



**My hire
car cover...**

1stCentral.

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 Astrenska Insurance Limited, whose registered office is at 3 More London Riverside, London, SE1 2AQ. This insurance is effected in England and is subject to the Laws of England and Wales.

Astrenska Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial services register number 202846. These details can be checked on the Financial Services Register by visiting: www.fca.org.uk or by contacting the Financial Conduct Authority on **0800 111 6768**.

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 28 days continuous vehicle hire (p6) A Group A (ABI Group S1/S2) vehicle provided (e.g. 1.0 litre car), 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) A payment of £20 per day in the event that we are unable to supply a hire car (p6) A £250 Payment to be provided alongside the hire car (p6) 	<ul style="list-style-type: none"> Any further hire charges incurred after 28 days or 48 hours 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 2066.

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

It is the intention to give **you** the best possible service but if **you** do have any questions or concerns about this insurance or the handling of a claim **you** should follow the Complaints Procedure below:

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

If it is not possible to reach an agreement, **you** have the right to make an appeal to the Financial Ombudsman Service. This also applies if **you** are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten employees.

You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,
Exchange Tower,
London,
E14 9SR
Tel: **0800 023 4567**
Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to **your** statutory rights as a consumer. For further information about **your** statutory rights contact **your** local Citizens Advice Bureau.

If **you** have purchased the insurance policy online, **you** may also raise **your** complaint via the EU Online Dispute Resolution Portal at <http://ec.europa.eu/consumers/odr/>. This will forward **your** complaint to the correct Alternative Dispute Resolution scheme. For insurance complaints in the UK this is the Financial Ombudsman Service. However, this may be a slower route for handling **your** complaint than if **you** contact the Financial Ombudsman Service directly.

Financial Services Compensation Scheme

Astrenska Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if Astrenska Insurance Limited cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

You may also contact the FSCS on their Freephone number: **0800 678 1100** or **020 7741 4100** or **you** can write to: Financial Services Compensation Scheme, P O Box 300, Mitcheldean, GL17 1DY.



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 not recoverable from any **third party**, 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.

Definitions

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

Cash Benefit

A £250 payment made to **you**, following a successful claim under **your hire car 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. 1.0 litre car, minimum of a 3 door, 5 seat vehicle) as determined by **us**, within the **geographical limits**.

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.

Policy

This policy of insurance.

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 Astrenska Insurance Limited.

Your hire car insurance contract

This is to confirm that Motorplus Limited t/a Coplus and underwriter by Astrenska Insurance Limited 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 Astrenska Insurance Limited 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 28 days of continuous 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 28 days or until 48 hours 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.
 - After the event of a successful claim on this car hire **policy**, **we** will also pay **you** a **Cash Benefit** of £250.
- ✗ The **hire car** must be returned to its designated agent no later than 48 hours after payment is issued to **you** based on 1st Central's total loss valuation of **your** claim or no later than the 28th day (whichever comes first).

X 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'.
- Any claim for theft which has not been reported to the police.
- 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**.
- Any **Cash Benefit** will not be paid unless a successful claim has been made on this **policy**.



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**.

Duration

The 1st Central **Hire Car policy** runs for the same period as the motor insurance policy which runs alongside it and does not exceed 12 months (Definitions: **Period of Insurance**).

Cancellation

You may cancel **your policy** and receive a full refund up to 14 days after the start or renewal date of the **policy**, as long as no claim has 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 **you** will need to contact the 1st Central Customer Services Team on 0333 043 2066. No refund will be payable.

Governing law and language

This insurance shall be subject to English law, unless specifically agreed to the contrary. All communication is to be conducted in English.

Privacy Statement

For full details of how **we** protect **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.

Astrenska Privacy Notice

How we use the information about you

As **your** insurer and 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); and,
- 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

In order 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, 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/>.