



Replacement Light Commercial Vehicle

This insurance policy has been arranged on **your** behalf by Motorplus Limited t/a Coplus and is underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. This cover is provided to **you** in return for payment of the premium.

Policy Wording

Who does it cover?

- The policyholder;
- Any other person entitled to ride or drive the **vehicle** covered under the motor insurance policy who also meets the hire company's conditions.

The **Replacement Vehicle** policy is available to policyholders living in England, Wales, Mainland Scotland, Northern Ireland, Jersey, Guernsey and the Isle of Man.

What criteria apply?

- Any user of the **vehicle** must be covered by motor insurance which is in force throughout the duration of the **replacement vehicle** policy.
- The insured **vehicle** must be roadworthy at the time of an **insured event** 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 insured person must meet the terms and conditions of the hire company. Which may include, but are not limited to:
 - i. Meeting any age requirement;
 - ii. Having a valid driving licence;
 - iii. Meeting any residency requirements.

If the insured person cannot meet these requirements, a cash benefit may be payable as above, or **we** may consider paying alternative public transport costs. Alternatively, the insured person may be responsible for insuring the hire car themselves and any alternative insurance provided must be agreed with the hire company.

Important information

This policy has been offered based on information provided by **you**. If any of this information is incorrect, or changes during the term of **your** policy, please let **your** insurance broker know at **your** earliest convenience to ensure that **your** cover remains fully effective and in force.

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to:

- a) supply accurate and complete answers to all the questions **we** or the administrator may ask as part of **your** application for cover under the policy;
- b) to make sure that all information supplied as part of **your** application for cover is true and correct;
- c) tell **us** 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 **we** ask 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 that it does not operate in the event of a claim or **we** may not pay any claim in full.

This policy must be read together with **your** current schedule, insurance product information document and any endorsements or certificates. These items together form **your** contract of insurance.

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How to make a claim

In the event of a claim, please contact **us** as soon as reasonably possible after the **insured event** giving **us** as much information as **you** can about what has happened to bring about the claim. Please try to include the names and addresses of anyone else involved and any information provided by the police.

Telephone: **0333 241 9556**
Email: claims@coplus.co.uk

Or **you** can write to **us** at:
Coplus
Floor 2
Norfolk Tower
48-52 Surrey Street
Norwich
NR1 3PA

In order for **us** to help **you** more efficiently, please quote 'Replacement Light Commercial Vehicle' in all communications.

An **insured event** involving theft or attempted theft, or vandalism must be reported to the police and a valid crime reference obtained.

How to make a complaint

We hope that **you** are completely happy with this policy and the service that **you** receive, however if **you** do have any reason to make a complaint, please contact **us**.

If **your** complaint relates to the sale of this policy, please contact **your** insurance broker.

If **your** complaint relates to a claim, please contact **us** at:
Quality Assurance Manager
Coplus
Floor 2
Norfolk Tower
48-52 Surrey Street
Norwich
NR1 3PA

Telephone: **0333 241 9556**

It will assist **us** in handling **your** complaint quickly if **you** can please have **your** claim reference available when **you** contact **us**.

If for any reason it is not possible for **us** to reach an agreement, **you** have the right to make an appeal to the Financial Ombudsman Service. This applies if **you** are an individual, or in a business capacity if **your** annual turnover is up to EUR 2,000,000 (or equivalent in sterling) and **you** have fewer than 10 members of staff. **You** can contact the Financial Ombudsman Service at:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone: **0800 023 4567**
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

Our regulator and insurer

This insurance is arranged by Motorplus Limited t/a Coplus and underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

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

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from https://register.fca.org.uk/ShPo_FirmDetailsPage?id=001b000003ejWCjAAM

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>

Telephone calls

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

Fraud prevention, detection and claims history

In order to prevent and detect fraud **we** may at any time:

- share information about **you** with other organisations and public bodies including the police;
- check and/or file **your** details with fraud prevention agencies and databases, and if **you** give **us** false or inaccurate information and **we** suspect fraud, **we** will record this.

We and other organisations may also search these agencies and databases to:

- help make decisions about the provision and administration of insurance, credit and related services for **you** and members of **your** household;
- trace debtors or beneficiaries, recover debt, prevent fraud and to manage **your** accounts or insurance policies;
- check **your** identity to prevent money laundering, unless **you** provide **us** with other satisfactory proof of identity;
- undertake credit searches and additional fraud searches.

Renewal procedure

The term of **your replacement vehicle** policy is one year. The **period of insurance** will end exactly one year after inception unless **you** renew **your** policy. If **you** wish to renew this insurance policy please contact **your** insurance broker who will be able to discuss **your** requirements. If any of **your** circumstances change during **your period of insurance** that could affect any term contained within this policy, **you** must notify **your** insurance broker as soon as **you** can as failure to do so may invalidate **your** insurance or lead **us** to decline a claim.

Choice of law and jurisdiction

Unless otherwise agreed in writing, the law of England and Wales will apply to the contract or if at the date of contract **you** are a resident of Scotland, Northern Ireland, Channel Islands or the Isle of Man, in which case the law for that country will apply.

Unless otherwise agreed in writing, the courts of England and Wales, or the country in which **your** main residence is situated will have jurisdiction for hearing and determining any litigation arising out of or in connection with any dispute regarding the interpretation of this policy.

Contracts (Rights of Third Parties) Act 1999

The terms of this policy are only enforceable by **you**. 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.

Your Agreement with Others

This contract of insurance is personal to **you** the policyholder, and the **insurer**.

We will not be bound by any agreement between **you** and **your** appointed representative, or **you** and any other person or organisation.

You may not assign any of the rights under this policy without the **insurer's** express prior written consent.

Financial Services Compensation Scheme

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the scheme in the event that Great Lakes Insurance SE cannot meet its obligations. This depends on the type of insurance and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can obtain further information about compensation scheme arrangements from the FSCS by visiting www.fscs.org.uk.

Use of language

Unless agreed otherwise, for the purposes of this insurance contract the language used will be English.

Other formats

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

General definitions

The words and phrases listed below will have the same meanings wherever they appear in this policy. These words and phrases can be identified in **bold** throughout the policy.

Beyond Economical Repair

The **vehicle** being assessed as being **legally unroadworthy** and damaged beyond the point where it would be economical to fund its repair. In the event that **you** are comprehensively insured, such assessment must be made by **your** motor insurers. In the event that **your** motor insurance is not comprehensive, such assessment will be made by **us**, or (if **you** are not responsible for the accident) by the insurers of the party responsible for the accident.

Hire Firm

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

Hire Period

The period from the date a **replacement vehicle** is delivered to **you** until the earliest of the following dates:

- a) where the insured **vehicle** is **beyond economical repair**, the date when **you** receive a payment which **you** accept in respect of the value of the insured **vehicle**; or
- b) where the insured **vehicle** is **beyond economical repair** and **you** receive an offer of settlement in respect of the insured **vehicle** which **we** consider reasonable, but which **you** want to reject, the date on which **we** notify **you** of **our** opinion; or
- c) where the insured **vehicle** is stolen and recovered and found to be immediately driveable, the date the **vehicle** is recovered; or
- d) where the insured **vehicle** is stolen and recovered and found to be undriveable, the date when **you** are advised that the insured **vehicle** is driveable; or
- e) where **your** claim is declined by **your** motor insurers, the date when **you** receive notification of this fact;
- f) the end of the 14th day of hire; or
- g) the insured **vehicle** has been repaired.

Note: Hire is calculated on the basis of a 24 hour period. For example, if a **replacement vehicle** is delivered to **you** at 3pm on Monday, the end of the fourth day would be 3pm on Friday. Anything over 24 hours (i.e. after 3pm in this example) will be classified as the next day

Insured event

Either:

- a) The theft or attempted theft of or damage by fire, accident or act of malicious damage to the Insured **vehicle** where the **vehicle** is deemed **legally unroadworthy** or **beyond economical repair**; or
- b) the theft of the insured **vehicle** where it remains unrecovered.

An insured event must be covered by the motor insurer of the **vehicle**.

Insurer

UK General Insurance Limited, on behalf of Great Lakes Insurance SE In the event of a claim, UK General Insurance Limited act for Great Lakes Insurance SE as their agent.

Legally Unroadworthy

Damaged in a manner which renders it unfit for lawful use on a public highway within the **territorial limits**. **We** may ask **you** to prove the **vehicle** is legally unroadworthy by submitting an engineer's report.

Period of insurance

The period of 12 calendar months beginning with the date of inception of this **replacement vehicle** Policy, or until the next expiry date of the motor insurance policy to which this policy is annexed, whichever period is the less. All cover under this policy will cease if there is no motor insurance policy in force.

Replacement vehicle

A replacement van selected by **us** and having an equivalent engine capacity to the insured **vehicle**, but not exceeding class PV4 (for example Ford Transit MWB 2.0, Peugeot Boxer MWB 2.8 or equivalent).

Territorial limits

England, Wales, Mainland Scotland, Northern Ireland, Jersey, Guernsey and the Isle of Man.

Terrorism

Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.

Vehicle

The vehicle(s) specified in the motor insurance policy which was being driven by a person entitled to drive or ride under the motor insurance policy.

Vehicle hire costs

The cost of hiring a **replacement vehicle** for one continuous **hire period**.

You/your

You and any other person driving the **insured vehicle** with your permission and under the cover of your motor insurance providing they satisfy the **hire firm's** standard terms and conditions of hire in force at the date of the **insured** incident and also providing that they are resident within the **territorial limits**.

We/our/us

Motorplus Limited t/a Coplus.

Cover

Upon payment of the premium, where the insured **vehicle** has been accessed **beyond economical repair**, is **legally unroadworthy** or remains unrecovered as a result of an **insured event** arising within the **territorial limits** during the **period of insurance**, the **insurer** will arrange:

1. A **replacement vehicle** to be provided to **you** for the duration of the **hire period**. The **insurer** will pay the **vehicle hire costs** provided that the hire has been arranged by **us** through a **hire firm**. The **replacement vehicle** will be delivered to **you** as soon as is practically possible following **your** report of an **insured event** to **us**;
2. If the **hire firm** is unable to supply **you** with a **replacement vehicle** because **you** do not meet their terms and conditions of hire, then the **insurer** will either at their discretion:
 - a. pay a cash benefit up to £150 per **insured event**; or
 - b. cover the cost of alternative public transport up to a maximum of £300 per **insured event** on receipt of valid receipts and/or tickets.

General Conditions

The following conditions apply to all sections of this policy. **You** must comply with them where applicable in order for **your** insurance to remain in full force and effect.

1. Claims

- a) **You** must keep **us** fully informed at all times of all matters relating to the **insured event** and in particular must notify **us** as soon as practicable if an insured **vehicle** that has been stolen is recovered, or if an insured **vehicle** is rendered driveable;
- b) **You** must report all claims to **us** within 2 working days of the **insured event**. All claims must be reported to **your** motor insurer to claim under this policy;
- c) **You** must report any **insured event** involving theft or attempted theft or malicious damage must be reported to the police and a valid crime reference obtained;

- d) **You** must respond to **us** promptly in all matters relating to a claim;
- e) **We** reserve the right to:
 - i) take over any claim or civil proceedings at any time and conduct them in **your** name;
 - ii) negotiate or settle any claim on **your** behalf;
 - iii) contact **you** directly at any point concerning **your** claim.

2. 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 **replacement vehicle**.

If **you** do not meet these terms and conditions, a cash benefit of up to £150 per **insured event** may be payable as noted in the Cover Section, part 2 (above). This benefit will be paid at the **insurers** discretion and only when they are satisfied that a **replacement vehicle** cannot be provided to **you** by the **hire firm**. Alternatively the **insurer** may consider the cost of alternative public transport up to £300 per **insured event** as noted in the Cover Section, part 2 (above).

You will generally be required to return the **replacement vehicle** 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** company:

- a. Valid motor insurance policy documents including a current certificate of motor insurance if **you** are arranging **your** own insurance;
- b. Driving licence photocard and licence summaries/unique codes (obtainable from the DVLA for yourself and any other insured drivers **you** wish to drive the **replacement vehicle**.)
- c. 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 **replacement vehicle** and **your** claim will not be covered under this policy.

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

3. Cancellation

If **you** decide that for any reason, this policy does not meet **your** insurance needs then please return it to **your** insurance broker within 14 days from the day of purchase or the day on which **you** receive **your** policy documentation, whichever is the later. On the condition that no claims have been made or are pending, **we** will then refund **your** premium in full.

You may cancel the insurance cover after 14 days by informing **your** insurance broker, however no refund of premium will be payable.

The **insurer** 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:

- a) Where the **insurer** reasonably suspects fraud
- b) Non-payment of premium
- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms and conditions
- e) **You** have not taken reasonable care to provide accurate and complete answers to the questions **we** or **your** insurance broker ask.

If the **insurer** cancels 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 the **insurer** has provided cover.

Where the **insurer's** investigations provide evidence of fraud or misrepresentation, the **insurer** 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 the **insurer** 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 the **insurer**, as well as other insurers, in the future.

4. Arbitration Clause

If there is a dispute between **you** and **us**, or **you** and the **insurer**, which arises from this insurance, **you** can make a complaint to **us** in accordance with the complaints process which can be found on page 2. If **we**, or the **insurer**, are not able to resolve the matter satisfactorily and the matter can be dealt with by the Financial Ombudsman Service, **you** can ask them to arbitrate in the matter.

If the matter cannot be dealt with by the Financial Ombudsman Service, it can be referred to arbitration by a single arbitrator who will be agreed by both **you** and **us**. The arbitration shall be in accordance with the Arbitration Act 1996 and will be binding on both parties. The costs of the arbitration shall be at the discretion of the arbitrator.

5. Fraudulent Claims

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; or
- 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 then **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.

6. Statutory Regulations

In all matters relating to the performance of this insurance contract, it is the responsibility of both **you** and **us** that **we** both respectively comply with all Acts of Parliament and with all orders, regulations and bylaws made with statutory authority by Government Departments or by local or other authorities. The cost of meeting the requirements of this clause will be payable by **you** and **us** in **our** own rights respectively.

7. Severability Clause

If any term of this contract of insurance is to any extent invalid, illegal or incapable of being enforced, such term will be excluded to the extent of such invalidity, illegality or unenforceability; all other terms will remain in full force and effect.

8. Acts of Parliament

All references to Acts of Parliament in this policy shall include the equivalent laws in Scotland, Northern Ireland, the Isle of Man and the Channel Islands and shall include any subsequent amendments, re-enactments or regulations.

General Exclusions

The following exclusions apply to all sections of this insurance contract:

1. Any claim that arises as a result of a deliberate action by **you** or anybody associated with **you**.
2. An **insured event** involving theft or attempted theft, malicious damage and/or vandalism to **your vehicle** which has not been reported to the police and a valid crime reference obtained.
3. The **insurer** will not pay **vehicle hire costs** or any alternative cash or transport costs benefits for claims arising out of or more than two insured incidents in any one **period of insurance**.

4. The **insurer** will not be able to supply a **replacement vehicle** 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 reported to **us**. In this case, **we** may consider providing an alternative cash benefit or paying alternative public transport costs as per the Cover Section part 2 above.
5. The **insurer** will not supply a **replacement vehicle** if **your vehicle** is a taxi or private hire **vehicle**, or if **you** are a self-drive hire operator.
6. If **you** are a motor trader, the **insurer** will only provide a **replacement vehicle** if it is to be used solely for **your** own personal use.
7. The **insurer** will not supply a **replacement vehicle** where it is to be used for racing, rallies or competitions.
8. The **insurer** will not supply a **replacement vehicle** where there is any allegation that the **insured event** had occurred after **you** had consumed alcohol or illegal drugs.
9. The **insurer** will not supply a **replacement vehicle** where at the time of the **insured event**, the **vehicle** was:
 - a. not roadworthy;
 - b. not covered by a valid, current MOT certificate (where this was required at the time);
 - c. not covered by a valid, current operator's licence (where this was required at the time);
 - d. being used without compulsory insurance being in place in accordance with the Road Traffic Act 1988
 - e. Being driven by somebody that did not possess a valid, current, full driving licence (or where appropriate, a provisional licence);
10. The **insurer** will not pay costs incurred for the purchasing of a collision damage waiver from the **hire firm**, or in the event of **you** being involved in an accident whilst driving the **replacement vehicle**, the cost of any excess imposed by the **hire firm** in the event that **you** have not purchased a collision damage waiver.
11. The **insurer** reserves the right to recover **vehicle hire costs** from **you** during any period after the **hire period** if :-
 - a. **you** receive a settlement prior to the expiry of the **hire period**; or
 - b. **your hire period** ends early but it was discovered that the **vehicle** was driveable and **you** didn't inform **us**.
12. Any claim for a **replacement vehicle** which is covered under any other policy, or any claim that would have been covered by another policy, if this **replacement vehicle** policy did not exist.
13. Any claims made in respect of alternative public transport costs without valid receipts or tickets and prior authorisation by the **insurer**.
14. Any direct or indirect consequence of:
 - Irradiation, or contamination by nuclear material; or
 - The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
 - Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.
15. Loss or damage caused by war, invasion, foreign enemy hostilities (whether war is declared or not), civil war, **terrorism**, rebellion, revolution, military force or coup, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.
16. Any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered or otherwise corrupted.

For the purposes of this policy, Electronic Data shall mean facts, concepts and information stored to form useable for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware.

For the purposes of this policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.