

Your Hire Car Cover

Policy Booklet

myvirginmoney.com



Your Hire Car Cover

This product meets the demands and needs of those who wish to ensure that in the event of the **insured vehicle** being declared a total loss or stolen and not recovered, they will receive the benefit of a **hire car** for a specified period of time.

Hire Car Cover

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 cover**. Cover is subject to the terms and conditions that follow. Payment of the **hire car** premium must be made before cover is provided. Helphire Ltd or a supplier of Helphire Ltd provide the benefits under this cover, however, the contract is between the **underwriter** and the **policyholder**.

Section 1 – Definitions

Please find below an explanation of the words used in this insurance policy.

Insured Person

A full driving licence holder aged 18 to 70 years or in the case of Northern Ireland and the Isle of Man aged 23 to 65 who is included as a driver of the **insured vehicle** in the current Certificate of Car Insurance issued by Virgin Car Insurance.

Policyholder

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

Insured Vehicle

Any motor vehicle insured through Virgin Money that appears on a current Certificate of Car Insurance and for which a premium has been paid for **hire car** cover.

Hire Car

A Group A vehicle provided by Helphire Ltd, within the **territorial limits** (e.g. 1.0 litre car).

Period of cover

The period of the car insurance policy which runs concurrent with this cover and does not exceed 12 months.

Insured Incident

A road traffic accident or theft that renders the **insured vehicle** a total loss as determined by the **insured person's** car insurer if the damage is covered under their current car insurance policy OR, by the party you are claiming against for your losses OR, if a fault accident by a garage which is a member of the Vehicle Builders & Repairers 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.

Territorial Limits

Great Britain, Northern Ireland, Isle of Man and Channel Islands.

Underwriters

Ultimate Insurance Solutions on behalf of certain **underwriters** at Lloyd's. Each underwriter is only liable for their share of the risk and not for each others share. You may ask for the names of the **underwriters** and the share of the risk each has taken on.

Ultimate Insurance Solutions Limited (no. 311368) and the Society of Lloyd's (no.202761) are authorised and regulated by the Financial Services Authority and appear in their register. They are both members of the Financial Services Compensation Scheme. Ultimate Insurance Solutions Limited is a Lloyd's Coverholder who have been granted authority to accept insurance and pay claims on behalf of certain **underwriters** at Lloyd's.

Section 2 – What is covered

- ▶ This insurance provides up to 14 days of continuous car hire within the **territorial limits** following an **insured incident** during the **period of cover** if your cover is third party, fire and theft.
- ▶ This insurance provides up to 21 days of continuous car hire within the **territorial limits** following an **insured incident** during the **period of cover** if your cover is fully comprehensive.
- ▶ A maximum of two claims in the **period of cover** can be made.
- ▶ The **hire car** must be returned to Helphire Ltd or its designated agent no later than 48 hours after settlement with you by the insurer of the **insured vehicle** representing their total loss offer.
- ▶ You may extend the hire by contacting Helphire Ltd on 0800 085 8134. A discounted rate is available from Virgin Car Insurance.

Section 3 – How to claim your hire car

Any **insured incident** must be reported immediately to your insurance provider and to the Police if the **insured vehicle** was stolen. To report your claim, call 0844 335 6108 and we will deal with your claim and Virgin Money will advise Helphire Ltd, who will contact you to arrange the supply of a **hire car**.

You should note the following conditions apply in all circumstances:

- ▶ A fuel service charge is payable ensuring that the vehicle is delivered with sufficient fuel to meet your immediate journey requirements.
- ▶ When taking possession of the **hire car** you will need to produce your full current driving licence and personal identification, (e.g. phone bill).
- ▶ You must have a valid private car insurance policy through Virgin Money to take advantage of this cover.
- ▶ **Hire cars** are provided in accordance with Helphire Ltd or its agents' standard requirements, terms and conditions.
- ▶ A **hire car** will be provided once confirmation is received from the **insured person's** car insurer OR the third party you are claiming against OR, (at the **insured person's** expense) faxed confirmation from a garage, which is a member of the VBRA, MVRA or similar recognised body, that the **insured vehicle** is a total loss.
- ▶ Provision of a **hire car** in Northern Ireland and the Isle of Man is restricted, by law, to **insured persons** aged 23 years and over.
- ▶ If your vehicle has suffered theft, damage or been stolen you must supply a police crime reference number.
- ▶ 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 Helphire Ltd, which are held by Virgin Money, and can be viewed on request. They may affect the provision of the replacement vehicle.

Section 4 – What is not covered

- › All fuel, fares, fines and fees relating to the **hire car** whilst in your possession.
- › Any claim where the **insured vehicle** was being used for hire or reward.
- › Any claim where the **insured person's** car insurer do not provide indemnity under the terms of the underlying motor policy.
- › Any further hire charges incurred after 14 days if your cover is Third Party, Fire and Theft.
- › Any further hire charges incurred after 21 days if your cover is fully comprehensive.
- › Any claim for theft, which has not been reported to the Police.
- › Act of God, attempted theft, malicious damage or vandalism.
- › Any claim reported to Helphire Ltd more than five days after the **insured incident**.
- › Sea transit charges in the delivery and collection of the **hire car**.
- › Any claim arising out of a deliberate or criminal act or omission, which is found to the 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.
- › Any Excess payable in the event of a claim following an accident involving the hire or theft of the **hire car**.
- › Any **insured incident**, which took place prior to the commencement of this insurance.
- › The Excess payable in the event of a claim resulting from damage to or theft of the hire car.

The excess payable will be:

- › **Insured person** 25 and over holding a full licence for over two years = £100
- › **Insured person** 25 and over holding a full licence less than two years = £150
- › **Insured person** 21 to 24 = £150
- › **Insured person** 18 to 21 = £450

For general advice about an accident or cover under this policy please call 0844 335 6604.

Section 5 – Notice to the policyholder

This insurance shall be subject to English law, unless specifically agreed to the contrary.

Helphire Ltd is the supplier of the services provided by the **hire car** cover, however, the contract is between the **underwriter** and the **policyholder**. You may cancel your policy and receive a full refund up to 14 days after purchase subject to no claim being made upon the policy. No refunds will be given after this period, subject to the discretion of Virgin Money.

All communication concerning this policy is to be conducted in English.

Rights of Third Parties

The parties do not intend that any term in this agreement to be enforceable pursuant to the Contracts (Rights of Third Parties) Act 1999.

Cancellation

Within 14 days of receiving your policy documents, you can choose not to continue with the policy – you must write to us to let us know within that time. We'll give you a full refund for the time you have been on cover.

If you decide to cancel your policy after 14 days you will receive a proportionate refund of the premium paid.

What to do if you need to complain

In the first instance, please call us on 0844 335 6604, or write to:

The Quality Manager
Virgin Money
1000 Lakeside North Harbour
Western Road
Portsmouth
PO6 3EN

If you remain dissatisfied with Virgin Money's response you can write to the insurer.

If the insurer is a Lloyd's syndicate you can also contact:

Complaints Department

Lloyd's

One Lime Street

London

EC3M 7HA

Tel: 0207 327 5693

Email: complaints@lloyds.com

If you're not happy with the final response, you can contact the Financial Ombudsman Service – the independent service for settling complaints between consumers and businesses that provide financial services. Write to:

The Financial Ombudsman Service

South Quay Plaza

183 Marsh Wall

London

E14 9SR

Or call the Financial Ombudsman Service on 0300 123 9123.

Please note that you have 6 months from the date of the final response in which to refer your complaint to the Financial Ombudsman Service. Referral to the Financial Ombudsman Service will not affect your right to take legal action against us or the insurer.

You can find full details of our complaint procedure in your Policy Booklet, a copy of which is also available on request.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Further information about compensation scheme arrangements is available from the FSCS on www.fscs.org.uk.

Calls charged at local rate and may be recorded and/or monitored.

Claims line

0844 335 6108

Customer services

0844 335 6604



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