

# Vehicle Assist Insurance Insurance Product Information Document

Company: Sparta

Product: Vehicle Assist



This insurance is:

- Arranged by Sparta, an appointed representative of Novitas Underwriting Agency Limited, registered in England, number 03106533. Authorised and regulated by the Financial Conduct Authority (FCA No. 307931).
- Managed by Legal Protection Group Limited, registered in England and Wales, number 10096688. An appointed representative of Eldon Insurance Services Limited, who are authorised and regulated by the Financial Conduct Authority (FCA No. 477112).
- Underwritten by Alwyn Insurance Company Limited, registered in Gibraltar, number 106261. Authorised and regulated by the Gibraltar Financial Services Commission.

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect. Please note, all amounts shown below include any applicable tax.

## What is this type of insurance?

**Vehicle Assist** is vehicle hire insurance contract which provides a replacement hire vehicle following an insured event which leaves your vehicle undriveable or a total loss.



### What is insured?

A replacement hire vehicle if your vehicle is:

- ✓ undriveable or declared a total loss following theft, attempted theft, arson, vehicle interference or criminal damage; or
- ✓ declared a total loss following a road traffic accident with another vehicle; or
- ✓ involved in a road traffic accident with another vehicle that leaves your vehicle damaged but deemed repairable.



### What is not insured?

There is no cover for vehicle hire costs:

- ✗ incurred before we have accepted your claim;
- ✗ unless your vehicle is undriveable or a total loss;
- ✗ for claims which happen during the first 48 hours of the first period of cover if you take out this policy at a different time from any other related agreement;
- ✗ where your vehicle is used as an emergency vehicle, in a race, competition, track day, rally or trial;
- ✗ for motorcycles, vehicles registered for private hire or as a hackney carriage.



### Are there any restrictions on cover?

- ! You are covered for a maximum of two claims, after which this policy will be cancelled.
- ! Hire is limited to a single period up to a maximum of 14 days or until your vehicle can be driven again, if this is sooner.
- ! We will select the hire company and the hire vehicle provided will be the most appropriate in line with the vehicle classification of your vehicle and will be no greater than a Category D or Large Compact hire vehicle (this is classified as a medium-sized saloon, for example a Ford C-Max, Citroen Picasso or similar).



### Where am I covered?

- ✓ The United Kingdom of Great Britain and Northern Ireland.



### What are my obligations?

- Your vehicle must be insured under a comprehensive or third party fire and theft policy.
- Prior to submitting a claim under this policy, you must report a claim to your motor insurer, obtain a claim reference number and accept any hire vehicle they provide.
- You must report theft, attempted theft, arson, criminal damage or vehicle interference claims to the Police and obtain a crime reference number.
- You must meet the age and licensing rules of the hire company and follow any conditions of hire.
- If not otherwise included, you will be responsible for arranging temporary insurance cover for the hire vehicle.



### When and how do I pay?

Your broker will advise you the methods by which you can pay your premium.



### When does the cover start and end?

Your cover will run concurrently with the motor insurance policy issued by your motor insurer and will be for a maximum period of 12 months. If you arrange this insurance after the start date of your motor insurance policy, cover under this insurance will be provided from the date you purchased this insurance and will end on the expiry date or cancellation of your motor insurance policy.



### How do I cancel the contract?

You can cancel this policy by notifying your broker within 14 days of either the start date or the date you receive your policy documents, whichever is later. Providing no claims have been made during the current period of insurance, the premium will be refunded in full.

You can cancel at any other time by emailing or telephoning the broker who sold you this policy, however no premium refund will be due.