

Halifax Car Insurance

Insurance Product Information Document

Company: Arranged by BISL Limited, authorised and regulated by the Financial Conduct Authority (no. 308896), registered in England

Product: Guaranteed Replacement Car

This document provides a summary of the key information relating to this policy. Full details can be found in the Policy Documentation.

What is this type of insurance?

Provides a replacement vehicle, for a limited period of time, when your vehicle has been involved in an accident and is damaged, destroyed or stolen



What is insured?

- ✓ As a courtesy car is subject to the repairers availability, this cover guarantees you a temporary replacement vehicle should your vehicle not be driveable following a claim
- ✓ Guarantees you a replacement vehicle if yours is deemed a total loss as a result of a road accident, fire, attempted theft or an at fault claim



What is not insured?

- ✗ Vehicle hire for longer than 28 days
- ✗ Replacement vehicles with an engine size of more than 1 litre will not be provided
- ✗ Security/fuel deposit
- ✗ A replacement vehicle will not be provided where the insurers of your car covered under this motor insurance policy are entitled to repudiate your claim or to refuse cover



Are there any restrictions?

- ! Driving licence and security deposit must be provided upon collection of the replacement vehicle
- ! Hire is subject to the terms and conditions of the vehicle replacement provider
- ! Must be able to provide valid credit/debit card details for a security/fuel deposit
- ! A replacement vehicle will not be provided when a repairer's courtesy car is made available to you
- ! A police crime reference number must be provided before a replacement vehicle can be provided in the event of theft, attempted theft, vandalism or criminal damage
- ! Replacement vehicle is provided until the date of completion of necessary repairs to your vehicle, or for the period of your chosen cover level
- ! Excludes provisional licence holders



Where am I covered?

- ✓ England, Wales, Scotland, Northern Ireland and the Isle of Man



What are my obligations?

You must provide us with honest, accurate and complete information, and inform us without delay of any relevant changes in your situation. In the event of an eligible claim, you must notify us as soon as reasonably possible



When and how do I pay?

You can only pay the premium for your additional product using the same payment method and payment frequency you choose for your core policy. This could be as a one off payment or in monthly instalments (subject to status). Payment can be made by direct debit or by debit/credit card.



When does the cover start and end?

Cover is for 12 months with a start and end date as outlined in your Policy Schedule



How do I cancel the contract?

You may cancel the policy at any time by calling our Customer Services team whose details are included within your main policy documents