

Total Mobility

Insurance Product Information Document

Product: Temporary Replacement Vehicle Insurance

Company: Jackson Lee Underwriting is authorised and regulated by the Financial Conduct Authority with registered number 307038. Registered in the UK. Registered address: The Estate Office, Shadrack, Berry Pomeroy, Totnes, Devon, TQ9 6LR.

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 is provided in your policy documents.

What is this type of Insurance?

This product is designed to provide you with a temporary replacement vehicle if your vehicle cannot be driven.



What is insured?

- ✓ A temporary replacement vehicle will be provided to you following; theft, attempted theft, fire or vandalism to your vehicle making it unfit to drive;
- or;
- ✓ following an accident that is your fault and the motor insurer and has declared your vehicle a total loss (write off).



What is not insured?

- ✗ Any incident/claim which happens in the first 48 hours of your policy starting if you have purchased this policy separately from your motor insurance.
- ✗ Any claim where the motor insurer does not agree to pay your claim for loss or damage to your insured vehicle.
- ✗ Any claim where the insured vehicle was being used for hire or reward, racing, competitions, rallies or trials.
- ✗ Any claim where the insured vehicle has been stolen or has suffered damage from attempted theft, malicious damage or vandalism, which you have not reported to the police.
- ✗ Any insurance excess payable in the event of a claim arising out of an accident involving the temporary replacement vehicle.
- ✗ Any claim under this policy which you report to the administrator more than 5 days after the insured vehicle has been determined, or accepted, by the motor insurer (or the Third party insurer) to be a total loss (a write off) or immobilised.
- ✗ Any insured incident, which happened before this policy started.
- ✗ Any claim for a temporary replacement vehicle where your insured vehicle was lost or damaged as a result of flood.
- ✗ Any claim for a temporary replacement vehicle where it is possible to recover the amount paid to you under your motor insurance policy for the loss or damage to your insured vehicle and the cost of a temporary replacement vehicle from a third party.



Are there any restrictions on cover?

- ! The hire period of the replacement vehicle will be up to a maximum of 14 days.
- ! The type of temporary replacement vehicle provided will depend on the cover level you have purchased and will be shown on your policy. The make and model of the vehicle will be decided by the hire company.



Where am I covered?

- ✓ England, Wales and Mainland Scotland.



What are my obligations?

- When taking out or making changes to your policy you must take reasonable care to provide accurate and complete answers to all questions.
- Please tell us immediately about changes which may affect your cover. If you fail to do so, your policy may not be valid and a claim may not be paid. For example you must tell us if; you move house, your name changes or you change your own vehicle.
- The hire car will be provided with some fuel and it is your responsibility to replenish the tank to the same level as you received it.
- You must act honestly throughout your dealings with us and not provide any false or fraudulent statements. If you or anyone acting on your behalf knowingly acts fraudulently we may cancel your policy and/ or initiate criminal proceedings.



When and how do I pay?

- You need to pay your premium as a one-off payment.



When does the cover start and end?

This contract will start and end on the date shown on your insurance policy schedule.



How do I cancel the contract?

- You can cancel this policy in the first 14 days from the date you received your policy documents or from the purchase date, whichever is later. We will refund the full premium to you provided no claims have been made.
- Once the 14 days has expired, you have the right to cancel this insurance, however no refund of premium will be paid.
- You can cancel your policy at any time by contacting Carrot Insurance via LiveChat at www.carrotinsurance.com