



# Replacement Car Cover



# Your Replacement Car Cover

This is **your** Replacement Car Cover. Thank you for purchasing this through Provident Insurance. This cover will run alongside **your** car insurance policy which has been provided by Provident Insurance, a trading name of Covea Insurance plc, for the **period of insurance**, as detailed on **your policy schedule**, for which **you** have paid or agreed to pay a premium.

This policy will provide **you** with a **replacement car** if **your car** is stolen and not recovered or is deemed a **total loss**, as determined by **us**.

The **hire company** supplies the **replacement car** under this policy; however the insurance contract is between **you** and **us**. The information in this policy document is important and contains the terms and conditions of the contract. Please take time to read through it and contact **us** if **you** need any further information on 03300 240 123. Failure by **you** to comply with the terms and conditions of this policy may result in cover not being provided.

## How to claim

Following an **insured incident**, **you** must report it immediately to **us** on 03300 240 242 and to the police if **your car** has been stolen.

If **you** choose to make a claim, **we** will advise the **hire company**, who will contact **you** to arrange the supply of a **replacement car**. **Your car** must have been confirmed as a **total loss** by **us** or reported to the police as stolen before a claim can be made.

# Definitions

Whenever the words below are used in this booklet they have the following meaning:

## **Replacement Car**

A car as determined by the **hire company**. The **replacement car** provided will be a class A vehicle such as a 3 door, 1.0 litre small hatchback car, to help **you** continue **your** everyday journeys.

## **Insured Incident**

A road traffic accident or incident within the **territorial limits** that renders **your car** a **total loss** as determined by **us**. Alternatively it is where **your car** has been stolen and not recovered.

## **You/Your**

The person or company named as the insured in **your policy schedule**.

## **Your Car**

The vehicle insured with **us** that appears on **your** current certificate of car insurance, and for which a **premium** has been paid for **replacement car** cover.

## **Period of Insurance**

The length of time the insurance cover is effective for as shown on **your policy schedule**. This period is a maximum of 12 months.

## **Premium**

The payment which needs to be paid by **you** to get the benefit of this policy.

## **Hire Company**

Enterprise Rent A Car.

## **Policy Schedule**

This forms part of the car insurance policy with Provident Insurance and contains details of **you** and **your car** and particular features of the insurance. If you have purchased Replacement Car cover, this will be detailed on **your policy schedule**.

## **Territorial limits**

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

## **We/Us/Our**

Provident Insurance which is a trading name of Covea Insurance plc. This insurance policy is provided by Covea Insurance plc.

## **Total loss**

Where **your car** has been confirmed by **us** as not economically repairable (the cost of repair is more than the market value of **your car**) due to circumstances covered under the terms of **your** car insurance policy.

# Cover details

## What is covered

**We** will arrange a **replacement car** for a maximum period of 21 days for use within the **territorial limits** following an **insured incident**, if **your car** is deemed a **total loss** or is stolen and not recovered.

**Your car** must have been confirmed as a **total loss** by **us** or reported to the police as stolen before a claim can be made. No more than two claims can be made under this policy within the **period of insurance**.

Car insurance for the **replacement car** is covered under **your** car insurance policy under the same terms and conditions.

The **replacement car** must be returned to the **hire company** or its designated agent:

- no later than 48 hours after payment is issued to **you** based on our **total loss** valuation of **your** claim; or
- no later than the 21st day of hire (whichever comes first).

## What we need from you

A security/fuel deposit is payable by **you** on collection of the **replacement car**. This is refundable upon the car's return provided it is free from damage and has the same amount of fuel as when collected.

When taking possession of the **replacement car**, the driver will need to produce their full current driving licence, and personal identification, e.g. phone bill and sign the **hire company's** rental agreement.

## What is not covered

The following are not covered under this policy:

- all fuel, fares, fines and fees relating to the **replacement car** whilst in **your** possession;
- any claim where **your car** was being used for hire or reward, racing, competitions, rallies or trials;
- any claim where **we** do not provide cover under the terms of **your** car insurance policy;
- any claim under **your** car insurance policy for theft of **your car** which has not been reported to the police;
- any claim reported to **us** under **your** car insurance policy more than 14 days after the **insured incident**;
- any claim for a **replacement car** more than 14 days after **your car** has been deemed a **total loss** as determined by **us**;
- sea transit charges in the delivery and collection of the **replacement car**;
- any claim **you** make that is dishonest or exaggerated, or where **you** or any insured driver makes a false statement or provides false documents to support a claim;
- any excess payable in the event of a claim involving the **replacement car**; and
- any incident which took place outside of the **replacement car period of insurance**.

# Conditions

The following conditions apply in all circumstances:

- **replacement cars** are provided in accordance with the **hire company** or its agent's standard requirements, terms and conditions (these are available on request).
- a **replacement car** will only be provided once confirmation is received from **us** that **your car** is a **total loss**.
- if **your car** has suffered theft damage (which has rendered **your car** a total loss) or **your car** has been stolen **you** must supply a police crime reference number before a **replacement car** can be provided.

Additional terms and conditions of the **hire company** will apply, these will be supplied to **you** prior to being given a **replacement car** (these are available on request).

## Cancelling your policy

### If you cancel the policy

If **you** want to cancel this policy within 14 days of buying it or receiving **your** policy documents (whichever is the later), **we** will refund the premium in full, unless **you** have made a claim in which case **we** will not refund any premiums. **We** will also do this if **you** want to cancel the policy within 14 days after the renewal date. If **you** choose not to renew **your** policy, **you** will not be charged for the renewal period, providing **we** receive **your** cancellation instructions before **your** renewal is due.

**You** may cancel the policy at any other time by letting **us** know; please call **us** on 03300 240 123, e-mail [help@providentinsurance.co.uk](mailto:help@providentinsurance.co.uk) or write to Provident Insurance, PO Box 847, Dean Clough, Halifax, HX1 9RE. If **you** cancel this policy after the 14 day cooling off period, no refund of premium will be given and all premiums would be due.

If **you** cancel **your** Provident Insurance Car Insurance Policy, this Replacement Car Cover policy will cancel at the same time in line with the cancellation terms outlined in this policy.

### When we may cancel the policy

**We** may cancel this policy by sending **you** seven days' written notice to **your** last known address, if **we** have a good reason for doing so. Some examples of situations where **we** might do this include:

- **you** not paying a premium, including any monthly instalments under a credit agreement, when it is due;
- **you** providing **us** with incorrect information, and failing to put this right when **we** ask **you** to by sending **you** seven days' written notice to **your** last known address.

If **we** cancel **your** policy during the **period of insurance**, **we** will not refund any part of the premium.

# Complaints procedure

Full details of **our** complaints procedure are available on request or may be downloaded from **our** website at [www.providentinsurance.co.uk/help](http://www.providentinsurance.co.uk/help).

If **you** are not satisfied with **our** service, please let **us** know straight away by phoning **us** on 03300 240 640.

If **you** want to make a complaint in writing please contact **our** Customer Relations Team at:

Customer Relations Team  
Provident Insurance  
PO Box 847  
Dean Clough  
Halifax  
HX1 9RE

E-mail: [customer.relations@providentinsurance.co.uk](mailto:customer.relations@providentinsurance.co.uk)

When **you** contact **us** please tell **us** your policy number or your claim reference number (if applicable). Please also give **us your** daytime and evening phone numbers.

For **your** and **our** protection, and for training and monitoring purposes, **we** may record and monitor phone calls.

**You** may be eligible to refer **your** complaint to the Financial Ombudsman Service. For more details, they can be contacted at:

The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Phone: 0800 023 4567

E-mail: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

**Your** legal rights are not affected if **you** take any of the steps shown above.

# More information

## Financial Services Compensation Scheme

**We** are covered by the Financial Services Compensation Scheme (FSCS). **You** may be able to get compensation from the scheme if **we** cannot meet **our** obligations. Replacement Car Cover is covered for 90% of the claim without any upper limit. **You** can get more information about this at [www.fscs.org.uk](http://www.fscs.org.uk) or **you** can phone the FSCS on 0800 678 1100 or 0207 741 4100.

## Law

**You** and **we** can choose the law that governs this insurance contract. Unless **you** and **we** agree differently in writing, English law will apply. **We** supply the policy documents only in English, and will always communicate to **you** in English.

## Registration and Regulatory Information

Provident Insurance is a trading name of Covea Insurance plc. Registered Office: Norman Place, Reading, RG1 8DA. Registered in England and Wales no: 613259. Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number: 202277. This can be checked on the Financial Services Register by visiting the website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the Financial Conduct Authority on 0800 111 6768.

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Correspondence address: PO Box 847, Dean Clough, Halifax, HX1 9RE.

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