ARAG Guaranteed Replacement Car

Insurance Product Information Document

Company: ARAG plc Product: ARAG Guaranteed Replacement Car

ARAG plc is registered in England (Company No. 02585818). Registered Office: 9 Whiteladies Road, Clifton, Bristol BS8 1NN. ARAG plc is authorised and regulated by the Financial Conduct Authority (FCA registered number is 452369).

Please refer to your policy wording for full details of contract terms and conditions as well as pre-contractual information we are required to disclose to you.

What is this type of insurance?

ARAG Guaranteed Replacement Car will provide a replacement vehicle if you cannot use your own as a result of an accident, or because it has broken down or has been stolen. The replacement vehicle will be available to you for a number of days, depending on the time needed to repair your own vehicle.

What is insured?

✓ We will arrange and/or pay for the costs of a replacement vehicle if

- damage to the insured vehicle occurs within the territorial limits as a result of accident or breakdown and the damage prevents the insured vehicle from being driven
- the insured vehicle is stolen from a location within the territorial limits.

What is not insured?

✘ The damage to the insured vehicle took place prior to the period of insurance or more than 14 days before being reported to us.

Are there any restrictions on cover?

! The replacement vehicle will be limited to a category "C" vehicle. If you wish to upgrade to any other vehicle the cost of the upgrade will be your responsibility.

Where am I covered?

✓ Gibraltar, Spain and Andorra.

What are my obligations?

- You must report any incident which may give rise to a claim for a replacement vehicle under this cover without delay, and in any event within 14 days of the occurrence of that incident.
- You must provide without delay all information requested by us in relation to that incident.
- You must provide any assistance required by us in connection with the recovery of any costs incurred in the provision of a replacement vehicle.
- You must provide any assistance permitting us to take proceedings in your name and/or assigning any rights against any such third party to us or our representatives.

When and how do I pay?

The person who sells your ARAG Guaranteed Replacement Car policy will tell you whether you need to pay a separate premium for this cover or whether it is automatically included in the sum you pay for your motor insurance policy. If you are charged a separate premium it can be paid by the same method at the same time as you pay for your motor insurance.

When does cover start and end?

Cover starts and ends at the same time as your motor insurance policy, unless you have paid a separate premium for ARAG Guaranteed Replacement Car and wish to cancel your cover at any other time.

How do I cancel the contract?

Where your premium for ARAG Guaranteed Replacement Car has been included within your motor insurance premium, it cannot be cancelled independently from your motor insurance policy and the contract will run for as long as that policy stays in force. If you have paid an additional premium for ARAG Guaranteed Replacement Car, you can cancel within the first 14 days of receiving your policy and obtain a full refund provided that we have not accepted a claim. Tell the person who sold your policy to you that you wish to cancel. They will decide what refund, if any, is due for the time you have not used if you cancel after the first 14 days.

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