



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.

Your insurance contract will be with Zenith Insurance plc. Zenith Insurance plc is regulated by the Gibraltar Financial Services Commission and subject to a limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (No. 211787).

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 (p5) • A Group A (ABI Group S1/S2) vehicle provided (e.g. 1.0 litre car), within the geographical limits (p3) • A hire car for when the insured vehicle is rendered a total loss through an insured incident (p5) • A hire car for when the insured vehicle has been stolen and not recovered (p5) • A payment of £20 per day in the event that the authorised provider is unable to supply a hire car (p5) 	<ul style="list-style-type: none"> • A maximum of two claims can be made within the period of insurance (p5) • The insured person must be a full driving licence holder aged 17 to 80 years (p4) • The insured person may have to provide comprehensive insurance for the hire car (p6) • All fuel, fares, fines and fees relating to the hire car whilst in your possession (p6) • Any claim where you are not covered under the terms of your 1ST CENTRAL motor policy (p6) • Any claim where the insured vehicle has been stolen which has NOT been reported to the police (p6) • Any claim reported to 1ST CENTRAL more than 14 days after discovery of the insured incident (p6)

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

If **you** want to make a complaint about the **policy** please write to the appointed complaints handler: Ultimate Insurance Solutions Limited, The Connect Centre, Kingston Crescent, North End, Portsmouth, Hampshire PO2 8DE. For details of how to escalate **your** complaint, please see the complaints section of the **policy**.

Financial Services Compensation Scheme

You are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation if the **underwriters** cannot meet their liabilities. This would depend on the type of business, and **your** claim. Further information about the Compensation Scheme is available from the FSCS at www.fscs.org.uk. Telephone 0800 678 1100 or 0207 741 4100 or email enquiries@fscs.org.uk



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 1ST CENTRAL's **authorised provider**.

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**.

Authorised provider

Helphire Ltd.

Appointed agent

Albany Assistance Ltd.

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 the **authorised provider**, 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 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 if the damage is covered under **your** current motor insurance policy OR, by the **third party you** are claiming against for **your** losses OR, if a fault accident by a garage who is a member of the Vehicle Builders Association (VBRA) or the Motor Vehicle Repairers Association (MVRA) or another similar recognised body. Alternatively, it is where the **insured vehicle** has been stolen and remains unrecovered.

Insured person/you/your

A full driving licence holder aged 17 to 80 years 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 Certificate of Motor Insurance, and for which a premium has been paid for **Hire Car** cover.

Participating agent

First Central Insurance Management Ltd (1ST CENTRAL) who are authorised to accept insurance, collect premiums and issue policies on behalf of the **underwriters**.

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**).

Underwriters

Zenith Insurance plc. Authorised Insurers, registered in Gibraltar No 84085. Registered Office: 846-848, Europort, Gibraltar. Zenith Insurance plc is regulated by the Gibraltar Financial Services Commission and subject to a limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (No. 211787). This can be checked on the Financial Services Register at www.fca.org.uk or by contacting them on 0800 111 6768

We/us/our

The **underwriters**.

Your hire car insurance contract

This is to confirm that Zenith Insurance plc will provide the cover described below during the **period of insurance**.

Cover is subject to the terms and conditions that follow.

1ST CENTRAL's **authorised provider**, or their agent, provides the benefits under this **policy**. However the contract is between Zenith Insurance plc 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 the **authorised provider**, 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 **our authorised provider**. A discounted rate is available to 1ST CENTRAL customers.
 - In the event that the **authorised provider** is 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.
- ✗ The **hire car** must be returned to the **authorised provider** or 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 is found to the **authorised provider's** satisfaction 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**.



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's **authorised provider**, or their agent, provides the benefits under this **policy** and claims are administered by the **appointed agent**. However the contract is between Zenith Insurance plc d and the **policyholder**.
- 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 theft 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**.

We must draw **your** attention to the additional terms and conditions of the **authorised provider**, which are held by 1ST CENTRAL, and can be viewed on request. They may affect the provision of 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 the **underwriters** may have paid or be liable to pay, and pay any such amounts recovered to the **underwriters**.
- When the hire of a replacement car ends the **underwriters** 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.



How to make a complaint

Zenith Insurance plc is dedicated to delivering a first class level of service; however we accept that things can occasionally go wrong. If a complaint regarding **your** policy or claim cannot be resolved with 1ST CENTRAL it can be passed to our service providers, Ultimate Insurance Solutions Limited.

You can contact them at the address below:

**The Quality Manager
Ultimate Insurance Solutions Limited
The Connect Centre
Kingston Crescent
Portsmouth
PO8 2DE
Tel: 0333 200 0668**

When contacting Ultimate Insurance Solutions Limited please provide:

- a policy number and/or claim number
- an outline of your complaint
- a contact telephone number

They will make every effort to resolve **your** complaint immediately. If they cannot resolve **your** complaint by the end of the next working day they will acknowledge **your** complaint within five working days and do their best to resolve the problem within four weeks by sending **you** a final response letter.

If they are unable to do so, they will write to advise **you** of progress and will endeavour to resolve **your** complaint in full within the following four weeks. If they are still unable to provide **you** with a final response at this stage, they will write to you explaining why and advise when you can expect a final response.

At this point you may refer your complaint to The Financial Ombudsman Service at the following address:

**The Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR**

You have the right of referral within six months of the date of your final response letter. Whilst we and our UK service providers are bound by the decision of the Financial Ombudsman Service, **you** are not. Following the complaints procedure above does not affect **your** right to take legal action.

Financial Services Compensation Scheme

This insurance is covered by the Financial Services Compensation Scheme. If the **underwriters** are unable to meet their obligations **you** may be entitled to compensation from the scheme depending on the circumstances of any claim. The maximum level of compensation is 90% of the claim with no upper limit. Further information can be obtained from www.fscs.org.uk. Telephone 0800 678 1100 or 0207 741 4100 or email enquiries@fscs.org.uk