

# Enhanced Courtesy Car Cover Policy Document

insurethebox will not give financial advice on whether this policy is suited to your needs. You should read this entire document (in conjunction with your Private Car Policy documents) to ensure that it meets your needs. You should only purchase this policy if you believe that it is right for you.

The cost of this policy includes Insurance Premium Tax. This policy is only available to you at the time that you purchase or renew a insurethebox Private Car Policy.

Policyholders have access to Enhanced Courtesy Car Cover. This document provides the terms and conditions of Enhanced Courtesy Car Cover. Please read it carefully and keep it in a safe place with your Private Car Policy Document, your current Statement of Fact, Schedule, Certificate of Motor Insurance and Important Information document.

If you need to make a claim against Enhanced Courtesy Car Cover you will need to refer to this document.

In return for payment of the premium we have agreed to insure you with the named insurer subject to the terms, conditions and exclusions contained in your Private Car Policy Document and this Enhanced Courtesy Car Cover Policy Document as noted on your Schedule for claims made within the territorial limits during the period of policy cover.

This policy is valid for a period of 12 months from the date of inception of your Private Car Policy.

## Enhanced Courtesy Car Cover

Enhanced Courtesy Car Cover provides you with courtesy car hire up to 21 days.

## The laws that apply to Enhanced Courtesy Car Cover

Unless we have agreed otherwise with you, this insurance is governed by English law and all communication shall be conducted in English.

## Distributor

The distributor is insurethebox, a trading name of Aioi Nissay Dowa Insurance UK Limited.

## Insurer

The insurer of Enhanced Courtesy Car Cover is Aioi Nissay Dowa Insurance UK Limited, who is authorised by the Financial Conduct Authority, and authorised and regulated by the Prudential Regulation Authority, Financial Services Register number 816870. Aioi Nissay Dowa Insurance UK Limited is registered in England and Wales (Company Number: 11105895), registered office: 52-56 Leadenhall Street, London EC3A 2BJ.

## Administrator

The administrator is ARAG plc. Registered in England (Company No. 02585818). Registered Office: 9 Whiteladies Road, Clifton, Bristol BS8 1NN. ARAG plc is authorised and regulated by the Financial Conduct Authority (FCA registered number is 452369).

## Definitions

The words and meanings which are shown as definitions in your Private Car Policy Document will have the same meanings wherever they are shown in this Enhanced Courtesy Car Cover Policy Document unless we state otherwise.

### The following additional definitions apply:

#### **Territorial Limit**

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

#### **Automatic renewal**

To make renewal easy for you, the extra insurances that are covered by this policy will be renewed automatically as described in your Private Car Policy.

#### **Cancellation**

This policy will always expire on **cancellation** of your Private Car Policy and is subject to the **cancellation** conditions shown in that policy. (See Section 12, General Condition 6.) You can cancel this policy in full or in part within 14 days of the inception date of this policy 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.

This policy is separate to your Private Car Policy so cancelling this policy will not automatically cancel your Private Car Policy. Please refer to the **cancellation** section of your Private Car Policy Document if you want to cancel your Private Car Policy as well.

If you or we cancel your Private Car Policy, then this Enhanced Courtesy Car Cover Policy will cancel automatically at the same time.

## Your Cover

### Courtesy car hire

#### **What is covered**

If your car is declared a total loss following:

- a road traffic accident for which you are at fault, or
- fire, lightning, flood, vandalism, explosion, theft or attempted theft;

during the period of policy cover we will arrange and the insurer will pay for the costs of a courtesy car for a single period of up to 21 days provided that you meet the following conditions. Please note that a courtesy car cannot be provided until your claim has been accepted and cover has been confirmed.

The courtesy car will usually be a small car with a manual gearbox (typically a one litre hatchback or similar). The courtesy car is not intended to be an exact replacement for your car.

You, and anyone authorised to drive your car as detailed on your Certificate of Motor Insurance (and meets the conditions laid out below), will have access to the courtesy car and for the same uses as detailed on your Certificate of Motor Insurance.

#### **Conditions for receiving a courtesy car:**

You must

- be able to produce a current full valid driving licence which has been continuously in force for 6 months or more at the time of the incident;
- not work as an entertainer or professional sports person

You must co-operate fully with the courtesy car supplier chosen by us and comply with the terms of the hire contract.

Please also read the Appendix to this document which confirms the main terms and conditions relating to the courtesy car supply.

Where you do not meet the licensing or occupation conditions above, or where a courtesy car is unavailable, the insurer will reimburse you up to £250 towards reasonable and necessary alternative transport costs for travel within the UK. You will have to pay for the cost of transport at the time you arrange it and send official receipts to us to approve payment under this policy.

You must return the courtesy car when the supplier or we ask you to do so for any valid reason, such as the expiry of the 21 day period, or where you have replaced your own car with another one before 21 days has expired. You would also have to return the courtesy car if it is decided that your claim with insurethebox is not a valid one, such as where fraud is suspected, or where you have misrepresented information to insurethebox when applying for the Private Car Policy.

## What is not covered

The insurer will not pay for;

1. courtesy car charges or alternative travel costs incurred after you have purchased a replacement vehicle
2. courtesy car charges to any other supplier:
  - a) unless you do not meet the licensing or occupation conditions
  - b) unless we agree the cost with you before you commit to the charges
3. the cost of fuel
4. any fines for any parking or driving offences, congestion, tolls or road pricing charges and any additional costs for non-payment of these charges
5. any penalty imposed by the courtesy car supplier due to damage caused to, or late return of, the vehicle
6. any charges for travel on any commercial or private airplane.

## How to contact us if you have a claim

### Courtesy car hire

insurethebox will assist you to make a claim for courtesy car hire when assessing your accidental damage or fire and theft claim under Sections 1 or 2 of your Private Car Policy.

Please call us on **0333 103 0030\***

## Privacy statement

This is a summary of how we collect, use, share and store personal information. To view our full privacy statement, please see our website [www.arag.co.uk](http://www.arag.co.uk)

### Collecting personal information

ARAG may be required to collect certain personal or sensitive information which may include name, address, date of birth and if appropriate medical information. We will hold and process this information in accordance with all relevant data protection regulations and legislation. Should we ask for personal or sensitive information, we undertake that it shall only be used in accordance with our privacy statement.

We may also collect information for other parties such as suppliers we appoint to process the handling of a claim.

### Using personal or sensitive information

The reason we collect personal or sensitive information is to fulfil our contractual and regulatory obligations in providing this insurance product, for example to process premium or handle a claim. To fulfil these obligations, we may need to share personal or sensitive information with other organisations.

We will not disclose personal or sensitive information for any purpose other than the purpose for which it was collected. Please refer to our full privacy statement for full details.

### Keeping personal information

We shall not keep personal information for any longer than necessary.

### Your rights

Any person insured by this policy has a number of rights in relation to how we hold personal data including; the right to a copy of the personal data we hold; the right to object to the use of personal data or the withdrawal of previously given consent; the right to have personal data deleted. For a full list of privacy rights and when we will not be able to delete personal data please refer to our full privacy statement.

## General Conditions

Please also read the Appendix to this document which confirms the main terms and conditions relating to the courtesy car supply.

Except for condition 3 – Accident and claims procedure, the General Conditions as shown in Section 12 of your Private Car Policy Document apply to this Enhanced Courtesy Car Cover policy.

## General Exceptions

You are not covered for any claim arising from or relating to:

1. courtesy car hire charges incurred without our consent
2. any actual or alleged act or omission or dispute happening before, or existing at the start of this policy and which you believed or ought reasonably to have believed could lead to a claim
3. any claim where you do not have legal permission to be staying in the UK if you are driving on a non-UK licence
4. a judicial review
5. General exceptions 4. Radioactivity; 5 War, terrorism, riot, civil unrest; and 8 Fraud shown in your Private Car Policy Document.

## Complaints

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service.

If you have any questions or concerns about this policy or how it was sold to you, you should contact the **Insurer**:

Aioi Nissay Dowa Insurance UK Limited  
PO Box 1308  
Newcastle upon Tyne  
NE12 2BF

Email: [complaints.service@insurethebox.com](mailto:complaints.service@insurethebox.com)

Telephone: 0333 103 0000

If you have any questions or concerns about the handling of a claim, you should contact the **administrator**.

ARAG plc  
9 Whiteladies Road  
Clifton  
Bristol  
BS8 1NN

Telephone: +44 (0) 117 917 1561 (9am-5pm, Mon-Fri)

Email: [customerrelations@arag.co.uk](mailto:customerrelations@arag.co.uk)

Website: [www.arag.co.uk](http://www.arag.co.uk)

If your complaint is not resolved to your satisfaction then you may refer it to the Financial Ombudsman Service. They can be contacted by telephone on **0800 023 4567** or **0300 123 9123\***; or you can email them at:

**[enquiries@financial-ombudsman.org.uk](mailto:enquiries@financial-ombudsman.org.uk)**

Or write to them at:

The Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
London  
E14 9SR

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### What happens if the insurer cannot meet its liabilities?

Aioi Nissay Dowa Insurance UK Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation of up to 90% of the cost of your claim, in the unlikely event that the insurer cannot meet its obligations. Further information about compensation arrangements is available from the FSCS.

\* Any calls to numbers starting 03 cost the same as calls to numbers starting 01 or 02 and may be included in any inclusive calls package you may have. insurethebox does not earn any revenue from the use of the 03 number.

## **APPENDIX – Important information on courtesy car hire under the Enhanced Courtesy Car Cover policy:**

Insurance for the courtesy car will be provided by the supplier who has its own Terms and Conditions which they will provide to you when a car is arranged. You need to be aware of the following information:

1. any policy excesses arranged on your insurethebox Private Car Policy do not apply to the courtesy car (refer to point 3 below)
2. the courtesy car supplier may make some charges in the following circumstances:
  - a) If you return the courtesy car with less fuel in than when it was delivered to you, there will be a charge of £1.60 plus VAT per litre of fuel subject to a minimum charge of £5.00
  - b) If you lose or damage the car key(s) or lock them in the courtesy car; or if you lose or damage the car handbooks; you will be charged £250 plus VAT
  - c) If the courtesy car is returned unduly dirty; you will be charged a fee for valeting of £35 plus VAT
  - d) You will be responsible for the full replacement cost of any tyres damaged whilst the courtesy car is in your possession
  - e) You will be responsible for any additional hire charges if you do not return the courtesy car when asked to
  - f) You will be responsible for any fixed penalty offence, parking or congestion charges whilst the courtesy car is in your possession
  - g) You will be responsible for any repair costs for wilful vandalism or wilful neglect by you.
3. the courtesy car supplier will charge the following policy excesses on any claims (please note that these replace the policy excesses in your insurethebox Private Car Policy):
  - a) £350 for any accidental damage and/or theft and/or vandalism (but note point 2.g above)
  - b) £75 plus VAT for any glass repair/replacement.

It is important that you read the full Terms and Conditions relating to the supply of the courtesy car as there are other terms that apply. The supplier will discuss these with you when you make a claim and will also provide you with a written copy for your own records.