

Replacement Vehicle Insurance

Insurance Product Information Document

Company: Direct Group Limited

Product: Hedgehog Replacement Vehicle Insurance

Direct Group Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference Number 307332

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contract and contractual information about the product can be found in the policy wording provided by your insurance broker.

What is this type of insurance?

This is a Replacement Vehicle insurance policy which will provide a replacement vehicle for the duration of the hire period in the event of an insured incident occurring during the period of insurance within the geographical limits.



What is insured?

- ✓ A replacement car having an equivalent engine capacity, but not exceeding 2,000cc, will be provided for a maximum hire period detailed in your policy schedule for the below events during the period of insurance and within the geographical limits.
- ✓ A road traffic accident which is your fault, damage by fire, vandalism or attempted theft that renders the insured vehicle a total loss (a write off) or undriveable.
- ✓ Theft of insured vehicle where it is not recovered.
- ✓ In the event that it is not possible to provide a replacement vehicle, we will contribute up to £20 per day towards transportation costs, up to a maximum of £420 per individual claim.
- ✓ Free delivery and collection of the Replacement Vehicle.



What is not insured?

- ✗ The supply of a replacement vehicle to any person who does not meet the hire firm's standard terms and conditions of hire in force at the date of the insured incident.
- ✗ Any vehicle hire costs incurred before our acceptance of a claim or not arranged through us.
- ✗ Where the insured incident has not been reported under your own motor insurance policy.
- ✗ Theft which has not been reported to the police and a crime reference number obtained.
- ✗ Where loss of the insured vehicle arises out of any act of vandalism or any deliberate or criminal act or omission other than vehicle theft.
- ✗ If you are a taxi driver, private hire vehicle driver, self-drive hire operator or motor trader, unless it is for your personal use only.
- ✗ Where the insured vehicle is used for racing, rallies or competitions.
- ✗ Where there is any allegation that the insured Incident arose at a time when you had consumed alcohol or illegal drugs.
- ✗ Any costs of fuel, fares, fines or fees relating to the replacement vehicle whilst in your possession.
- ✗ Any costs of fuel, fares, fines or fees relating to the replacement vehicle whilst in your possession.
- ✗ Any additional hire charges due after the hire period.
- ✗ Any vehicle hire costs after your vehicle is replaced, settlement received for the value of the vehicle or where the vehicle is recovered in the event of theft.



Are there any restrictions on cover?

- ! A maximum of 2 claims can be made during the period insurance.



Where am I covered?

- ✓ The United Kingdom, Channel Islands and Isle of Man.



What are my obligations?

- At the start of the contract the information you provide must be true and complete to the best of your knowledge and belief and you must tell us if anything changes later.
- You must provide complete and accurate answers to any questions asked.
- You must pay the premium on time.
- If you need to make a claim you must inform us as soon as possible and follow the claims procedure and provide, at your own expense, all the information requested.
- You must not act in a fraudulent way or make a claim for any loss or damage that you caused deliberately or was caused with your knowledge.
- You must, at our cost, help us to take legal action against anyone or help us defend any legal action if we ask you to.



When and how do I pay?

You can usually pay your premium as a one-off payment or in monthly instalments. You will need to contact your broker for full details.



When does the cover start and end?

This cover lasts for one year and the dates of cover are specified on your Hedgehog Optional Extras Policy Schedule. Your policy may be renewed and payment taken unless you contact us to stop it before the renewal date. We'll contact you before your renewal date and before taking payment to confirm your renewal terms.



How do I cancel the contract?

You can cancel your policy at www.hedgehoginsurance.com