

August 2015



direct line

Underwritten by U K Insurance Limited

001/0314971/0815DLMG01DM

Mr Paul Lisewski
40 Gledstanes Road
London
W14 9HU



374/00676



You now get your hire car for longer.

Hello Mr Lisewski,

Your car insurance policy just got better. Don't worry, you don't need to do anything to get the new benefits, and they should make your life a whole lot easier.

As you know, with our Guaranteed Hire Car policy benefit, if your car gets taken off the road after an accident, we'll give you a hire car as soon as possible.

When you took out this policy, your hire car was limited to 14 days. Now, if you use our approved repairers, **you can keep the hire car until yours is fixed**. Even if you use your own repairers, or if your car is written off or stolen and not recovered, you can keep the hire car for up to 21 consecutive days. These improvements are ready to use on any future claims.

Your full terms and conditions are overleaf, they form part of your policy. **All you need to do is keep this letter with your documents.**

You can also forget about mid-term amendment fees.

We've made your Car Insurance even harder to beat. Unlike some other insurers who charge up to £30, we no longer charge you a mid-term amendment fee if you need to make a change to your policy.

Happy motoring,

The Direct Line Car Insurance Team

Terms & Conditions.

Definitions that apply to Guaranteed Hire Car

Driveable – a vehicle is driveable if it is legal to drive, is roadworthy and **you** have told **us** that **you** feel safe driving it, even if it has yet to be fully inspected following the incident claimed for.

Hire car – a small hatchback car or similar that is supplied to **you** by the **hire car company** on a temporary basis. This car should keep **you** mobile but may not be the same as **your car** in terms of its size, type, value or status.

Hire car company – the company that **we** instruct to provide **you** with the **hire car**.

What is covered

If **you** make a claim under section B or C of **your policy**, **we** will arrange for the **hire car company** to provide **you** with a **hire car**, unless the wording under the heading "The most **we** will pay" below applies.

If **your car** is repairable and **driveable**, **we** will provide **you** with a **hire car**:

- once **your car** is unavailable for use due to **our approved repairer** commencing the repairs and whilst those repairs are carried out; or
- for up to 21 days in a row once **your car** is unavailable for use due to the repairs commencing, when **your car** is being repaired by **your** own repairer.

If **your car** is repairable and not **driveable**, **we** will, as soon as **you** have confirmed that **we** may commence the claims repair process, provide **you** with a **hire car**:

- until the repair of **your car** has been completed by an **approved repairer**; or
- for up to 21 days in a row, if the repair of **your car** is being completed by **your** own repairer.

If **your car** is not repairable (written off) or stolen and not recovered, **we** will provide **you** with a **hire car** for:

- up to 21 days in a row; or
 - up to 7 days after the first or only payment has been issued to **you** in settlement of **your** claim
- whichever is the shortest.

The most we will pay

If **we** are unable to provide **you** with a **hire car** because:

- **you** suffer an injury during the accident which prevents **you** from driving, or
- **your car** has been professionally adapted or converted to carry a disabled driver or passenger and a suitable **hire car** is not available, or
- there are no **hire cars** available and no alternative cars are available for hire,

we will reimburse **your** travel costs (up to £50 a day and up to a maximum of £500 over the 21 days following **your** claim). All requests for the reimbursement of travel costs will need to be substantiated with documentary evidence; otherwise **we** may not be able to reimburse **you**.

What is not covered

We will not provide a **hire car**:

- for any loss which takes place outside Great Britain, Northern Ireland, the Isle of Man or the Channel Islands; or
- if **you** are only claiming for windscreen or glass damage.

Conditions that apply to this section

1. **Your policy** will automatically be extended to cover **you**, and any person entitled by **your certificate of motor insurance** to drive, whilst using the **hire car** and is restricted to the limits on use and exclusions shown on the **certificate of motor insurance**. If **you** make a claim, **you** will have to pay any **excess** that applies as if the claim was made for **your car**.
2. **You** may only use the **hire car** in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands, unless the **hire car company** gives **you** permission and appropriate insurance cover for use elsewhere.
3. **You** will be given a copy of the **hire car company's** terms and conditions when **you** receive the **hire car**. If there is any difference between **our terms** and the terms and conditions of the **hire car company**, **our terms** will apply.
4. **You** may be charged a refundable deposit, when **you** take delivery of the **hire car**. The deposit will be refunded on return of the **hire car** to the **hire car company**, subject to the **hire car company's** terms and conditions.