

Mechanical breakdown: 0207 412 8394

Greenlight mechanical replacement vehicle

IC+ Instructorcover Plus driving school insurance



24 hour claimsline



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Complaints

Step 1

ARAG is committed to providing a first class service at all times. However, if a complaint arises, please contact Us using the number You rang to report Your claim. If in the course of those discussions it becomes clear that the matter has not been resolved to Your satisfaction, details of Your complaint will be passed to Our Customer Relations Department, where We will arrange to have it reviewed at the appropriate level. We will also contact You to let You know that We are reviewing Your complaint. Alternatively, You can contact Our Customer Relations Department directly; We can be reached in the following ways: 0117 917 1561 (hours of operation are 9am-5pm, Mondays to Fridays excluding bank holidays, for Our mutual protection and training purposes, calls may be recorded customerrelations@arag.co.uk ARAG plc, 9 Whiteladies Road, Clifton, Bristol, BS8 1NN

Step 2

Should You remain dissatisfied You can pursue Your complaint further with Lloyd's. They can be reached in the following ways: 0207 327 5693, Fax: 0207 327 5225 complaints@lloyds.com Website: www.lloyds.com/complaints Lloyd's, One Lime Street, London EC3M 7HA.

Step 3

If Lloyd's is not able to resolve the complaint to Your satisfaction then You can refer it to the Financial Ombudsman Service (FOS) provided that it falls within their jurisdiction. The FOS can normally deal with complaints from individuals and small businesses with an annual turnover of less than €2 million. They can be contacted at: 0800 0234 567 or 0300 1239123 complaint.info@financial-ombudsman.org.uk Financial Ombudsman Service, Exchange Tower, London, E14 9SR The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the Financial Ombudsman Service at www.financial-ombudsman.org.uk The FOS's decision is binding upon the Insurer, but You are free to reject it without affecting Your legal rights.

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keyfacts

Significant Features & Benefits	Significant exclusions or limitations	Policy section
The Insurer will pay Your Replacement Vehicle hire costs subject to all the following requirements being met.	You have paid the insurance premium.	2. How this policy helps a)
	The insured keeps to the terms of this policy and cooperates fully with us.	2. How this policy helps b)
	The mechanical breakdown happens in the territorial limit.	2. How this policy helps c)
	The claim <ul style="list-style-type: none"> is reported to us <ul style="list-style-type: none"> during the period of insurance as soon as possible after the mechanical breakdown. the insured agrees to use the type of replacement hire vehicle we decide 	2. How this policy helps d)
	The insured always agrees to use the vehicle hire company nominated by us in any claim.	2. How this policy helps e)
Territorial limit The United Kingdom, Channel Islands, Isle of Man.		Meaning of Words and Terms
	Period of insurance Unless otherwise agreed the period of insurance shall be for twelve months	Meaning of Words and Terms

Greenlight mechanical replacement vehicle

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Head office and registered office:

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Registered in England & Wales. Company number 04601376. Proximo Ltd is Authorised and Regulated by the Financial Conduct Authority. This can be checked by visiting the FCA website at www.fca.org.uk/register or by contacting the FCA on 0800 111 6768 (freephone), or 0300 500 8082. *Calls to 0870 942 numbers will cost 13p per minute plus your phone company's Access Charge.

greenlight mechanical replacement vehicle policy document



had a mechanical breakdown?
call 0207 412 8394

IC+ Instructorcover Plus driving school insurance

24/7 Claimsline • Replacement Vehicle for Mechanical Breakdown

Greenlight mechanical replacement vehicle

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Please read this policy carefully and in full to familiarise yourself with the terms and conditions, as well as the claim reporting procedure.

If You are unsure about anything in this document please contact whoever You purchased Your policy from.

Make a claim

Contact 0207 412 8394 to make a claim under this policy.

Who is ARAG?

We are part of ARAG SE, a global leader in legal expenses insurance and assistance services which generates annual premium income in excess of €1.5 billion. We provide innovative and affordable products to both companies and individuals. We recognise that We will only grow by ensuring that We provide responsive products and an excellent service to Our customers.

What happens if the Insurer cannot meet its liabilities?

Brit Syndicate 2987 at Lloyd's is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation up to 90% of the cost of Your claim, in the unlikely event that the Insurer cannot meet its obligations. Further information about compensation scheme arrangements is available from the FSCS.

Replacement Vehicle Hire Insurance

This policy is a contract between You and the Insurer. The policy and Your, schedule(s) shall be read together as one document.

1. When this policy helps

This policy will help the Insured with a replacement vehicle hire if the Insured Vehicle suffers a mechanical breakdown verified by an independent garage or motoring organisation during the Period of Insurance and within the territorial limits for a maximum of 5 days or sooner if You can drive the Insured Vehicle again.

2. How this policy helps

The Insurer will pay Your replacement vehicle hire costs subject to all the following requirements being met.

- You have paid the insurance premium.
- The Insured keeps to the terms of this policy and cooperates fully with Us.
- The mechanical breakdown happens in the Territorial Limit.
- The claim
 - is reported to Us

- during the Period of Insurance
 - as soon as possible after the breakdown.
 - the Insured agrees to use the type of Replacement Hire Vehicle We decide
- e) the Insured always agrees to use the vehicle hire company nominated by Us in any claim.

3. When this policy does not help

The Insurer will not cover any claim arising from or relating to:

- replacement vehicle hire costs incurred before We accept a claim
- the costs of fares, tolls, fuel, oil or insurance of the Replacement Hire Vehicle
- all fines and penalties relating to the Replacement Hire Vehicle
- any breakdown occurring when the Insured Vehicle:
 - is being used for motor racing, rallies, speed or endurance tests or practices for those activities;
 - is carrying more people or cargo than it is designed to carry;
- any breakdown caused by:
 - the failure to maintain the Insured Vehicle in roadworthy condition including the maintenance of proper levels of oil and water;
 - the Insured Vehicle running out of fuel;
 - the Insured Vehicle not having a serviceable and legal spare wheel and tyre (this exclusion does not apply to motorcycles);
- replacement vehicle hire costs if repairs can be carried out at or near the scene of the breakdown within a reasonable time;
- replacement vehicle hire costs other than those authorised by Us
- the Insured Vehicle being temporarily disabled by floods, ice, snow affected roads or being embedded in sand or mud;
- any event occurring prior to the inception of this policy, and which You knew or ought reasonably to have known could give rise to a claim under this policy
- a dispute with Us or the Insurer not dealt with under Condition 4.

Policy conditions

Where the Insurer's risk is affected by the Insured's failure to keep to any policy condition, the Insurer may cancel Your policy, refuse a claim or withdraw from an ongoing claim. The Insurer also reserves the right to claim back replacement vehicle hire costs from the Insured if this happens.

1. The Insured's responsibilities

An Insured must:

- observe and keep to the terms of this cover
- be properly Insured and licensed to drive the Insured Vehicle
- tax, insure and maintain the Insured Vehicle in a safe and roadworthy condition and service it regularly during the Period of Insurance
- take all reasonable steps to have permanent repairs effected to the Insured Vehicle following a breakdown. If You fail to take such steps, We may refuse to provide assistance if the same fault recurs
- tell Us immediately after You first become aware of any cause, event or circumstances which could to give rise to a claim under this policy
- tell Us immediately of anything that may materially alter Our assessment of the claim
- provide Us with everything We need to help Us to handle the claim
- take reasonable steps to recover replacement vehicle hire costs that the Insurer pays and pay to the Insurer all costs that are recovered should these be paid to You
- minimise any replacement vehicle hire costs and try to prevent anything happening that may cause a claim
- allow the Insurer at any time to take over and conduct in Your name any claim, proceedings or investigation
- meet the age and licensing conditions rules of the hire company We choose and follow any conditions of hire.

2. Consent

We must give Our written consent You to incur any replacement vehicle hire costs. The Insurer does not accept any liability for replacement vehicle hire costs incurred without Our written consent.

3. Settlement

- The Insurer has the right to settle the claim by paying the value of Your claim.
- The Insured must not negotiate, settle the claim or agree to pay any replacement vehicle hire costs incurred without Our agreement.

4. Disputes

If any dispute between the Insured and Us arises from this policy, the Insured can make a complaint to Us as described on the back page of this policy and We will try to resolve the matter. If We are unable to satisfy the Insured's concerns the Insured can ask the Financial Ombudsman Service to arbitrate over the complaint.

5. Fraudulent claims

If the Insured makes any claim which is fraudulent or false, the policy shall become void and all benefit under it will be lost.

6. Cancellation

- You may cancel the policy within 14 days of the date of the purchase of this policy with a full refund of the premium paid provided an Insured has not made a claim which has been accepted.
- You may cancel this policy at any time by giving at least 21 days written notice to Us. The Insurer will refund part of the premium for the remaining period unless the Insured has notified a claim which has been or is subsequently accepted under this policy in which case no return of premium shall be allowed.
- Where there is a valid reason for doing so, the Insurer has the right to cancel the policy at any time by giving at least 21 days written notice to the Insured. The Insurer will refund part of the premium for the unexpired term. We will set out the reason for cancellation in writing. Valid reasons may include but are not limited to:
 - where the party claiming under this policy fails to co-operate with or provide information to Us or the appointed representative in a way that materially affects Our ability to process a claim, or Our ability to defend the Insurer's interests,
 - where the party claiming under this policy uses threatening or abusive behaviour or language, or intimidation or bullying of Our staff or suppliers,
 - where We reasonably suspect fraud.

7. Data Protection Act

It is agreed by the Insured that any information provided to Us and/or the Insurer regarding the Insured will be processed by Us and/or the Insurer, in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may involve passing information to other parties. For Our mutual protection and Our training purposes, calls may be recorded.

8. Contracts (Rights of Third Parties) Act 1999

A person who is not an Insured under this contract has no right to enforce the terms and conditions of this policy under the Contracts (Rights of Third Parties) Act 1999.

Meaning of words & terms

Certain words and terms contained in this policy have been defined as they have the same meaning wherever they appear.

Insured

You and any driver or passenger in or on an Insured Vehicle with Your permission.

Insured Vehicle

The vehicle specified in Your motor insurance policy

Insurer

Brit Syndicate 2987 at Lloyd's (written under unique market reference B0356KA233D12A000 or replacement thereof).

Period of Insurance

The period as shown in Your motor insurance policy schedule to which this policy attaches.

Replacement Hire Vehicle Costs

The costs of a Replacement Hire Vehicle for a maximum of 5 days or until You can drive the Insured Vehicle again, whichever is sooner, subject to a maximum of 3 claims in any one Period of Insurance up to a maximum of £45 + VAT per day inclusive of delivery/collection charges. This is also the most the Insurer will pay for any day after We have accepted Your claim upon which You are entitled to the provision of a hire vehicle under this policy but in respect whereof We are unable to provide a hire vehicle. This is the limit of the Insurer's liability for any and all expenses, losses, or other consequential losses You may suffer due to the non-provision of a hire vehicle under this policy.

Replacement Hire Vehicle

The replacement vehicle hired by Us in the event of a breakdown to the Insured Vehicle. We will decide on the type of vehicle to be hired and the Insured must always agree to use the vehicle hire company nominated by Us.

Territorial Limit

The United Kingdom, Channel Islands, Isle of Man.

We/Us/Our

ARAG plc who is authorised under a binding authority agreement to administer this insurance on behalf of the Insurer, Brit Syndicate 2987 at Lloyd's.

You/Your

The person(s) named in the motor insurance schedule to which this policy attaches.

Greenlight
mechanical
replacement
vehicle

ICV
driving school insurance
Instructorcover Plus

mechanical breakdown?
call 0207 412 8394

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Remove the card above and place in the glove box compartment of Your car. If You have a mechanical breakdown follow the guide and call us on 0207 412 8394.

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