

LawShield UK Ltd 10 day replacement vehicle policy.

Some important facts about **your** 10-day replacement vehicle policy are summarised below, which **you** should read. This summary does not describe all the terms and conditions of **your** policy, so please take time to read the policy document to make sure **you** understand the cover it provides. When reviewing **your** policy it should be read in conjunction with **your** schedule.

This product meets the demands and needs of a driver who requires a **replacement vehicle** for a maximum period of 10 days should their own vehicle be stolen or written-off, by arranging a **replacement vehicle** for a maximum period of 10 consecutive days. No more than two claims in any one **period of insurance** can be made.

Underwriters: UK Underwriting Limited on behalf of Inter Partner Assistance SA (for full details see the policy wording)

Your cover is valid for one year.

Type of Insurance and Cover Provided

This policy provides a **replacement vehicle**, for up to 10 days, in the event of **your** own vehicle being stolen or written-off. A maximum of 2 claims during the **period of insurance** is permitted.

Significant Features and Benefits

A Category A or suitable equivalent standard **replacement vehicle** will be provided following theft/write-off anywhere in the **geographical limits**.

A **replacement vehicle** can be delivered to, and collected from, any address in the **geographical limits**.

Significant Exclusions or Limitations

Your replacement vehicle can only be delivered to and collected from an address in the **geographical limits**.

The **replacement vehicle** will be collected before 10 days if **your** own car is (1) recovered and repaired or (2) 4 working days after **you** receive a settlement cheque from **your motor insurer** or (3) **your motor insurer** refuses **your** claims.

The policy is restricted to a maximum of 2 claims during the **period of insurance**.

Duration of Cover

This policy of insurance will expire in twelve months from the cover start date.

Cancellation

We hope **you** are happy with the cover this policy provides. However, **you** have the right to cancel **your** policy during the 14 days after **you** buy the policy or 14 days after **you** receive **your** policy documents, whichever is later. Any paid premium will be refunded in full. If **you** cancel after the 14-day period has expired, no refund of premium is applicable.

Making a claim

If **you** have a claim please ring 0800 731 3942 to inform us as soon as possible and within 28 days of the **insured incident**.

Financial Services Compensation Scheme (FSCS)

If Inter Partner Assistance SA is unable to meet its liabilities under the insurance, **you** may be entitled to compensation from the FSCS. The first £2,000 of a claim is protected in full and 90% of the remainder of the claim will be met. **You** can get further information from **us** or the Financial Services Authority (FSA).

Complaints procedure

If **you** need to complain about this insurance policy or our service, **you** should, in the first instance, send **your** complaint to The Managing Director, LawShield UK Ltd, LawShield House, 850 Ibis Court, Lakeside Drive, Centre Park, Warrington, Cheshire, WA1 1RL.

If **you** remain dissatisfied after contacting the Managing Director of LawShield UK Ltd **you** can pursue **your** complaint further by contacting:

The Head of Claims,
UK Underwriting Ltd,
2 Gibraltar House,
Bowcliffe Road,
Leeds,
LS10 1HB.

If it is not possible to reach an agreement after contacting the Head of Claims at UK Underwriting Ltd, **you** have the right to make an appeal to the Financial Ombudsman Service (FOS) the address is:

The Financial Ombudsman Service
South Quay Plaza II
183 Marsh Wall
London
E14 9SR.

(These procedures do not affect **your** right to take legal action if **you** need to.)

The above complaints procedure is in addition to your statutory rights as a consumer for further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.