

Enhanced Courtesy Car

Insurance Product Information Document

Company: Aioi Nissay Dowa Insurance UK Limited

Product: Enhanced Courtesy Car Cover

Enhanced Courtesy Car Cover is underwritten by Aioi Nissay Dowa Insurance UK Limited, who is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and registered in the United Kingdom. Financial Services Register number: 816870.

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in your Enhanced Courtesy Car Cover Policy Document.

What is this type of insurance?

Enhanced Courtesy Car Cover provides a small car with a manual gearbox (typically a one-litre hatchback or similar) if your vehicle is declared a total loss.

This product is administered by ARAG plc.



What is insured?

Courtesy Car Hire

- ✓ We will provide a courtesy car (usually a small one-litre hatchback) for up to 21 days if your car is determined to be total loss following:
 - a road traffic accident that is your fault; or
 - fire, lightning, flood, vandalism, explosion, theft or attempted theft.



What is not insured?

- ✗ Any costs incurred without our consent.
- ✗ Courtesy car hire (or a contribution towards alternative travel costs) incurred after you have purchased a replacement car.
- ✗ Circumstances existing before your cover starts.
- ✗ Insurance excesses for the courtesy car.



Are there any restrictions on cover?

Courtesy Car Hire

- ! Any courtesy car will be a small hatchback to keep you mobile.
 - ! To receive the courtesy car you must:
 - be able to produce a current full valid driving licence which has been continuously in force for six months
 - not work as an entertainer or professional sports person.
- If you cannot comply with the above (or if a courtesy car is not available), you will receive up to £250 towards reasonable and necessary alternative transport costs where you are able to provide official receipts.
- ! Courtesy cars are subject to a £350 excess (for accidental damage/theft) and £75 (+ VAT) glass excess.
 - ! The courtesy car cannot be provided until your claim has been accepted and cover has been confirmed.



Where am I covered?

- ✓ You are covered for accidents in the United Kingdom, the Channel Islands and Isle of Man.



What are my obligations?

- You must report your claim to us as soon as possible and during the period of insurance, using the telephone number shown in your policy.
- You must co-operate with us and the person we appoint to conduct your claim.
- You must act to keep the costs of your claim as low as possible and must agree to a reasonable offer to settle it.
- To obtain courtesy car hire you must be able to produce a current full valid driving licence which has been continuously in force for six months. You must also not work as an entertainer or professional sportsperson.
- You must return the courtesy car when the supplier or we ask you to do so for any valid reason. You must ensure that upon returning the courtesy car, it is clean, has the same level of fuel as when hired, and has all of its handbooks intact to avoid incurring additional charges (as detailed in the Appendix to the Policy Document).



When and how do I pay?

You are charged a separate premium for this cover and it will be paid by the same method at the same time as you pay for your Private Car Insurance Policy.



When does the cover start and end?

The contract is usually for the duration of one year (exact dates are shown in your Schedule). If the Private Car Insurance Policy is cancelled, your Enhanced Courtesy Car Cover will also expire from that cancellation date.



How do I cancel the contract?

You can cancel this Policy in full within 14 days of the inception date and receive a full refund of premium unless you have made a claim. If you cancel this Policy after 14 days of the inception date, you will receive a refund of any premium paid for the remaining insured period, unless you have made a claim. You can cancel your policy at any time by contacting us on 0333 103 0000, using Live Chat or by emailing us at service@insurethebox.com.