

Guaranteed Replacement Vehicle



Insurance Product Information Document

Company: ARAG Legal Expenses Insurance Company Limited

Product: Guaranteed Replacement Vehicle

ARAG Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority. Registered in England and Wales.

This document provides a summary of the key information relating to this insurance policy. You can find all of the pre-contractual and contractual information on the product in the full policy documentation. The ARAG Guaranteed Replacement Vehicle Policy Wording should be read together with John Lewis Money's Statement of Fact, Certificate of Insurance and Policy Schedule. It is important that you read all these documents carefully.

What is this type of insurance?

This policy is designed to provide a replacement vehicle if you cannot use your own as a result of an accident, or because it has been stolen. If a situation occurs where we are unable to provide a replacement vehicle, we will instead provide a financial contribution towards your transportation costs.



What is insured?

- ✓ If the insured vehicle is damaged and declared a write-off following an at-fault accident, or if the insured vehicle is stolen, we will pay for the costs of a replacement vehicle for a continuous period up to a maximum 21 days
- ✓ In the event of a valid claim under this cover, if we cannot provide a hire vehicle, we will contribute towards your transportation costs at a daily rate of £40 per day up to a maximum of £840 per individual claim which you make in the period of insurance



What is not insured?

- ✗ Any claim which has not been reported to us within 14 days of the event giving rise to the claim occurring
- ✗ Any provision of a hire vehicle where a hire vehicle is already available under any other insurance or other means
- ✗ Any further hire vehicle charges incurred after the hire period has expired or the insured vehicle has been recovered and repaired (in the case of theft)
- ✗ Any claim where you do not have a valid motor vehicle insurance policy, valid road tax or MOT for the insured vehicle or a valid driving licence
- ✗ Any claim arising from your use of alcohol or drugs



Are there any restrictions on cover?

- ! The maximum hire period shall be 21 days



Where am I covered?

- ✓ England and Wales, the mainland of Scotland and Northern Ireland



What are my obligations?

- At the start of the contract the information you provide must be true and complete to the best of your knowledge and belief and you must tell us if anything changes later
- You must provide complete and accurate answers to any questions asked
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover
- You must notify us during the period of insurance and within 14 days of any circumstances which may give rise to any claim under the policy



When and how do I pay?

Payment options will be agreed with John Lewis Money. Any questions about payment or refunds should be directed to John Lewis Money.



When does the cover start and end?

The policy is for a period of one year starting from the date shown on your Certificate of Insurance for your underlying John Lewis Money Motor Insurance policy. The policy is renewable each year alongside that underlying Motor Insurance.



How do I cancel the contract?

You can cancel your Guaranteed Replacement Vehicle policy at any time by calling John Lewis Money on **0345 608 9032** or writing to John Lewis Money Insurance, 2nd Floor, Dencora Court, Tylers Avenue, Southend SS1 2BB, or through your online account at www.insurance.johnlewismoney.com. You will not be charged a cancellation fee if you cancel 14 days from your policy start date, or the day you receive your policy documents (whichever is later). If you cancel after 14 days, you will be charged a cancellation fee.

If you haven't made a claim or had a claim made against you, and when you cancel:

- The insurance cover hasn't started, we'll give a full refund of any premium paid.
- The insurance cover has started, we'll deduct an amount for the time you've had on cover and refund the rest.

If you've made a claim or had a claim made against you:

- You'll not be entitled to a refund.
- If you pay by monthly instalments under a credit agreement, you'll need to settle the remaining annual premium in full.

For further details on cancellation and fees, please refer to the Terms of Business and your policy wording.

Please note, this cover is an additional benefit to your underlying John Lewis Money Car Insurance policy and cannot be held as a standalone policy. If you cancel your Car Insurance policy, this cover will automatically be cancelled at the same time.