

1stCentral.

My hire car cover...



1st Central Hire Car policy summary

This is a summary of **your** hire car policy. It does not contain the full terms and conditions, which can be found in the policy document that follows this policy summary.

The 1st Central hire car policy covers the cost of vehicle hire charges to help **you** stay mobile following a road traffic accident, recovered theft, attempted theft, fire, flood, storm, vandalism or malicious damage which renders the **insured vehicle** a total loss, or where that vehicle is stolen and is not recovered.

This insurance is arranged by Motorplus Limited t/a Coplus and underwritten by Collinson Insurance. This Insurance is effected in England and is subject to the Laws of England and Wales.

Collinson Insurance (a trading name of Astrenska Insurance Limited) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom, under Firm Reference Number 202846. Registered in England number 01708616. These details can be checked on the Financial Services Register by visiting: www.fca.org.uk.

Motorplus Limited t/a Coplus are authorised and regulated by the Financial Conduct Authority.

For ease of reference the policy document page numbers are shown in brackets.

Significant features and benefits	Significant exclusions or limitations
<ul style="list-style-type: none"> • Up to 21 days continuous vehicle hire (p6) • A Group A (ABI Group S1/S2) vehicle provided (e.g. Fiat 500 (1 litre), Citroen C1. (1 litre), Vauxhall Corsa (1.2 litre) or equivalent), within the geographical limits (p4) • A hire car for when the insured vehicle is rendered a total loss through an insured incident (p6) • A hire car for when the insured vehicle has been stolen and not recovered (p7) • In the event we are unable to supply a hire car as you do not meet the hire firms conditions, a payment of £20 per day will be calculated and paid to you on a weekly basis. 	<ul style="list-style-type: none"> • Any further hire charges incurred after 21 days or 5 days after payment is issued to you based on 1st Central's total loss valuation of your claims (whichever comes first) • A maximum of two claims can be made within the period of insurance (p6) • The insured person must be a full UK driving licence holder aged 18 years upwards and have held a full UK driving licence for a minimum of one year (p5) • The insured person may have to provide comprehensive insurance for the hire car (p7) • All fuel, fares, fines and fees relating to the hire car whilst in your possession (p7) • Any claim where you are not covered under the terms of your 1st Central motor policy (p7) • Any claim where the insured vehicle has been stolen which has NOT been reported to the police (p7) • Any claim reported to 1st Central more than 14 days after discovery of the insured incident (p7)

Duration

The 1st Central hire car policy runs for the same period as the motor insurance policy that runs alongside it and does not exceed 12 months (p8).

Cancellation

You may cancel **your** policy and receive a full refund up to 14 days after its start or renewal date, as long as no claims have been made. If **you** do not cancel **your** policy, it will remain in force for the term of the policy and **you** will be required to pay the premium. If **you** want to cancel **your** policy after 14 days no refund will be payable. Please contact the 1st Central customer services team on **0333 043 2085**.

Making a claim

To make a claim please call the claims helpline 0333 043 2011 or +44 (0)333 043 2011 if calling from overseas. **You** will need to provide **your** 1st Central motor policy or claim reference number.

How to make a complaint

If **you** have a complaint, please follow the guidance below and **we** will provide assistance as soon as possible:

Complaints regarding:

Sale of the policy:

Please contact 1st Central who arranged the Insurance on **your** behalf.

Claims:

If **your** complaint is about the handling of a claim, please contact:

Quality Assurance Manager

Coplus

Floor 2

Norfolk Tower

48-52 Surrey Street

Norwich

NR1 3PA

0333 241 9556

Email: qualityteam@coplus.co.uk

We aim to issue a final response within 8 weeks of receiving **your** complaint. **Our** response will be **our** final decision based on the information provided. If there's a delay in **our** investigations, **we**'ll explain the reason and give **you** an estimated time frame for reaching a decision.

If, for any reason, **you**'re still not happy or haven't received a final answer within 8 weeks, **you** have the right to escalate **your** complaint to an independent authority called the Financial Ombudsman Service (FOS). **You** can contact them using the details below:

The Financial Ombudsman Service,
Exchange Tower,
London,
E14 9SR

Tel: **0800 023 4567** (free for people calling from a landline) or **0300 1239 123**

Email: complaint.info@financial-ombudsman.org.uk

Following this complaints procedure does not stop **you** from taking legal action.



Financial Services Compensation Scheme

The Financial Services Compensation Scheme covers this policy. **You** may be entitled to compensation from the scheme if **we** cannot meet **our** liabilities under this policy. Further information about compensation scheme arrangements is available at www.fscs.org.uk or by telephoning **020 7741 4100**.

Your responsibility

You are required under the Consumer Insurance (Disclosure and Representations) Act 2012 to take reasonable care to:

- Supply accurate and complete answers to all the questions 1st Central may ask as part of **your** application for cover under the policy.
- Make sure that all information supplied as part of **your** application for cover is true and correct.
- Tell 1st Central of any changes to the answers **you** have given as soon as possible.

You must take reasonable care to provide complete and accurate answers to the questions 1st Central asks when **you** take out, make changes to, and renew **your** policy. If any information **you** provide is not complete and accurate, this may mean **your** policy is invalid and **you** will not be able to make a claim.

Fraud

You must not act in a fraudulent way. If **you** or anyone acting for **you**:

- Fails to reveal or hides a fact likely to influence whether **we** accept **your** proposal, **your** renewal, or any adjustment to **your** policy,
- Fails to reveal or hides a fact likely to influence the cover **we** provide,
- Makes a statement to **us** or anyone acting on **our** behalf, knowing the statement to be false,
- Sends **us** or anyone acting on **our** behalf a document, knowing the document to be forged or false,
- Makes a claim under the policy, knowing the claim to be false or fraudulent in any way,
- Makes a claim for any loss or damage **you** caused deliberately or with **your** knowledge,

If **your** claim is in any way dishonest or exaggerated, **we** will not pay any benefit under this policy or return any premium to **you**, and **we** may cancel **your** policy immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **you** and inform the appropriate authorities.

Please read this policy carefully so that **you** understand the cover **we** are giving **you** and follow **our** rules. It's important that **you** keep this policy wording and **your** policy schedule in a safe place in case **you** need to look at them later.

1st Central Hire Car policy document

Demands and needs statement

This policy meets the demands and needs of a driver:

- whose vehicle has been declared a total loss as a result of a road traffic accident, recovered or attempted theft, fire, flood, storm, vandalism or malicious damage, or alternatively where their vehicle is stolen and it remains unrecovered, and
- who will be using the replacement vehicle facility operated by **us**.

This policy will cover **you** against the replacement vehicle hire charges that are within the terms and conditions detailed in this document.

1st Central does not make recommendations as to the suitability of the policy to individual customers.

Key requirements

- Any user of the **insured vehicle** must be covered by motor insurance which is in force throughout the duration of the Hire Car policy.
- The **insured vehicle** must be roadworthy at the time of an **insured incident** that gives rise to a claim and covered by a valid MOT certificate (if required).
- The **insured vehicle** must be covered by a valid and current operator's licence (if required).
- The **policyholder** or any other person entitled to drive the **insured vehicle** must meet the terms and conditions of the **hire firm**. Which may include, but are not limited to:
 - a. Meeting any age requirement;
 - b. Having a valid driving licence and have held a full UK driving licence for a minimum of one year;
 - c. Meeting any residency requirements;
 - d. Meeting any driving offence requirements.

If the **policyholder** or any other person entitled to drive the **insured vehicle** cannot meet these requirements, a cash benefit may be payable.

Meaning of words

The following words or phrases have the same meaning wherever they appear in bold in this policy.

Geographical limits

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

Hire car

A Group A vehicle (ABI Group S1/S2, e.g. Fiat 500 (1 litre), Citroen C1. (1 litre), Vauxhall Corsa (1.2 litre) or equivalent, minimum of a 3 door, 5 seat vehicle) as determined by **us**, within the **geographical limits**.

Hire firm

A member of **our** network of approved motor vehicle hire companies.

Insured incident

Where the motor insurance policy which runs alongside this policy is comprehensive: A road traffic accident, recovered theft, attempted theft, fire, flood, storm, vandalism or malicious damage that renders the **insured vehicle** a total loss as determined by 1st Central. Alternatively, it is where the **insured vehicle** has been stolen and remains unrecovered.

OR

Where the motor insurance policy which runs alongside this policy is third party, fire & theft: a recovered theft, attempted theft or fire that renders the **insured vehicle** a total loss as determined by 1st Central.

All claims must be covered under **your** current motor insurance policy.

Insured person/you/your

A full UK driving licence holder aged 18 years upwards who has held a full UK driving licence for a minimum of one year and who is authorised to drive the **insured vehicle** and is shown on the current Certificate of Motor Insurance issued by 1st Central.

Insured vehicle

Any motor vehicle insured with 1st Central that is shown on the current policy schedule, and for which a premium has been paid for **hire car** cover.

Period of insurance

The period of the motor insurance policy which runs alongside this policy and does not exceed 12 months.

Policyholder

The person who has taken out this policy and has paid the premium due.

Third party

The other person(s) and/or party(s) responsible for the **insured incident**, excluding the **insured person** and/or **policyholder** (as defined in this policy).

We/us/our

Motorplus Limited t/a Coplus acting on behalf of Collinson Insurance.

Your hire car insurance contract

This is to confirm that Motorplus Limited t/a Coplus and underwriter by Collinson Insurance will provide the cover described below during the **period of insurance**.

Cover is subject to the terms and conditions that follow.

We and 1st Central provides the benefits under this policy. However, the contract is between Motorplus Limited t/a Coplus and underwritten by Collinson Insurance and the **policyholder**.

Making a claim

To report an incident, call the 24-hour claims helpline immediately on;

0333 043 2011 or **+44 (0)333 043 2011** from overseas

This UK based claims helpline is available 24 hours a day, 365 days a year.

1st Central will advise **us**, who will arrange the supply of a **hire car**.

✓ What is covered

- **You** are covered for up to 21 days of car hire within the **geographical limits** following an **insured incident** that takes place during the **period of insurance** and within those **geographical limits**.
- A maximum of two claims in the **period of insurance** can be made.
- **You** may extend the hire by contacting **us**. A discounted rate is available to 1st Central customers.
- In the event that **we** are unable to provide **you** a **hire car**, a benefit of £20 per day will be paid towards the cost of alternative hire up to a maximum of 21 days or until 5 days after payment is issued to **you** based on 1st Central's total loss valuation of **your** claim (whichever comes first). This will be calculated and paid to **you**, following **your** total loss valuation, unless **we** are satisfied that a delay would cause undue hardship.

The **hire car** must be returned to its designated agent no later than 5 days after payment is issued to **you** based on 1st Central's total loss valuation of **your** claim or no later than the 21st day (whichever comes first).

✗ What is not covered

The following are not covered under this insurance:

- All fuel, fares, fines and fees relating to the **hire car** whilst **you** have it.
- Any claim where **you** are not covered under the terms of **your** 1st Central motor policy.
- Any hire charges incurred after the time the car is due to be returned, as defined under 'what is covered'.

- An **insured incident** involving theft or attempted theft, malicious damage and/or vandalism to **your insured vehicle** which has not been reported to the police and a valid crime reference number obtained.
- Any claim reported to 1st Central more than 14 days after discovery of the **insured incident**.
- Any claim for a **hire car** more than 14 days after the **insured vehicle** has been declared a total loss.
- Sea transit charges in the delivery and collection of the **hire car**.
- Any claim arising out of a deliberate or criminal act or omission, which **we** find to be of a fraudulent or false nature. The **insured person** will be held responsible for any costs paid or incurred as a result.
- Any excess payable in the event of a claim involving the **hire car**.
- Any **insured incident**, which took place prior to the commencement of this policy.
- **We** will not be able to supply a **hire car** to any person who does not meet the **hire firm's** standard terms and conditions of hire in force at the date that the **insured incident** is reported to **us**. In this case, **we** may consider providing an alternative cash benefit.
- **We** reserve the right to recover **hire car** costs from **you** during any period after the hire period if:
 - **you** receive a settlement prior to the expiry of the hire period; or
 - **your** hire period ends but **you** discovered that the **insured vehicle** was legally roadworthy and **you** didn't inform **us**.
- Loss or damage arising as a consequence of:
 - a. War, invasion, act of foreign enemies, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion.
 - b. Terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.
 - c. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or its nuclear component thereof or contamination or poisoning due to the effects of chemical or biological and/or radioactive substances.
 - d. Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
- Any loss, injury, damage, or legal liability arising directly or indirectly from:
 - a. The failure of any computer or other electrical component to correctly recognise any date as its true calendar date.
 - b. Computer viruses.

General conditions

You should note that the following conditions apply in all circumstances:

- A fuel service charge is payable by **you**, ensuring that the **hire car** is delivered with sufficient fuel to meet **your** immediate journey requirements.
- When taking possession of the **hire car**, the driver will need to produce their full current driving licence and personal identification, e.g. phone bill.
- **You** must have a valid Comprehensive or Third Party, Fire & Theft motor insurance policy with 1st Central to take advantage of this cover.
- 1st Central, or their agent, provides the benefits under this policy and claims are administered by **us**.
- A **hire car** will only be provided once confirmation is received from 1st Central that the **insured vehicle** is a total loss, and not before.
- If the **insured vehicle** has suffered vandalism, malicious damage or been stolen **you** must supply a police crime reference number before a **hire car** can be provided.
- The **insured person** may have to provide comprehensive insurance for the **hire car**.

Notice to the insured person

- The **insured person** must take all appropriate steps to minimise the costs of the claim.
- The **insured person** must take all action possible to recover any costs, charges or fees **we** may have paid or be liable to pay, and pay any such amounts recovered to **us**.
- When the hire period for the **hire car** ends, **we** can take over and, if necessary, conduct proceedings in the name of the **insured person** to recover the costs of the **hire car** from the **third party**.

Conditions of Hire

You must abide by the **hire firm**'s terms and conditions of hire at all times during the **hire period**. These terms and conditions will be made available to **you** before **you** opt to accept a **hire car**.

If **you** do not meet these terms and conditions, a cash benefit up to the limit per **insured incident** may be payable as noted in the cover section above. This benefit will be paid at **our** discretion and only when **we** are satisfied that a **hire car** cannot be provided to **you** by the **hire firm**.

You will generally be required to return the **hire car** at the end of the **hire period** to an agreed location and with a full tank of fuel, unless the **hire firm** agree otherwise.

You will be required to present the following documents to the **hire firm**:

- a. Driving licence photo cards and licence summaries/unique codes (obtainable from the DVLA for yourself or any other person **you** wish to drive the **hire car**);
- b. Proof of address/residency, such as a recent utility bill.

If **you** do not provide these documents and, if applicable, a crime reference number **you** will not be provided with a **hire car** and **your** claim will not be covered under this policy.

You must pay the insurance excess arising on any claim relating to the **hire car** which arises within the hire period or pay a collision damage waiver. Full details of this will be made available before hire commences.

Our rights to cancel

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 30 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **you** at **your** last known address. Valid reasons may include but are not limited to:

- Where **we** reasonably suspect fraud.
- Non-payment of premium.
- Threatening and abusive behaviour.
- Non-compliance with policy terms and conditions.
- **You** have not taken reasonable care to provide complete and accurate answers to the questions **we** ask.
- **You** do not or are willing to co-operate in the event of a claim.

If **we** cancel the policy and/or any additional covers, **you** will receive a refund of any premiums **you** have paid for the cancelled cover, less a proportionate deduction for the time **we** have provided cover.

Where **our** investigations provide evidence of fraud or misrepresentation, **we** may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when **you** provided **us** with incomplete or inaccurate information. This may result in **your** policy being cancelled from the date **you** originally took it out and **we** will be entitled to keep the premium.

If your policy is cancelled because of fraud or misrepresentation, this may affect your eligibility for insurance with us, as well as other insurers, in the future.

Governing law

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which **your** main residence is situated.

Coplus Privacy Statement

For full details of how Coplus protects **your** privacy and process **your** data please read the Privacy Statement that accompanies this policy. The Privacy Statement can also be viewed online by visiting:

<https://www.coplus.co.uk/data-privacy-notice>

Sanctions

We shall not provide cover or be liable to pay any claim or other sums, including return premiums, where this would expose **us** to any sanction, prohibition or restriction under United Nations resolutions, asset freezing or trade or economic sanctions, laws or regulations of the European Union, United Kingdom, and/or all other jurisdictions where **we** transact business.

Arbitration Clause

In the event of a disagreement between **you** and **us**, **our** aim is to make things simple and fair. If the matter cannot be resolved via **our** complaints procedure, then **you** can reach out to the Financial Ombudsman Service for assistance. For broader disputes, **we** can turn to arbitration. **We** can jointly pick an arbitrator – it could be a solicitor or barrister. **We** will agree on this together in writing. In case **we** can't reach an agreement the Chartered Institute of Arbitrators can step in to help **us** choose someone. The arbitrator's decision is final, and **we** both have to abide by the outcome. The Arbitrator will also determine who pays the costs of the arbitration process, if costs are awarded against **you**, they are not covered under this policy. This arbitration condition does not affect **your** rights to take separate legal action.

Other formats

If **you** require this document in any other format please do not hesitate to contact **us**.

Telephone calls

Please note that for **our** mutual protection telephone calls may be monitored or recorded.

Renewals

If **you** wish to renew this insurance policy, please contact 1st Central who will be able to discuss **your** requirements.

Contracts (Rights of Third Parties) Act 1999

The terms of this policy are only enforceable by the named insured. A person who is not a named insured has no rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy but this does not affect any right or remedy of a third party, which exists or is available apart from that Act.

Collinson Insurance Privacy Notice

How we use the information about you

As a data controller, we collect and process information about **you** so that we can provide **you** with the products and services **you** have requested. We also receive personal information from **your** agent on a regular basis while **your** policy is still live. This will include **your** name, address, risk details and other information which is necessary for us to:

- Meet our contractual obligations to **you**.
- Issue **you** this insurance policy.
- Deal with any claims or requests for assistance that **you** may have.
- Service **your** policy (including claims and policy administration, payments and other transactions).
- Detect, investigate and prevent activities which may be illegal or could result in **your** policy being cancelled or treated as if it never existed.
- Protect our legitimate interests.

To administer **your** policy and deal with any claims, **your** information may be shared with trusted third parties. This will include members of The Collinson Group, third party administrators, contractors, investigators, crime prevention organisations and claims management organisations where they provide administration and management support on our behalf. Some of these companies are based outside of the European Union where different data privacy laws apply. Wherever possible, we will have strict contractual terms in place to make sure that **your** information remains safe and secure.

We will not share **your** information with anyone else unless **you** agree to this, or we are required to do this by our regulators (e.g. the Financial Conduct Authority) or other authorities.

The personal information we have collected from **you** will be shared with fraud prevention agencies and databases who will use it to prevent fraud and money-laundering and to verify **your** identity. If fraud is detected, **you** could be refused certain services, finance, or employment. Further details of how **your** information will be used by us and these fraud prevention agencies and databases, and **your** data protection rights, can be found by visiting www.cifas.org.uk/fpn and www.insurancefraudbureau.org/privacy-policy.

Processing your data

Your data will generally be processed on the basis that it is:

- Necessary for the performance of the contract that **you** have with us.
- Is in the public or **your** vital interest: or
- For our legitimate business interests.

If we are not able to rely on the above, we will ask for **your** consent to process **your** data.

How we store and protect your information

All personal information collected by us is stored on secure servers which are either in the United Kingdom or European Union.

We will need to keep and process **your** personal information during the period of insurance and after this time so that we can meet our regulatory obligations or to deal with any reasonable requests from our regulators and other authorities.

We also have security measures in place in our offices to protect the information that **you** have given us.

How you can access your information and correct anything which is wrong

You have the right to request a copy of the information that we hold about **you**. If **you** would like a copy of some or all of **your** personal information please contact us by email or letter as shown below:

Email address: data.protection@collinsongroup.com

Postal Address: 3 More London Riverside, London, SE1 2AQ

This will normally be provided free of charge, but in some circumstances, we may either make a reasonable charge for this service, or refuse to give **you** this information if **your** request is clearly unjustified or excessive.

We want to make sure that **your** personal information is accurate and up to date. **You** may ask us to correct or remove information **you** think is inaccurate.

If **you** wish to make a complaint about the use of **your** personal information, please contact our Complaints manager using the details above. **You** can also complain directly to the Information Commissioner's Office (ICO). Further information can be found at <https://ico.org.uk/>.

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