

# Kindertons Guaranteed Hire Vehicle Policy

## Master Certificate Number LES/1007/1488

**keyfacts**<sup>®</sup>

### Policy Summary

Some important facts about the Guaranteed Hire Vehicle policy are summarised below. This summary does not describe all of the terms and conditions of the policy, so you will need to take time to read the insurance policy wording to make sure that you understand the cover that it provides. All references below to the cover provided are contained within the full policy wording. Please note that a full policy wording is available for your inspection upon request.

### Name Of Insurer

This insurance is administered by Legal Insurance Management Ltd, arranged by Kindertons Holdings Ltd & underwritten by UK General Insurance Ltd on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königlinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

Legal Insurance Management, Kindertons Holdings Ltd and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

### Name Of Coverholder

The policy is administered on behalf of the insurers by Legal Insurance Management Ltd, 1 Hagley Court North, The Waterfront, Brierley Hill, West Midlands, DY5 1XF.

### Type Of Insurance

The policy is designed to arrange for a Hire Vehicle to be provided by an approved Hire Vehicle Company whilst yours is rendered Un-Driveable, or where we cannot provide a Hire Vehicle we will reimburse your transportation costs, provided that cover for that occurrence is detailed within the policy wording and is not specifically excluded within the policy Schedule issued.

### Significant Features And Benefits

The policy includes the following features (unless specifically excluded by the policy Schedule issued), which are fully explained in detail in the policy wording.

### Limit Of Indemnity

The maximum number of days We will provide cover for the arrangement of a Hire Vehicle as shown within the Schedule.

In the event that a Hire Vehicle cannot be provided, the maximum amount We will pay for transportation costs shall be £20.00 per day.

A maximum of 2 claims can be covered under this insurance policy in any one Period of Insurance.

Section of Cover	Cover Provided	Specific Section Exclusions (Please note that this only shows the significant exclusions and reference should be made to the policy wording for a definitive list)
A road traffic collision (excluding if due to glass damage only) fire, attempted theft, theft of parts, malicious damage, un-recovered theft of the Insured vehicle or damage to the Insured vehicle engine as a result of misfueling.	<p>If the Insured Vehicle is damaged and rendered Un-Driveable by an Event which occurs within the Territorial Limits, We will arrange for a Hire Vehicle for Your use only until the Insured Vehicle is repaired or in the case where Your Insured Vehicle is declared a total loss by Your motor insurer, until 3 days following payment having been issued to You in settlement of Your Motor Insurance Claim which ever is the earlier and not exceeding the Limit of Indemnity.</p> <p>If due to circumstances beyond Our control, including but not limited to where You do not meet the eligibility criteria of the Hire Vehicle Company, We cannot arrange a Hire Vehicle for You We may, at Our discretion, reimburse transportation costs up to the Limit of Indemnity for the duration of the Hire Period.</p>	<ol style="list-style-type: none"> <li>1. Any Insured Vehicle used in any way for hire or reward including courier work.</li> <li>2. Any charges imposed by the Hire Vehicle Company for additional drivers to be included.</li> <li>3. Any claim which has not been reported to Us within 14 days of the Event giving rise to the claim occurring.</li> <li>4. Any provision of a Hire Vehicle where a Hire Vehicle is already available under any other insurance or other means.</li> <li>5. Any further Hire Vehicle charges incurred after the Hire Period has expired or the Insured Vehicle has been repaired.</li> </ol>

### Significant And Unusual Exclusions Or Limitations

The policy will exclude claims where the incident falls outside of the scope of cover provided by the policy wording or where this is subject to a specific exclusion or limitation. Please refer to the policy wording for full details. The most significant or unusual exclusions or limitations are outlined below.

- Any claim made within 14 days of the first Period of Insurance when the policy originally inceptioned.
- We may limit the period of cover to the number of days specified on the policy Schedule or where due to circumstances beyond our control we cannot arrange a Hire Vehicle for you we may at our discretion reimburse transportation costs up to the Limit of Indemnity for the duration of the Hire Period.
- At conclusion of the claim if you are awarded any costs (not your damages), these must be paid to us.
- Please note that if you should engage the services of anyone prior to making contact with us any costs that you incur are not covered by this Insurance.
- This is a policy where you must notify us during the Period of Insurance and within 14 days of any circumstances which may give rise to any claim under the policy. Failure to do so could mean that we decline to pay a claim.
- The Territorial Limits of the policy are England, Scotland, Wales and Northern Ireland.
- It is your responsibility to ensure that adequate motor insurance cover applies to the Hire Vehicle whilst in your custody and the Hire Vehicle is covered by an insurer authorised and regulated by the Financial Conduct Authority.
- Any damage caused to the hire vehicle is your responsibility.
- You must comply with the Terms and Conditions of the Hire Vehicle Company.
- When taking possession of the Hire Vehicle you must produce your Full UK Driving Licence and any other identification as reasonably required by the Hire Vehicle Company.

### Duration Of The Contract

The cover provided by the policy is normally for a twelve month period. Where this is altered, it will be clearly shown within the quotation provided and policy schedule subsequently issued.

### Cancellation

If you decide that for any reason, this Policy does not meet your insurance needs then please return it to Your agent within 14 days from the day of purchase or the day on which You receive Your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, we will then refund your premium in full.

Thereafter you may cancel the insurance cover at any time by informing Your agent however no refund of premium will be payable.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to you at your last known address. Valid reasons may include but are not limited to:

- a) Where we reasonably suspect fraud
- b) Non-payment of premium
- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms and conditions
- e) You have not taken reasonable care to provide complete and accurate answers to the questions we ask.

Where our investigations provide evidence of fraud or a serious non-disclosure, we may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when you provided us with incomplete or inaccurate information, which may result in your policy being cancelled from the date you originally took it out.

If we cancel the policy and/or any additional covers you will receive a refund of any premiums you have paid for the cancelled cover, less a proportionate deduction for the time we have provided cover, unless the reason for cancellation is fraud and/or we are entitled to keep the premium under the Consumer Insurances (Disclosure and Representations) Act 2012.

### Claims Notification

The person insured by the policy should report immediately (and in accordance with the policy terms and conditions during the period of insurance and no later than 14 days after the occurrence) any incident which may give rise to a claim under the policy. Failure to do so could mean that we decline to pay a claim under the policy. The telephone number for the reporting of a claim is contained within the policy wording.

Please note that we will not enter into dialogue or correspond with anyone other than the Insured Person or the Insured Person's personal representatives (following death or serious incapacity) in relation to the notification and subsequent handling of a claim.

### Complaints Procedure

In the event of a complaint arising under this Insurance, you should in the first instance write to the Managing Director of Legal Insurance Management Ltd at:-

Legal Insurance Management Ltd  
1 Hagley Court North  
The Waterfront  
Brierley Hill  
West Midlands  
DY5 1XF

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. You may contact the Financial Ombudsman Service at:-

Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

T: 0300 123 9123  
E: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
W: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

### Compensation Scheme

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk).