



The information in this document is only a summary of the key facts, for full details please see the policy document

- This policy cover is underwritten by DAS Legal Expenses Insurance Company Ltd, DAS House, Quay Side, Temple Beck, Bristol, BS1 6NH. DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Registered in England and Wales, number 103274. Website: www.das.co.uk

- The policy cover will provide and pay for a hire vehicle for the time period stated in the policy schedule if your vehicle is stolen. Damaged by fire or vandalism; or declared a total loss by your motor insurers following an accident

To report a claim, please telephone us as soon as possible:

Tel 01592 646 328

Significant exclusions or limitations

- We will pay your vehicle hire costs for the duration specified in your schedule, or until your vehicle can be driven again if this is sooner.
- Your vehicle must be unfit to drive.
- If a crime has been committed it must have been reported to the police.
- Claims arising from unlawful use of drink or drugs.
- Any claim following an incident which occurs during the **first 48 hours** of this policy if the policy has been taken out at a different time from your motor insurance policy.
- We will make all the arrangements for the vehicle hire including the vehicle hire company and the type of vehicle to be hired.
- You must meet the age and licensing rules of the vehicle hire company and follow any conditions of hire.
- Unless you pay an insurance premium to the vehicle hire company you will be responsible for paying an excess to the vehicle hire company if the vehicle is damaged whilst on hire.
- The contract is valid for one year and is renewable.

Keep Motoring Policy Key Facts

Replacement Vehicle Cover in the Event of a Theft or Total Loss

Administered by:- Advance Insurance Management Ltd, 53 High Street, Kirkcaldy, Fife, KY1 1DR Tel 01592 646328

Keep Motoring Policy and Schedule Replacement Vehicle Cover in the Event of a Theft or Total Loss

Administered by:- Advance Insurance Management Ltd, 53 High Street, Kirkcaldy, Fife, KY1 1DR Tel 01592 646328

The Schedule

2.
 - a) You must agree to us trying to recover any vehicle hire costs in your name and any costs recovered must be paid to us.
 - b) We will choose the vehicle hire company and the type of vehicle to be hired
 - c) You must meet the minimum age and licensing rules of the hire company we choose and follow any conditions of hire.
 - d) You will be responsible for paying an excess to the vehicle hire company if the hire vehicle is damaged during the hire period. You can avoid paying the excess if you pay the vehicle hire company an insurance premium. The premium will depend upon how long you keep the vehicle. You will be told the amount of the excess and insurance premium before you agree to hire the vehicle.
3. You may cancel your policy and receive a full refund up to 14 days after the purchase subject to no claims having been made on the policy. We can cancel the policy at any time as long as we tell you at least 21 days beforehand.
4. We will not pay any claim covered under any other policy, or any claim covered by another policy if this policy did not exist.
5. This policy will be governed by English Law.

**Important – All potential claims must be reported to
AIMS – Tel 01592 646328**

The Policy

To ensure you get the most from your cover, please take time to read this policy, which explains the contract between us. If you have any questions or would like more information please contact your insurance broker.

The Policy Cover

Your policy only covers you if you have paid your premium in full. We agree to provide the insurance cover within this policy, in accordance with the terms and conditions, as long as the insured incident happens during the period of cover and within the territorial limits.

Insured Incident

We will pay your vehicle hire costs up to the period specified in your policy schedule, or until you can drive your vehicle again, if this is sooner: following:

- a) Theft, attempted theft, fire or vandalism of your vehicle making it unfit to drive; or
- b) An accident that causes your vehicle to be deemed a total loss as decided by your Motor Insurer.

But in either case you must:

- Have reported the incident to your Motor Insurer and if a criminal act has been committed, to the Police
- Tell us as soon as your vehicle becomes available for you to drive again

Policy Exclusions

1. Any claim notified to us more than 90 days after you should have known about the insured incident.
2. Any costs you incur before we accept your claim.
3. Any claim following an insured incident which happens during the first 48 hours from the start of your period of cover if you take out this policy at a different time from your motor insurance policy.
4. Any claim that arises from your unlawful use of drink or drugs.

Policy Conditions

1. You must:
 - a) Keep to the terms and conditions of this policy.
 - b) Try to prevent anything happening which may cause a claim.
 - c) Take reasonable steps to keep any amounts we have to pay as low as possible.
 - d) Send anything we ask for in writing
 - e) Give us details of any claim as soon as possible and give us any information we need.

How to make a claim

To make a claim under this policy please telephone us on 01592 646328. Alternatively you may email us at admin@aimsolution.co.uk. Once you have given us details of your claim and we have accepted it we will arrange to supply you with a hire vehicle. This telephone line is available 09:00 to 17:00 Monday to Friday and 10:00 – 12:00 Saturday.

When we cannot help

Please do not hire a vehicle before we have agreed to cover your claim. If you do we will be unable to cover your costs involved.

If you have problems

We will always try to give a quality service. If you feel we have let you down please write to our Managing Director and he will deal with your problem as follows:

- He will review the information provided by you and discuss with the relevant employee(s), department within 1 working day
- He will consider the circumstances and consider the most suitable resolution.
- He will formally communicate his finding to you within 7 working days.
- Our address is Advance Insurance Management Solutions Ltd, 53 High Street, Kirkcaldy, Fife, KY1 1LL
- Or telephone number id 01592 646328, fax 01592 644123
- If you cannot settle your complaint with us you may be entitled to refer it to the Insurance Ombudsman, South Quay Plaza, 183 Marsh Wall, London, E14 9SR. email complaints@theiob.org.uk
- DAS Legal Expenses Insurance Company Limited is the underwriter and provides the insurance for this policy. DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

DAS Head and Registered Office:

DAS Legal Expenses Insurance Company Limited | DAS House | Quay Side | Temple Back | Bristol | BS1 6NH Registered in England and Wales, number 103274. Website: www.das.co.uk

Definitions

We, Us, Our – Advance Insurance Management Solutions Ltd

You, Your – The person named as the policyholder in your current motor vehicle insurance certificate.

Your vehicle – The motor vehicle declared to us. Size and weight restrictions of the vehicle are – up to 3.5 tons weight or up to 5.5 metres (18 feet) in length or up to 2.3 metres (7 feet 6 inches) wide.

Total loss – A determination that is made by us that your vehicle is uneconomical to repair following a road traffic accident.

Vehicle hire cost – The cost of hiring a vehicle (class A, C cars, Escort or Transit type vans as appropriate) for a single period.

Territorial limit – England, Wales, Northern Ireland and Mainland Scotland.

Period of cover – The period for which we have agreed to cover you.

Keep Motoring Policy and Schedule Replacement Vehicle Cover in the Event of a Theft or Total Loss

Administered by:- Advance Insurance Management Solutions Ltd, 53 High Street, Kirkcaldy, Fife, KY1 1DR Tel 01592 646328