

Replacement Light Commercial Vehicle

Insurance Product Information Document

Company: Coplus

Coplus[®]

Product: Replacement Light Commercial Vehicle

Coplus is a trading name of Motorplus Limited. Registered in England and Wales with Company No. 03092837.

Head Office: Floor 2, Norfolk Tower, 48-52 Surrey Street, Norwich, NR1 3PA.

Registered Office: Speed Medical House, Eaton Avenue, Buckshaw Village, Chorley, Lancashire, PR7 7NA.

Motorplus Limited is authorised and regulated by the Financial Conduct Authority (309657)

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

What is this type of insurance?

This Replacement Light Commercial Vehicle policy provides cover for you and any other person covered under your motor insurance policy for a light commercial replacement vehicle, for a hire period as specified in your policy schedule, in the event that your own vehicle is, as the result of an accident, fire, attempted theft or an act of malicious damage:

- i. beyond economical repair; or
- ii. deemed legally unroadworthy; or
- iii. the theft of the insured vehicle where it remains unrecovered.



What is insured?

- ✓ The policy covers hire costs for a hire period up to the amount of days as specified in your policy schedule.
- ✓ The replacement van provided will be an equivalent engine capacity to the insured vehicle, up to a maximum PV4 (for example Ford Transit MWB 2.0, Peugeot Boxer MWB 2.8 or equivalent).
- ✓ In the event that the hire firms terms and condition cannot be met, a cash benefit up to the amount specified in your policy schedule, per insured event may be payable at the insurers discretion.
- ✓ Alternatively the insured may reclaim the cost of alternative public transport up to the amount specified in your policy schedule per insured event.



What is not insured?

- ✗ Theft, attempted theft, malicious damage and/or vandalism to your vehicle that has not been reported to the police and a valid crime reference number obtained;
- ✗ More than two claims in any one period of insurance;
- ✗ Onward transport costs where hire has already been supplied;
- ✗ Taxis or private hire vehicles, or if you are a self-drive operator;
- ✗ Claims where the damage to your vehicle occurred after the person driving under your motor insurance policy had allegedly consumed alcohol or illegal drugs;
- ✗ Replacement vehicle when at the time of the insured event your vehicle was:
 - i. not roadworthy;
 - ii. not covered by a current MOT certificate (if required at the time);
 - iii. being used without insurance being in place in accordance with the Road Traffic Act 1988;
 - iv. being driven by any person who did not possess a valid, current driving licence



Are there any restrictions on cover?

- ! Claims must be reported within 14 days of the insured event.
- ! You and any other drivers must abide by the hire firms terms and conditions of hire at all times during the hire period, which will be made available to you before you accept the replacement vehicle.
- ! You must have a valid driving licence and have held a full UK driving licence for a minimum of one year.
- ! The period of hire will end on the final day of your hire period as specified in your policy schedule, or when your vehicle has been repaired or recovered, or if the vehicle is beyond economical repair, the date you receive a payment from your motor insurers in respect of the value of the vehicle, whichever is earliest.



Where am I covered?

- ✓ Cover is provided within Great Britain, Northern Ireland, Channel Islands and the Isle of Man.



What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



When and how do I pay?

The company from whom you have purchased this insurance will advise you the methods by which you can pay your premium.



When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date 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, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy.

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