

Car Hire Cover

Demands and Needs Statement

This Policy meets the demands and needs of a driver whose vehicle has been rendered a total loss in a Road Traffic Accident or stolen recovered incident or had their vehicle stolen and it remains unrecovered and who will be using the replacement vehicle facility provided by AVR Ltd. This Policy will cover You against the replacement vehicle hire charges within the terms and conditions of Your Bell Hire Car Cover, which are not recoverable from any Third Party.

Bell does not make personal recommendations as to the suitability of the Policy to individual circumstances.

Hire Car Cover (Comprehensive)

This Policy summary does not contain full terms and conditions of the cover, which can be found in the Policy document. It is important that you read the Policy document carefully which follows this Policy Summary.

Name of The Insurance Undertaking

White Rock Insurance Company PCC Limited, Cell BPI, PO Box 33, Maison Trinity, Trinity Square, St. Peter Port, Guernsey GY1 4AT.

Type of Insurance and Cover

Hire Car Cover

The Bell Hire Car Policy provides insurance to cover the funding of vehicle hire charges to help You stay mobile following a Road Traffic Accident or recovered theft which renders the Insured Vehicle a total loss or where that vehicle is stolen and remains unrecovered, all within the Territorial Limits.

Significant Features and Benefits:

- Up to 21 days of continuous vehicle hire (Section 2: What is Covered?)
- A Group A (ABI Group S1/S2) vehicle provided by AVR Ltd, within the Territorial Limits (e.g. 1.0 litre car) (Definitions: Hire Car)
- A Hire Car for when the Insured Vehicle is rendered a total loss through an Insured Incident (Definitions: Insured Incident)
- A Hire Car for when the Insured Vehicle has been stolen and not recovered (Definitions: Insured Incident)

Significant and Unusual Exclusions or Limitations:

- A maximum of two claims can be made within the Period of Insurance (Section 2: What is Covered).
- The Insured Person must be a full driving licence holder aged 18 years and over (Definitions: Insured Person).

The following are not covered under this Policy:

- All fuel, fares, fines and fees relating to the Hire Car whilst in Your possession (Section 4: What is Not Covered? a.)
- Any claim where the Insured Vehicle was being used for hire or reward (Section 4: What is Not Covered? b.)
- Any claim where the Insured Vehicle has been stolen which has not been reported to the Police (Section 4: What is Not Covered? e.)

- Any claim reported to EUI Ltd more than 14 days after the Insured Incident (Section 4: What is Not Covered? g.)

Duration

The period of the Comprehensive motor insurance policy which runs concurrent with this Policy and does not exceed twelve months (Definitions: Period of Insurance).

Cancellation

You may cancel Your Policy and receive a full refund up to 14 days after receipt of the Policy, subject to no claim having been made upon the Policy. If You do not exercise this right to cancel Your Policy, it will remain in force for the term of the Policy and You will be required to pay the Premium.

If You want to cancel Your Policy after 14 days no refund will be payable.

Please contact EUI Ltd, Capital Tower, Greyfriars Road, Cardiff CF10 3AZ or call **0871 882 1100**.

Claim Notification

To make a claim please call the Claims Line **0844 543 4410**.

How to Make a Complaint

Complaints should be made to EUI Ltd. If you are still not satisfied, please write to the policy Underwriter: White Rock Insurance Company PCC Limited, Cell BPI c/o Managing Director, Ultimate Insurance Solutions Limited, Fifth Floor, The Connect Centre, Kingston Crescent, Portsmouth, Hampshire PO2 8DE.

Tel: 0870 352 1900,
Fax: 0870 606 0075.

If you still feel that the matter has not been resolved to your satisfaction, whilst Guernsey does not operate a Financial Ombudsman Service you may, short of court action, notify the Guernsey Financial Services Commission (our regulator) of your complaint at the following address: The Insurance Division, Guernsey Financial Services Commission, PO Box 128, La Plaiderie Chambers, La Plaiderie, St Peter Port, Guernsey GY1 3HQ.

Financial Services Compensation Scheme

EUI Ltd are covered by the Financial Services Compensation Scheme (FSCS). If EUI Ltd were unable to meet their obligations You may be entitled to compensation from the scheme, depending on the type of insurance and circumstances of any claim. The first £2,000 of a claim or policy is protected in full and above this threshold 90% of the rest of the claim can be met. Further information can be obtained from www.FSCS.org.uk

White Rock Insurance Company PCC Limited – Cell BPI (as Underwriter) are authorised and regulated by the Guernsey Financial Services Commission (GFSC) and are permitted to conduct insurance business in the United Kingdom. They are not regulated by the Financial Services Authority and so are not members of the FSCS. No equivalent scheme operates in Guernsey.

IMPORTANT

Your Hire Car Policy

This is to confirm that White Rock Insurance Company PCC Limited – Cell BPI will provide the cover described below during the Period of Insurance. Cover is subject to the terms and conditions that follow. Payment of the Hire Car Premium must be paid before cover is provided.

Albany Vehicle Rentals Ltd (AVR Ltd) or a supplier of AVR Ltd provides the benefits under this Policy, however the contract is between White Rock Insurance Company PCC Limited – Cell BPI and the Policyholder.

1. Definitions

Please find below an explanation of the words used in this insurance Policy:

Appointed Agents

Albany Assistance Ltd who will act on behalf of the Underwriters in connection with the Policy and its claim administration and may monitor and record calls for Your protection and theirs.

Hire Car

A Group A (ABI Group S1/S2) vehicle as determined by AVR Ltd, within the Territorial Limits (e.g. 1.0 litre car).

Insured Incident

A road traffic accident or stolen recovered incident that renders the Insured Vehicle a total loss as determined by EUI Ltd. Alternatively it is where the Insured Vehicle has been stolen and remains unrecovered.

Insured Person/You/Your

A full driving licence holder aged 18 years and over who appears on the current Comprehensive Certificate of Motor Insurance issued by EUI Ltd.

Insured Vehicle

Any motor vehicle insured with EUI Ltd that appears on a current Comprehensive Certificate of Motor Insurance, and for which a Premium has been paid for Hire Car cover.

Participating Agent

EUI Limited who are authorised to accept insurance, collect premiums and issue policies on behalf of the Underwriters.

Period of Insurance

The period of the Comprehensive motor insurance policy which runs concurrent with this Policy and does not exceed 12 months.

Policy

This Policy of insurance.

Policyholder

The person, firm or company who has taken out this Policy and has paid the Premium due.

Premium

The payment, which needs to be paid to the Participating Agent by You to get the benefit of this Policy.

Provider

AVR Ltd supply the Hire Car.

Albany Assistance Ltd who administer claims.

Territorial Limits

Great Britain, Northern Ireland, Isle of Man and the Channel Islands (for residents only).

Third Party

The other person(s) and/or party(s) responsible for the Insured Incident, excluding the Insured Person and/or Policyholder (as defined in this Policy).

Underwriters

White Rock Insurance Company PCC Limited, Cell BPI, PO Box 33, Maison Trinity, Trinity Square, St. Peter Port, Guernsey, GY1 4AT. Home State: Guernsey. The Underwriter's liability to the Insured hereunder whether in respect of performance or for loss arising from any breach of its obligations or otherwise howsoever is limited to the assets of Cell BPI only and accordingly the rights and entitlement of the Insured Person against the Company in respect of the same is restricted to the available assets of that cell for the time being.

We/Us/Our

Albany Assistance Ltd/AVR Ltd and/or the Underwriters.

2. What is Covered?

- This insurance provides for up to 21 days of continuous car hire within the Territorial Limits following an Insured Incident during the Period of Insurance and within those Territorial Limits.
- A maximum of two claims in the Period of Insurance can be made.

You may extend the hire by contacting Albany Assistance Ltd on **0800 085 8134** who will then contact AVR Ltd to make arrangements. A discounted rate is available to EUI Ltd customers.

The Hire Car must be returned to AVR Ltd or its designated agent no later than 48 hours after payment is issued to the Policyholder based on EUI Ltd's total loss valuation of their claim OR no later than the 21st day of hire (whichever comes first).

3. How to Claim Your Hire Car

Following an Insured Incident, You must report it immediately to EUI Ltd and to the Police if the Insured Vehicle was stolen.

Please only call the Claim Line on **0844 543 4410** to obtain Your Hire Car.

EUI Ltd will advise AVR Ltd, who will contact You to arrange the supply of a Hire Car.

You should note that the following conditions apply in all circumstances:

- a. a security/fuel deposit is payable by You on collection of the Hire Car. This is refundable upon its return provided it is free from damage and has the same amount of fuel as when collected
- b. when taking possession of the Hire Car, the driver will need to produce their full current driving licence and personal identification, e.g. phone bill
- c. You must have a valid Comprehensive motor insurance with EUI Ltd to take advantage of this cover
- d. Hire Cars are provided in accordance with AVR Ltd or its agent's standard requirements, terms and conditions
- e. a Hire Car will only be provided once confirmation is received from EUI Ltd that the Insured Vehicle is a total loss, not before
- f. if the Insured Vehicle has suffered theft damage or been stolen You must supply a Police crime reference number before a Hire Car can be provided

- g. the Insured Person may have to provide Comprehensive insurance for the Hire Car

We must draw Your attention to the additional terms and conditions of AVR Ltd, which are held by EUI Ltd, and can be viewed on request. They may affect the provision of the Hire Car.

4. What is Not Covered?

The following are not covered under this insurance:

- a. all fuel, fares, fines and fees relating to the Hire Car whilst in your possession
- b. any claim where the Insured Vehicle was being used for hire or reward
- c. any claim where EUI Ltd do not provide indemnity under the terms of the underlying motor policy
- d. any further hire charges incurred after 21 days, or more than 48 hours after payment is issued under the terms of the underlying motor policy for a total loss or theft unrecovered, whichever comes first
- e. any claim for theft which has not been reported to the Police
- f. act of God, attempted theft, fire, malicious damage or vandalism
- g. any claim reported to EUI Ltd more than 14 days after the Insured Incident
- h. any claim for a Hire Car more than 14 days after the Insured Vehicle has been determined a total loss
- i. sea transit charges in the delivery and collection of the Hire Car

- j. any claim arising out of a deliberate or criminal act or omission, which is found to the Provider's satisfaction to be of a fraudulent or false nature. The Insured Person will be held responsible for any costs paid or incurred as a result
- k. any excess payable in the event of a claim involving the Hire Car
- l. any Insured Incident, which took place prior to the commencement of this Policy

5. Notice to the Policyholder/Insured Person

Subrogated Rights

- a. The Insured Person must take all reasonable steps to mitigate the costs of the claim
- b. The Insured Person must pay to the Underwriters any sums by way of costs, charges or fees directly recovered from the Third Party to the extent of the sums indemnified under this Policy
- c. The Insured Person must take all action possible to recover any costs, charges or fees the Underwriters may have paid or be liable to pay and pay any such amounts recovered to the Underwriters
- d. Upon conclusion of the hire of a replacement car the Underwriters can take over and if necessary conduct proceedings in the name of the Insured Person to recover the hire costs of the Hire Car from the Third Party

Governing Law and Language

This insurance shall be subject to English Law, unless specifically agreed to the contrary. All communication is to be conducted in English.

Cancellation Right

You may cancel Your Policy within 14 days of receipt of the Policy document and receive a full refund, subject to no claim being made upon the Policy. After this 14-day period, You can cancel the Policy at any time, subject to no claim having been made, by contacting EUI Ltd. No refunds will be given. If you do not exercise Your rights to cancel the Policy, it will continue in force for the term of the Policy and You will be required to pay the Premium.

Please contact EUI Ltd, Capital Tower, Greyfriars Road, Cardiff CF10 3AZ or call **0871 882 1100**.

How to Make a Complaint

Any enquiry or complaint regarding this Policy should be addressed in the first instance to: The Quality Executive, EUI Ltd, Capital Tower, Cardiff CF10 3AZ.

If you are still not satisfied, please write to the policy Underwriter:

White Rock Insurance Company PCC Limited, Cell BPI c/o Managing Director, Ultimate Insurance Solutions Limited, Fifth Floor, The Connect Centre, Kingston Crescent, Portsmouth, Hampshire PO2 8DE. Tel: 0870 352 1900, Fax: 0870 606 0075.

If you still feel that the matter has not been resolved to your satisfaction, whilst Guernsey does not operate a Financial Ombudsman Service you may, short of court action, notify the Guernsey Financial Services Commission (our regulator) of your complaint at

the following address: The Insurance Division, Guernsey Financial Services Commission, PO Box 128, La Plaiderie Chambers, La Plaiderie, St Peter Port, Guernsey GY1 3HQ.

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Supplied by EUI Ltd (FSA Registration No 309378), Capital Tower, Greyfriars Road, Cardiff CF10 3AZ, and is administered by Albany Assistance Ltd (FSA Registration No 312423) Redmond House, Fern Court, Bracken Hill Business Park, Peterlee, Co Durham SR8 2RR and is underwritten by White Rock Insurance Company PCC Limited, Cell BPI, PO Box 33, Maison Trinity, Trinity Square, St. Peter Port, Guernsey GY1 4AT (Home State: Guernsey).

EUI Limited and Albany Assistance Limited are authorised and regulated by the Financial Services Authority. White Rock Insurance Company PCC Limited, Cell BPI are authorised and regulated by the Guernsey Financial Services Commission (GFSC) and are permitted to conduct insurance business in the United Kingdom.

The Hire Car is provided by Albany Vehicle Rentals Ltd. Head Office: Fleet House, Wilcock Road, Old Boston Trading Estate, Haydock, St Helens, Merseyside WA11 9SJ.

For general advice about an incident or cover under this policy please call **0844 543 4410**.

