

Replacement Car

Insurance Product Information Document

Company: Provident Insurance - a trading name of Covea Insurance plc

Provident
insurance.co.uk 

Registered in England and Wales, Number: 613259. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number: 202277.

Product: Replacement Car

This document provides a summary of the key information relating to this replacement car policy. **Complete pre-contractual and contractual information** on the product is provided in the full policy documentation.

What is this type of insurance?

This is a replacement car policy. This policy will provide you with a replacement car if your car is stolen and not recovered or is deemed a total loss.



What is insured?

We will arrange a replacement car, such as a 3 door 1.0 litre hatchback car if your car is:

- ✓ Deemed a total loss; or
- ✓ Stolen and not recovered.

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



What is not insured?

- ✗ All fuel, fares, fines and fees relating to the replacement car whilst in your possession;
- ✗ Any incident which took place outside the replacement car period of insurance;
- ✗ Any claim reported 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.



Are there any restrictions on cover?

- !! Cover is limited to a maximum of 21 days;
- !! 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;
- !! Replacement cars are provided in accordance with Enterprise Rent-A-Car's standard requirements, terms and conditions (these can be provided upon request).



Where am I covered?

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



What are my obligations?

- You are required to keep to the conditions as shown in your full policy documentation. Some examples of these are:
 - 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;
 - 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.
- The replacement car must be returned to the hire company or its designated agent:
 - No later than 48 hours after payment is issued based on our total loss valuation of your claim; or
 - No later than the 21st day of hire (whichever comes first).



When and how do I pay?

- You can pay the price of your insurance as an annual amount or speak to us about credit facilities.



When does the cover start and end?

- Your policy is an annual policy that runs for a 12 month period. Your schedule will show the start date of your policy.
- This cover runs alongside your car insurance, provided by Provident Insurance. If you cancel your car insurance policy, this Replacement Car Policy will cancel at the same time.



How do I cancel the contract?

If this cover does not meet your needs, please tell us.

If you want to cancel your policy:

- **within 14 days**, we will refund your premium in full;
- **outside of 14 days**, no refund of premium will be given and all premiums would be due.

We will also do this if you want to cancel the policy after the renewal date.

No refund will be given if you have made a claim or if a claim is anticipated since your policy started.