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Policy Summary

Sparta Group

Please keep this wording safe



Cover Summary for Vehicle Assist Insurance

Please note: this is a summary of the cover provided and does not contain full details of policy terms, exclusions and conditions. For full details of this insurance, please refer to the policy wording, a copy of which is available on request.

Introduction

Your Vehicle Assist Insurance is provided by International Insurance Company of Hannover SE (otherwise known as the 'insurer') and arranged by Sparta (otherwise known as 'we/us').

Sparta is a trading style of Advent Solutions Management Limited (Advent), which is authorised and regulated by the Financial Conduct Authority (FCA Number 308751). Its registered office is at Oakwood House, Guildford Road, Bucks Green, Horsham, West Sussex, RH12 3JJ. It is registered in England no: 04092670.

This insurance is underwritten by International Insurance Company of Hannover SE, registered in Germany, registration number HRB 211924. Registered Office: Roderbruchstraße 26, 30655 Hannover, Germany, acting through its UK branch whose office is located at: 10 Fenchurch Street, London EC3M 3BE, United Kingdom. Authorised by the Bundesanstalt für Finanzdienstleistungsaufsicht and authorised and subject to limited regulation by the Financial Conduct Authority (FCA No. 659331).

The names, addresses and regulatory status of each company can be checked by visiting the FCA website at <http://www.fca.org.uk>

Cover Provided by Your Vehicle Assist Insurance Policy

Where you have completed an application and agreed to pay the required premium to us, in return, and subject to the terms and conditions of this policy, we will arrange and the insurer pay for a hire vehicle if your vehicle:

- is undriveable or is declared a total loss following theft, attempted theft, arson, vehicle interference or criminal damage; or
- is declared a total loss following a road traffic accident with another vehicle; or
- is involved in a road traffic accident with another vehicle that leaves your vehicle damaged but deemed repairable.

You are covered for a maximum of two claims during the period of cover.

Eligibility Requirements

You are eligible for cover under this policy provided:

1. you have comprehensive or third party fire and theft insurance in-place for the insured vehicle; and
2. your vehicle is **not** a motorcycle, registered for private hire or as a hackney carriage. All such vehicles are excluded.

Significant Exclusions or Limitations

The following lists certain situations where cover will not apply but there may be other exclusions that are significant to you so please check the policy wording for a full list of exclusions and limitations.

1. Any vehicle hire costs incurred before we have accepted your claim.
2. The insurer will only pay the cost of hiring a vehicle for a single period up to a maximum period of 14 days or until your vehicle can be driven again, if this is sooner.
3. Your vehicle must be undriveable or a total loss before a hire vehicle can be provided.
4. For all theft, attempted theft, arson, criminal damage and vehicle interference claims, you must report the incident to the Police and obtain a crime reference number.
5. You must report the incident to your motor insurance company or broker and obtain a claim reference number.
6. In the first instance, you must accept any courtesy vehicle provided by your motor insurance company via their approved courtesy vehicle program. If no such courtesy vehicle is available, you must accept a hire vehicle offered via the hire company nominated by us.
7. The hire vehicle will be an appropriate model in line with the classification of your vehicle and in any event, no greater than a Category D or Large Compact hire vehicle (this is classified as a medium-sized saloon, for example a Ford C-Max, Citroen Picasso or similar).
8. You must meet the age and licensing rules of the hire company and follow any conditions of hire.
9. If not otherwise included, you will be responsible for arranging temporary insurance cover to be in-place for the hire vehicle.
10. There is no cover where your vehicle is used as an emergency vehicle, in a race, competition, track day, rally or trial at the time of the insured incident, or where the vehicle is being used for hire or reward.

Period of Cover

This policy will run concurrently with the motor insurance policy issued by your motor insurer and will be for a maximum period of 12 months. If you arranged this insurance after the start date of your motor insurance policy, cover under this insurance will be provided from the date you purchased this insurance and will end on the expiry date or cancellation of your motor insurance policy.

Termination

This insurance will automatically terminate on the occurrence of one of the following:

1. Upon the expiry date of your motor insurance policy (unless this Vehicle Assist insurance is subsequently renewed);
2. payment of two claims under this policy;
3. the date this policy is cancelled.

Cancellation

Cooling-off period

We hope you are happy with the cover this policy provides. However, if after reading your policy, this insurance does not meet with your requirements, please return it to us, within 14 days of issue and we will refund your premium, provided you have not made a claim.

Outside the cooling-off period

Thereafter, you may cancel your policy in writing at any time, however no premium refund will be due. Requests for cancellation should be made by emailing or telephoning the organisation who sold you this insurance.

Fraudulent or exaggerated claims

If there is evidence of a fraudulent or exaggerated claim, this insurance will be cancelled from the date of that alleged claim and we can recover any sums paid in respect of that fraudulent or exaggerated claim. No refund of premium will be payable.

How to Make a Claim

In the event of a possible claim under this policy please follow the claims procedure set out below.

Please note that the claims contact details shown below only apply for claims under your Vehicle Assist policy. For all other motor assistance claims please contact either the broker who sold you the policy or the insurance company direct.

To make a claim under your policy:

1. complete the brief claim form online at www.sparta-group.co.uk/claims
2. if you do not have internet access, telephone us on +44 (0)330 113 0003

Because of the number of Vehicle Assist claims we handle, our telephone lines receive a very high volume of calls every day. When calls cannot be answered, please email claims@sparta-group.co.uk and we will get back to you just as soon as we can during office hours. The full claims reporting procedure can be found in the policy wording.

Customer Service / Complaints

It is our intention to give you the best possible service but if you do have questions or concerns about this insurance or the handling of a claim, you should follow the complaints procedure below. If you feel that we have not provided a first-class service, or if you have any questions about your insurance, in the first instance, please contact the broker or advisor who arranged cover for you. If you are not satisfied with the response, please write or telephone, quoting your policy number, to: The Managing Director, Advent Solutions Management, 3 Lombard Street, London EC3V 9AA. Telephone: +44 (0)330 113 0003. Email: complaints@sparta-group.co.uk

If your complaint cannot be resolved within 3 working days, we will pass it to Legal Protection Group Limited (LPG) who act on behalf of International Insurance Company of Hannover SE.

Customer Service Department, Legal Protection Group Limited, Lysander House, Catbrain Lane, Cribbs Causeway, Bristol BS10 7TQ. Email: complaints@legalprotectiongroup.co.uk. Telephone: 0333 700 1040.

After LPG have investigated your complaint, they will write to you immediately notifying you of the outcome of their investigation and advise that if you are not satisfied with the outcome, you may refer the matter to the Financial Ombudsman Service within the next 6 months as long as you are an eligible complainant*.

If your complaint cannot be resolved within 4 weeks of the date you first notified us, LPG will inform you that the investigation is continuing, giving the reasons for the delay and a date by which you can expect to be contacted again.

If your complaint cannot be resolved within 8 weeks of the date you first notified us, LPG will inform you of the reasons for the further delay and advise that if you are not satisfied with the progress of your complaint then you may refer it to the Financial Ombudsman Service within the next 6 months as long as you are an eligible complainant*.

*Please note that if you do not refer your complaint within the 6 month time period, the insurer will not permit the Financial Ombudsman Service to consider your complaint and will only be able to do so in very limited circumstances such as where the Financial Ombudsman Service believes that the delay in notifying your complaint was as a result of exceptional circumstances.

The Financial Ombudsman Service can be contacted at: Financial Ombudsman Service, Exchange Tower, London E14 9SR Telephone: 0800 023 4567 (free from a landline) or 0300 123 9123 (free from some mobile phones). E-mail: complaint.info@financial-ombudsman.org.uk

The Financial Ombudsman's decision is binding upon the insurer but not upon you.

This complaints notification procedure does not affect your right to take legal action.

Financial Services Compensation Scheme

International Insurance Company of Hannover SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim.

Law that applies

Unless some other law is agreed in writing, this policy is governed by English law.

Customer Services

0344 776 8382

talk2us@Vavista.com

To report your claim call

0344 840 9537

Windscreen Claims Glass Helpline

01904 238 277

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