

Substitute Vehicle Insurance

Insurance Product Information Document

Company: URIS Group Limited

Product: Substitute Vehicle (Van)

URIS Group Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference Number 307332

This is a brief summary of your insurance policy. It doesn't describe all of the terms and conditions of your contract, so please make sure you read your full policy documents.

What's this type of insurance?

This is a Substitute Vehicle insurance policy that provides a temporary hire vehicle in the event your vehicle has been stolen or damaged beyond economical repair as a result of vandalism or a road traffic accident, which was your fault.



What's insured?

- ✓ A temporary replacement vehicle up to 3.5 tonnes or a car up to 2000cc, for a maximum period of 28 days
- ✓ £20 per day transport costs if a substitute vehicle can't be provided, up to a maximum of £560 per claim
- ✓ Free delivery and collection in the UK
- ✓ 24/7 helpline service



What's not insured?

- ✗ Claims arising from an accident that wasn't your fault
- ✗ The period up until your insurer has confirmed your vehicle is a total loss
- ✗ Any vehicle hire costs incurred before your claim has been accepted
- ✗ Any vehicle more than 2000cc or with more than seven seats
- ✗ Claims arising from a deliberate or criminal act other than theft or vandalism
- ✗ Any costs of fuel, fares, fines or fees relating to the replacement vehicle whilst in your possession.



Are there any restrictions on cover?

- ! You must comply with the hire company's terms and conditions that are in force at the date of the incident
- ! In the event of theft, you must report it to the police
- ! A maximum of two claims can be made during the period of insurance



Where am I covered?

- ✓ This policy covers you in the United Kingdom



What are my obligations?

- You're required to keep to the conditions shown in your full policy documentation. Some examples of these are:
 - You must tell the claims administrator of all matters relating to the incident and notify them immediately if the vehicle's repaired or replaced, if you've received a settlement for the value of the vehicle or your vehicle has been recovered after a theft
 - You must not drive the vehicle after any damage or incident, as this can cause further damage. You have a duty of care to mitigate any loss following such an insured incident
 - If you need to make a claim you must inform us as soon as possible and follow the claims procedure and provide, at your own expense, all the information requested.



When and how do I pay?

You can pay your premium annually by credit/debit card or, if eligible, you can pay by direct debit.



When does the cover start and end?

Subject to payment, your cover will start and end on the dates shown in your policy schedule.



How do I cancel the contract?

Contact us if you want to cancel the policy.

- If this is within the 14 day cooling off period, we'll refund the premium on a pro-rata basis for the period of cover that hasn't been used minus any applicable non-refundable fees
- If you or we cancel the policy at any other time, we'll refund part of the premium on a pro-rata basis for the period of cover that hasn't been used minus any applicable after 14-day cancellation fee and any other non-refundable fees

If your policy is cancelled your insurer won't refund the premium where a non-recoverable claim has been made during the period of cover.