

Guaranteed Hire Car

Level 1 cover

Policy Summary

This service agreement is managed and provided by ERAC.

This service agreement is arranged and administered by: Affinity Insurance Solutions Limited.

Affinity Insurance Solutions Limited is authorised and regulated by the Financial Conduct Authority, under Financial Services Register number 940309 a company registered in England and Wales (company number 12486813) with registered office at: Arndale House, 122a Market Street, Manchester, M4 3AG.

This document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. For full and complete terms and conditions, please refer to your Service Agreement Wording.

What is this type of service agreement?

Guaranteed Level 1 Hire Car – In the event that your vehicle cannot be driven as a result of an incident covered, we will make the provision for hire of an alternative small hatchback type car such as a Vauxhall Corsa (including paying the vehicle hire costs) for up to 14 days.

What is covered?	✓ This service agreement provides a temporary replacement small hatchback type car such as a Vauxhall Corsa for up to 14 consecutive days where your vehicle is stolen and not recovered, or is deemed a total loss. ✓ Cover for you and any other drivers covered under your Co-op Insurance motor policy. ✓ Option to extend hire period beyond the 14 days at a preferential rate (costs in excess of 14 days to be met by you).
What is not covered?	✗ Any vehicle hire costs that are incurred prior to your claim being accepted. ✗ Any claim which is the result of theft, vandalism or malicious damage which has not been reported to the police and/or relevant authority(s). ✗ Any claim where the hire vehicle will be used outside of the UK. ✗ Any claim for an event occurring prior to or after the expiry of this and your Co-op Insurance motor policy. ✗ Any hire vehicle costs in excess of 14 days. ✗ Any driver who does not hold a valid full driving licence. ✗ The day to day running costs of the hire vehicle including fuel, fines, parking tickets, toll charges and the like. ✗ Sea transit charges incurred during the delivery or collection of the hire vehicle.
Are there any restrictions on cover?	! A hire vehicle will only be made available in respect of valid claims made under Sections A or B of your Co-op Insurance motor policy. ! The hire vehicle can only be driven in the UK. ! All drivers must hold a valid full driving licence. ! Driving licences and a valid credit/debit card must be provided at the time of delivery of the hire vehicle.

	! If we subsequently reject or repudiate the incident which gives rise to the claim you will be required to reimburse all costs incurred in supplying the hire vehicle. ! All terms, conditions, policy restrictions and excesses which apply to your Co-op Insurance motor policy will apply whilst you are driving the hire vehicle. ! The hire vehicle supplied will typically use petrol or diesel fuel. We will endeavour to supply an electric powered vehicle where requested but cannot guarantee availability. ! The hire vehicle will usually be delivered within 24 hours (excluding weekends and Bank Holidays) of your claim being accepted.
Where am I covered?	You are covered to drive in the United Kingdom
What are my obligations?	• The incident which gives rise to this claim must be reported to us first. If we subsequently reject and repudiate the incident which gives rise to this claim you will be required to reimburse us all incurred costs. • You must tell us as soon as your insured vehicle becomes available for you to drive again. • You must comply with the terms and conditions of the hire agreement. • You must provide a copy driving licence for anyone covered to drive the hire vehicle and a valid credit/debit card in the driver's name for a security deposit must be provided at the time of delivery of the hire vehicle.
When and how do I pay?	The Guaranteed Hire Vehicle service agreement is provided as an add-on to your main insurance policy so you will pay for it along with your main policy. Details of the payment options will be provided by Co-op Insurance in the product information document for your main policy.
When does the cover start and end?	For your period of cover, please refer to your Motor Car Insurance Policy Schedule.
How do I cancel the contract?	• You may cancel your service agreement contract at any time by contacting Co-op Insurance. • We will make a deduction for any administration costs we have incurred. • Full cancellation details are contained within your policy booklet, a copy of which is available from Co-op Insurance. • This service agreement is automatically cancelled if your Co-op Insurance motor policy is cancelled or lapsed.