Ultimate Insurance Solutions Limited on behalf of certain **Underwriters** at Lloyd's. Ultimate Insurance Solutions Limited is authorised and regulated by the Financial Services Authority (registration number 311368).

SIGNIFICANT FEATURES AND BENEFITS:	SIGNIFICANT EXCLUSIONS OR LIMITATIONS:
<ul style="list-style-type: none"> ● Up to 21 days continuous vehicle hire (where the motor insurance policy which runs alongside this Policy is Comprehensive) (What is Covered) ● Up to 14 days continuous vehicle hire (where the motor insurance policy which runs alongside this Policy is Third Party, Fire & Theft) (What is Covered) ● A Group A (ABI Group S1/S2) vehicle provided (e.g. 1.0 litre car), within the geographical limits (Definitions: Hire car) ● A hire car for when the insured vehicle is rendered a total loss through an insured incident (Definitions: insured incident) ● A hire car for when the insured vehicle has been stolen and not recovered (Definitions: insured incident) 	<ul style="list-style-type: none"> ● A maximum of two claims can be made within the period of insurance (What is Covered) ● The insured person must be a full driving licence holder aged 18 to 80 years (Definitions: Insured person) ● The insured person may have to provide comprehensive insurance for the hire car (How to claim) ● All fuel, fares, fines and fees relating to the hire car whilst in your possession (What is Not Covered? a.) ● Any claim where the insured vehicle was being used for hire or reward (What is Not Covered? b.) ● Any claim where the insured vehicle has been stolen which has NOT been reported to the police (What is not Covered? e.) ● Any claim reported to 1st Central more than 14 days after discovery of the insured incident (What is Not Covered? g.)





Duration

The period of the Comprehensive or Third Party, Fire & Theft motor insurance policy which runs alongside this **Policy** and does not exceed 12 months (Definitions: **period of insurance**).

Cancellation

You may cancel **your** Policy and receive a full refund up to 14 days after the start or renewal date of the **Policy**, as long as no claims have been made against the **Policy**. If **you** do not exercise this right to cancel **your** **Policy**, it will remain in force for the term of the **Policy** and **you** will be required to pay the premium. If **you** want to cancel **your** **Policy** after 14 days no refund will be payable. Please contact the **1st Central** Customer Services Team on 0843 208 4000.

Making a Claim

To make a claim please call the Claims Helpline 0800 840 2103 or +44 (0)800 840 2103 if calling from overseas. **You** will need to provide **Your 1st Central** motor Policy number, the date of the incident, and any other information needed to make the claim.

How to Make a Complaint

If **you** want to make a complaint about the **Policy** please write to Ultimate Insurance Solutions Limited, The Connect Centre, Kingston Crescent, North End, Portsmouth, Hampshire PO2 8DE. For details of how to escalate **your** complaint, please see the Complaints section of the **Policy**.

Financial Services Compensation Scheme

You are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation if the **Underwriters** cannot meet their liabilities. This would depend on the type of business, and **your** claim. Further information about the Compensation Scheme is available from the FSCS at www.fscs.org.uk. Telephone 0207 892 7300 or email enquiries@fscs.org.uk



1st Central HIRE CAR POLICY DOCUMENT

Demands and Needs Statement

This **Policy** meets the demands and needs of a driver whose vehicle has been rendered a total loss in a road traffic accident or following its theft or alternatively where their vehicle is stolen and it remains unrecovered and who will be using the replacement vehicle facility operated by **1st Central's** authorised hire provider. This **Policy** will cover **you** against the replacement vehicle hire charges within the terms and conditions of **your 1st Central Hire Car Cover**, which are not recoverable from any Third Party.

1st Central does not make personal recommendations to customers as to the suitability of the **Policy** to individual customers.

Definitions

The following words or phrases have the same meaning wherever they appear in this **Policy**.

Geographical Limits

Great Britain, Northern Ireland, Isle of Man and the Channel Islands (for residents only).

Hire Car

A Group A vehicle (ABI Group S1/S2) as determined by the authorised provider, within the **geographical limits** (e.g. 1.0 litre car).

Insured Incident

Where the motor insurance Policy which runs alongside this Policy is Comprehensive:

A road traffic accident or theft that renders the vehicle a total loss as determined by **1st Central**. Alternatively, it is where the **insured vehicle** has been stolen and remains unrecovered.

OR

Where the motor insurance policy which runs alongside this Policy is Third Party, Fire & Theft:

A road traffic accident or theft that renders the **insured vehicle** a total loss as determined by **1st Central** if the damage is covered under **your** current motor insurance policy OR, by the Third Party **you** are claiming against for **your** losses OR, if a fault accident by a garage who is a member of the Vehicle Builders Association (VBRA) or the Motor Vehicle Repairers Association (MVRA) or another similar recognised body. Alternatively, it is where the **insured vehicle** has been stolen and remains unrecovered.

Insured person/You/Your

A full driving licence holder aged 18 to 80 years who is authorised to drive the **insured vehicle** and is shown on the current Comprehensive or Third Party, Fire & Theft Certificate of Motor Insurance issued by **1st Central**.

Insured Vehicle

Any motor vehicle insured with **1st Central** that is shown on a current Comprehensive or Third Party, Fire & Theft Certificate of Motor Insurance, and for which a premium has been paid for **hire car** cover.



Participating Agent

First Central Insurance Services Ltd (**1st Central**) who are authorised to accept insurance, collect premiums and issue policies on behalf of the **Underwriters**.

Period of Insurance

The period of the Comprehensive or Third Party, Fire & Theft motor insurance policy which runs alongside this **Policy** and does not exceed 12 months.

Policy

This **Policy** of insurance.

Policyholder

The person, firm or company who has taken out this **Policy** and has paid the premium due.

Third Party

The other person(s) and/or party(s) responsible for the **insured incident**, excluding the **insured person** and/or **Policyholder** (as defined in this **Policy**).

Underwriters

Ultimate Insurance Solutions Limited (FSA Registration 311368), The Connect Centre, Kingston Crescent, North End, Portsmouth, Hampshire PO2 8DE, United Kingdom, on behalf of certain **Underwriters** at Lloyd's (FSA registration 202761), One Lime Street, London, EC3M 7HA, United Kingdom. Each **Underwriter** is only liable for his share of the risk and not for each other's share. **You** may ask for the name of the **Underwriters** and the share of the risk each has taken on.

Ultimate Insurance Solutions Limited and The Society of Lloyd's are regulated by the Financial Services Authority and appear in their register. This can be checked at www.fsa.gov.uk.

We/Us/Our

The **Underwriters**.

Your Hire Car Insurance contract

This is to confirm that Ultimate Insurance Solutions on behalf of certain **Underwriters** at Lloyd's will provide the cover described below during the **period of insurance**. Ultimate Insurance Solutions is a Lloyd's Coverholder who has been granted authority to accept insurance and make claims payments on behalf of certain Lloyd's syndicates.

Cover is subject to the terms and conditions that follow.

1st Central's authorised hire provider or an agent of **1st Central's** hire provider provides the benefits under this **Policy** and administers the claims. However the contract is between Ultimate Insurance Solutions on behalf of certain **Underwriters** at Lloyd's and the **Policyholder**.



✔ What is covered

- a) **You** are covered for up to 21 days (Comprehensive) or 14 days (Third Party, Fire & Theft) of continuous car hire within the **geographical limits** following an **insured incident** during the **period of insurance** and within those **geographical limits**.
- b) A maximum of two claims in the **period of insurance** can be made.
- c) **You** may extend the hire by contacting **our** authorised hire provider who will make the arrangements. A discounted rate is available to **1st Central** customers.
- d) The **hire car** must be returned to the authorised provider or its designated agent no later than 48 hours after payment is issued to **you** based on **1st Central's** total loss valuation of **your** claim or no later than the 21st day (Comprehensive) or 14th day (Third Party, Fire & Theft) of hire (whichever comes first).

How to claim Your Hire Car

Making a claim under this **Policy** could not be easier. To report an incident, call the 24 hour Claims Helpline immediately on;

0800 840 2103

or

+44 (0)800 840 2103 from overseas

This UK based Claims Helpline is available 24 hours a day, 365 days a year.

1st Central will advise the authorised hire provider, who will contact **you** to administer **your** claim and arrange the supply of a **hire car**.

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

- a) A security/fuel deposit is payable by **you** on collection of the **hire car**. This is refundable upon its return provided it is free from damage and has the same amount of fuel as when collected.
- b) When taking possession of the **hire car**, the driver will need to produce their full current driving licence and personal identification, e.g. phone bill.
- c) **You** must have a valid Comprehensive or Third Party, Fire & Theft motor insurance policy with **1st Central** to take advantage of this cover.
- d) **1st Central's** authorised hire provider or an agent of **1st Central's** hire provider provides the benefits under this **Policy** and administers the claims. However the contract is between Ultimate Insurance solutions on behalf of certain **Underwriters** at Lloyd's and the **Policyholder**.
- e) A **hire car** will only be provided once confirmation is received from **1st Central** that the **insured vehicle** is a total loss, and not before.



- f) If the **insured vehicle** has suffered theft damage or been stolen **you** must supply a police crime reference number before a **hire car** can be provided.
- g) The **insured person** may have to provide comprehensive insurance for the **hire car**.

We must draw **your** attention to the additional terms and conditions of the authorised hire provider, which are held by **1st Central**, and can be viewed on request. They may affect the provision of the **hire car**.

What is not covered

The following are not covered under this insurance:

- a) All fuel, fares, fines and fees relating to the **hire car** whilst in **your** possession.
- b) Any claim where the **insured vehicle** was being used for hire or reward.
- c) Any claim where **1st Central** do not provide indemnity under the terms of **your** Comprehensive or Third Party, Fire & Theft motor policy.
- d) Any further hire charges incurred after 21 days (Comprehensive) or 14 days (Third Party, Fire & Theft), or more than 48 hours after payment is issued under the terms of the underlying motor policy for a total loss or unrecovered theft, whichever comes first.
- e) Any claim for theft which has not been reported to the police.
- f) Attempted theft, fire, flood, storm, malicious damage or vandalism.
- g) Any claim reported to **1st Central** more than 14 days after discovery of the **insured incident**.
- h) Any claim for a **hire car** more than 14 days after the **insured vehicle** has been declared a total loss.
- i) Sea transit charges in the delivery and collection of the **hire car**.
- j) Any claim arising out of a deliberate or criminal act or omission, which is found to the authorised hire provider's satisfaction to be of a fraudulent or false nature. The **insured person** will be held responsible for any costs paid or incurred as a result.
- k) Any excess payable in the event of a claim involving the **hire car**.
- l) Any **insured incident**, which took place prior to the commencement of this **Policy**.



Notice to the Insured Person

- The **insured person** must take all reasonable steps to minimise the costs of the claim.
- The **insured person** must pay to the **Underwriters** any costs, charges or fees recovered from the Third Party to the extent of the sums covered under this **Policy**.
- The **insured person** must take all action possible to recover any costs, charges or fees the **Underwriters** may have paid or be liable to pay, and pay any such amounts recovered to the **Underwriters**.
- When the hire of a replacement car ends the **Underwriters** can take over and if necessary conduct proceedings in the name of the **insured person** to recover the hire costs of the **hire car** from the Third Party.

Duration

The period of the Comprehensive or Third Party, Fire & Theft motor insurance Policy which runs alongside this **Policy** and does not exceed 12 months (Definitions: **Period of Insurance**).

Cancellation

You may cancel **your Policy** and receive a full refund up to 14 days after the start or renewal date of the **Policy**, subject to no claim having been made against the **Policy**. If **you** do not exercise this right to cancel **your Policy**, it will remain in force for the term of the **Policy** and **you** will be required to pay the premium. If **you** want to cancel **your Policy** after 14 days **you** will need to contact the **1st Central** Customer Services Team on 0843 208 4000. No refund will be payable.

Governing Law and Language

This insurance shall be subject to English law, unless specifically agreed to the contrary. All communication is to be conducted in English.



How to Make a Complaint

Ultimate Insurance Solutions Limited is committed to providing **you** with a high level of customer service at all times. However, if **our** service ever falls below the standard **you** would expect, please contact **us** at:

**The Quality Manager
Ultimate Insurance Solutions Limited
The Connect Centre
Kingston Crescent, North End, Portsmouth
PO2 8DE**

You can also refer **your** complaint at any time to Lloyd's. They can be contacted, either by letter, phone, fax or e-mail at:

**Complaints Department
Lloyd's
One Lime Street
London
EC3M 7HA
Tel: 0207 327 5693
Fax: 0207 327 5225
Email: complaints@lloyds.com**

Should **we** fail to offer **you** a final response within eight weeks of the initial date of **your** complaint, or if **you** are not satisfied with **our** response, **you** may refer the dispute to the Financial Ombudsman Service.

You can write to the Ombudsman at:

**Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR
Tel. 0800 023 4567**

**Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk**

Nothing in this process will adversely affect **your** legal rights.

Financial Services Compensation Scheme

This insurance is covered by the Financial Services Compensation Scheme. If the **Underwriters** are unable to meet their obligations **you** may be entitled to compensation from the scheme depending on the circumstances of any claim. The maximum level of compensation is 90% of the claim with no upper limit. Further information can be obtained from www.fscs.org.uk. Telephone 0207 892 7300 or email enquiries@fscs.org.uk

