

# Lexelle Replacement Hire Vehicle Insurance

## Insurance Product Information Document

Company: Lexelle Limited

Product: Replacement Hire Vehicle

Lexelle Limited is authorised and regulated by the Financial Conduct Authority. (FCA Registration Number 312782)

This insurance is underwritten by Financial & Legal Insurance Company Limited who is authorised by the Prudential Regulation Authority and is regulated by the Financial Conduct Authority and the Prudential Regulation Authority. (FCA Registration Number 202915)

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 the full policy documentation.

### What is this type of Insurance?

The Lexelle Replacement Hire Vehicle Insurance Policy covers Motor Insurance policyholders for the provision of a hire vehicle should their vehicle be damaged and rendered un-driveable as a result of a single road traffic accident, fire, malicious damage theft or attempted theft.



#### What is insured?

- ✓ Covers the Motor Insurance policyholder for the provision of a hire vehicle should their vehicle be rendered un-driveable by an accident, fire damage, malicious damage or theft.
- ✓ Vehicles used for courier & delivery purposes are acceptable provided that this is detailed in the policy schedule and the appropriate premium is paid.
- ✓ If the Insured Vehicle has been professionally adapted or converted to carry a driver or passenger with disabilities and a suitable hire vehicle is not available then the policy will cover for transportation costs up to the daily hire rental costs per day.



#### What is not insured?

- ✗ Any insured vehicle used in any way for hire or reward. A vehicle used for courier/delivery work is acceptable provided that this is shown on Your Schedule and the appropriate premium has been paid
- ✗ Any excess that the hire company apply following an accident, fire or theft involving the hire vehicle.
- ✗ All fuel, fares and fines relating to the hire vehicle whilst it is in your possession.
- ✗ Any provision of a hire vehicle where a hire vehicle is already provided under another insurance or related product.
- ✗ Drivers with more than 2 fault accidents/claims within the past 5 years
- ✗ Drivers with multiple convictions amounting to more than 6 Driving Licence penalty points or any Driving Licence bans within the past 5 years
- ✗ Certain Driving Licence conviction codes are not permitted (see main Policy Terms – “Section 3. Exclusions” - Clause (i) for the full list of codes)
- ✗ Any charges imposed by the Hire Vehicle Company for additional drivers if it is agreed with the Hire Vehicle Company that they can be included.
- ✗ Any claim where the damage sustained to the vehicle was caused during the theft/attempted theft of the contents of the vehicle.
- ✗ Any claim relating to mechanical or electrical breakdown/failure or misfuelling.
- ✗ Fires caused by modifications not approved by the insured vehicle manufacturer or not fitted by an appropriately qualified mechanic/technician, and/or not disclosed to the main motor insurer.
- ✗ Any claims not reported to the claims line within 14 days of the incident, accident or theft occurring.



#### Are there any restrictions on cover?

- ! Drivers must be 21 years of age and over in Great Britain, and 23 years of age and over in Northern Ireland.
- ! For valid claims following vehicle damage the vehicle must be un-roadworthy or in the process of being repaired.
- ! Any incident that gives rise to a claim on this policy must have been reported to the policyholder's main Motor Insurer and they must be actively pursuing repairs or settlement of the claim.
- ! The policy is limited to two (2) claims in any one period of cover.
- ! The hire vehicle will be provided during the reasonable repair period only or until 3 days after payment has been issued in settlement of a Motor Insurance policy claim.
- ! You must be resident in the UK, having lived permanently in the UK for at least 6 months prior to taking out this cover.



## Where am I covered?

You are covered within the United Kingdom.



## What are my obligations?

You must take reasonable care to supply accurate and complete answers to all the questions you are asked when you take out, or make changes to, this policy.

You must notify Lexelle as soon as possible if any of the information in your policy documents is incorrect or if you wish to make a change to your policy. If you do not provide accurate and complete answers to the questions you are asked, or you fail to notify Lexelle of any incorrect information or changes you wish to make, your policy may not operate in the event of a claim.

We may not pay any claim in full or your policy could be invalid. You must follow our claims process which can be found in your policy documentation.



## When and how do I pay?

Your premium will be payable to the broker or agent that you chose to purchase this policy from. Full details of the premium paid will be detailed on your policy schedule.



## When does the cover start and end?

Your cover start date and end date will be detailed on your policy schedule.



## How do I cancel the contract?

If you are unhappy with your policy for any reason you have the right to cancel within 14 days of receiving your policy documents. If you cancel within the 14 days we will refund your premium in full providing no claims have been made or are pending. If you cancel after the 14 days, no refund will be due.

To cancel your policy please contact the broker or agent who sold you the policy.