

**Please note**

This is only a summary of the Hire Car cover – full terms and conditions of your cover can be found in your Policy Booklet.

It's important you read your Policy Booklet carefully.

# Hire Car Cover

## Your Policy Summary

*For you to keep*

**Details of your insurer**

The Insurer of your policy is Ultimate Insurance Solutions Limited on behalf of certain Underwriters at Lloyd's, The Connect Centre, Kingston Crescent, Portsmouth, PO2 8DE.

**Your Hire Car Cover**

If your connected Car Insurance is comprehensive this product provides up to 21 days of continuous car hire if your car is declared a total loss or is stolen and not recovered.

If your connected Car Insurance is third party fire and theft this product provides up to 14 days of continuous car hire if your car is declared a total loss or is stolen and not recovered.

**What is covered** – significant features and benefits

- A Group A vehicle (e.g. 1.0 litre car) within Territorial Limits.
- A Hire Car if the Insured Vehicle is rendered a total loss through an Insured Incident.
- A Hire Car if the Insured Vehicle has been stolen and not recovered.

**What is not covered** – significant and unusual exclusions or limitations  
**(the relevant policy section is shown in brackets)**

- A maximum of two claims can be made within the period of insurance.
- The following are not covered under this policy (section 4):
  - Any claim reported more than five days after the Insured Incident.
  - 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 claims for theft which have not been reported to the police.

**Period of cover**

The length of time covered is shown in the Certificate of Car Insurance and does not exceed twelve continuous months.

**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 and we will provide a full refund. If you cancel after 14 days you will receive a pro-rata refund of the premium paid.

**Claims**

You must tell Ultimate Insurance Solutions Limited, about any claim immediately, or any incident that may give rise to a claim under the policy. You can do this by calling **0844 335 6108**.

**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, Ultimate Insurance Solutions Limited, The Connect Centre, Kingston Crescent, Portsmouth PO2 8DE.

If you remain dissatisfied with Ultimate Insurance Solutions Limited's response you can write to the insurer.

If the insurer is a Lloyd's syndicate you can also write to:  
The Complaints Department, Lloyd's, One Lime Street, London EC3M 7HA.

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If you're not happy after receiving a final response letter then 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. You can find full details of our complaints procedure in your policy booklet, a copy of which is also available on request.

**Financial Services Compensation Scheme (FSCS)**

The administrators and the insurer are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if they're unable to meet their obligations. This depends on the type of business and the circumstances of the claim. Further information about compensation scheme arrangements are available from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk)