

Courtesy Car

We will keep you moving with a replacement car, in the event of an “at fault” accident, a fire or a theft in which the vehicle has not been recovered.

For just £15, you can buy a Replacement Car Policy which will get you back on the road and save you having to pay expensive car hire charges, by providing you with a courtesy car for up to 21 days.

Your replacement car will be generally be available within 48 hours and it's important to note that if you use your car outside Northern Ireland (for example, in the Republic of Ireland), consent needs to be granted by the hire company subject to cover being available under your car insurance policy. The car provided will be up to 1100cc and a manual gearshift.

What is not covered?*

- The 21-day replacement car policy will not cover you if you are involved in an accident which is not your fault.
 - If the driving licence held only permits you to drive an automatic car or if you require a car with any modifications.
 - Any additional costs except those expressly authorised by Abbey Insurance Brokers Ltd.
 - Cover under this policy will commence after the expiry of any cover provided under your private car insurance policy arranged through AbbeyAutoline insurance.
 - In the case of theft, where no crime reference number has been supplied.
 - The cost of fuel and/or liquids for the hire vehicle.
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*Exclusions and Terms and Conditions apply.

ABBEYAUTOLINE REPLACEMENT CAR POLICY WORDING

1. About Us

- 1.1. Replacement Car (the "Policy") is administered and sold by AbbeyAutoline who are a trading style of are Abbey Insurance Brokers Limited ("AbbeyAutoline"). Abbey Insurance Brokers Limited Trading As AbbeyAutoline are authorised and regulated by the Financial Conduct Authority. Registered in Northern Ireland (No. NI053754). Registered Office, 10 Governors Place, Carrickfergus, Co.Antrim. BT38 7BN.
- 1.2. Hire vehicles under the Policy are provided by Reliable Vehicle Solutions Limited. Registered in Northern Ireland (No. NI615186). Registered Office, 10 Governors Place, Carrickfergus, Co.Antrim, BT38 7BN

2. What is Covered?

- 2.1. In addition to any cover provided by your private car insurance policy arranged through *AbbeyAutoline* this Policy will provide you with a hire car for a period of up to **21** days in the event of the vehicle insured under your private car insurance policy (the "*Insured Vehicle*") being declared a total loss following an accident where you are deemed to be at fault, vandalism, fire, theft or attempted theft, subject to a declaration by your Insurer's appointed engineer that the *Insured Vehicle* is a total loss.
- 2.2. The **21** day hire period under this *Policy* is in addition to any cover provided by your private car insurance policy held with *AbbeyAutoline* and will run consecutively to any such existing cover (i.e. cover under this *Policy* will commence after the expiry of the period provided under your private car insurance policy).
- 2.3. The courtesy car supplied to you will be up to 1100cc with a manual gearshift and is subject to availability and the terms and conditions of the company supplying you with the car.

3. Duration of Cover

- 3.1. Our Replacement Car Policy is an annual, non renewable *Policy* which runs concurrently with your private car insurance policy (i.e. the *Policy* begins and ends on the same date as the inception date of your private car insurance policy with *AbbeyAutoline*).
- 3.2. There is a 14 day 'cooling off' period during which you can cancel this Replacement Car Policy. If you cancel within this 14 day cooling off period, we will refund you any fee paid for this *Policy* (providing you have not used it during that time). If you cancel outside this 'cooling-off' period you will not be entitled to any refund, or partial refund, of any fee paid.

4. Terms & Conditions

- 4.1. It is a condition of the *Policy* that the *Insured Vehicle* must:
 - a) be owned by you, or hired to you under contract hire, lease hire or hire purchase agreement;
 - b) be insured by *AbbeyAutoline*;
 - c) be a car, estate car or a 4 x 4 sports utility vehicle;
 - d) not used for hire or reward;
 - e) be registered in the United Kingdom.
- 4.2. The policyholder must provide comprehensive insurance cover for the car supplied at all times during the period of hire. If required, cover may be provided by the hire company at their sole discretion and subject to their Insurer's terms and conditions with any costs incurred being paid by the policyholder.
- 4.3. The policyholder must hold a current, valid driving licence for the type and category of vehicle supplied to them under this *Policy*.
- 4.4. A valid credit card must be supplied to the company supplying the car prior to the commencement of the hire period.

5. Exclusions

- 5.1. There will be no cover under the *Policy* for the following:
 - a) Where use of the hire vehicle is required outside the territorial limits of Northern Ireland, except where the prior express consent has been sought and granted by the hire car provider;
 - b) Where the *Insured Vehicle* remains driveable following any of the occurrences outlined in 1.1:
 - c) Where, as a result of the at fault accident, vandalism, fire, theft or attempted theft, there is no cover available under your private car insurance policy arranged through *AbbeyAutoline*;
 - d) Where you are not pursuing a claim under your private car insurance policy for the at fault accident, vandalism, fire, theft or attempted theft;
 - e) For the first 48 hours following the theft of the *Insured Vehicle* and for the first 48 hours following notification to *AbbeyAutoline's* Claims Department.
 - f) Supply of a hire car for more than 48 hours following the dispatch of any settlement cheque under the private car insurance policy;
 - g) The cost of supplying a hire car which is recoverable from any other source;
 - h) In the case of theft, where no crime reference number has been supplied;
 - i) The cost of fuel and/or liquids for the hire vehicle;
 - j) Any liability to pay any insurance excess incurred as a result of an incident involving the hire vehicle;
 - k) The cost of insurance cover for the hire car supplied to you under the *Policy* (see 3.2. above);
 - l) Any costs incurred other than those expressly authorised by either the car hire provider or *AbbeyAutoline's* Claims Department.

6. Complaints

- 6.1. If you have a complaint about any element of the service received under the *Policy*, please contact *AbbeyAutoline* by phone on (028)93351525 or by post at 10 Governors Place, Carrickfergus, Co.Antrim, BT38 7BN.