

→ Guaranteed Replacement Car

Insurance for your Volkswagen Golf

Administered by ACM ULR Limited. Underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE

📞 Emergency Hotline

0344 209 0477

24 hours a day 365 days a year

You will need to confirm the following:

- Policyholder's name and address
- Policy number

This Guaranteed Replacement Car/Van Cover (the "**cover**") is an additional cover available to holders of certain motor insurance policies, arranged by BISL Limited and administered by ACM ULR Limited to provide replacement vehicles for limited periods of time when their vehicles are damaged, destroyed or stolen. UK General Insurance Limited is an insurer's agent and in the event of a claim act on behalf of Great Lakes Insurance SE, who are covered by the Financial Services Compensation Scheme (FSCS).

The **cover** is provided on the terms of this Agreement and the provision of the **cover** is conditional upon all payments due in respect of the **cover** and the motor insurance policy in conjunction with which it was arranged having been made. Details of when and how these payments are to be made are set out in the motor vehicle insurance policy in conjunction with which the **cover** is arranged in the section headed "How we calculate the cost of your cover".

1 Definitions

Each of the words or phrases listed below will have the same meanings wherever they appear in **bold** in this Agreement

Word	Definition
ACM	means ACM ULR Limited which administers this cover and arranges the provision of the vehicle provided under the terms of the cover .
Replacement vehicle	means any vehicle provided pursuant to this cover .
Motor vehicle insurance policy	means the motor vehicle insurance policy in conjunction with which this cover was arranged.
Insured vehicle	means the motor car, motorcycle or commercial vehicle insured under the motor vehicle insurance policy .
Insurer	means UK General Insurance Limited on behalf of Great Lakes Insurance SE.
Period of insurance	means the period during which the motor vehicle insurance policy is in force.
Hire vehicle	means a vehicle offered to you under the terms of any applicable Motor Legal Protection Product.
You, your	means the person, firm or company who has taken out this cover .
Territorial limits	means England, Wales, Scotland, Northern Ireland and the Isle of Man.

2 Provision of replacement vehicle

If damage to the **insured vehicle** occurs within the **territorial limits** as a result of accident, fire or theft and the damage prevents the **insured vehicle** from being driven or if the **insured vehicle** is stolen from a location within the **territorial limits**, **ACM** will, provided that all payments which have at the time fallen due in respect of this **cover** and the applicable **motor vehicle insurance policy** have been made and all **your** obligations under this **cover** and the applicable **motor vehicle insurance policy** have been complied with, arrange for **you** to be provided with a **replacement vehicle** free of charge but subject to the terms and conditions contained and referred to in this Agreement.

3 Duration of cover benefits

A **replacement vehicle** will be provided until the earliest of (i) the date of completion of any necessary repairs to the **insured vehicle**; (ii) the date on which any **hire vehicle** is offered to **you** or (iii) the date on which any courtesy car is made available to **you** by any person, firm or company responsible for carrying out or paying for any repairs to the **insured vehicle**. However, in no circumstances will any **replacement vehicle** be made available for a period of longer than 28 days. At the end of the period for which a **replacement vehicle** is made available to **you** under this paragraph 3 **you** must immediately return the **replacement vehicle** in accordance with any instructions given by **ACM** or the provider of the **replacement vehicle**.

4 Conditions

4.1 **ACM** will not be obliged to arrange the provision of a **replacement**

vehicle of more than 1 litre engine capacity (where the **insured vehicle** is a car) or of greater capacity than a car derived van (where the **insured vehicle** is a commercial vehicle). If **you** wish to upgrade to any other vehicle the cost of the upgrade will be **your** responsibility.

4.2 All **replacement vehicles** are provided subject to the following terms and conditions:-

- (i) The terms and conditions of the provider of the **replacement vehicle** arranged by **ACM**. These are available from the provider at the time the **replacement vehicle** is provided or can be obtained from **ACM** on request.
- (ii) **You** must produce **your** original full driving licence which must be held for 12 months before any **replacement vehicle** is provided.
- (iii) **You** must disclose any driving penalty notices or convictions before a **replacement vehicle** is provided.
- (iv) **You** must provide valid credit or debit card details before a **replacement vehicle** is provided.
- (v) **You** will be responsible for any fuel costs, fares, fines and fees.
- (vi) **You** must pay a security/fuel deposit when the **replacement vehicle** is provided. This is refundable on return provided the **replacement vehicle** is free from damage and has the same amount of fuel as when provided.
- (vii) In the event of theft, attempted theft, vandalism or criminal damage to the **insured vehicle** **you** must provide a police crime reference number before a **replacement vehicle** can be provided.
- (viii) No **replacement vehicle** may be used outside the **territorial limits**.

5 Reporting of incidents

You must report to **ACM**, or to any representative nominated by it, any incident which may give rise to a claim for the provision of a **replacement vehicle** under this **cover** without delay, and in any event within 14 days of the occurrence of that incident, and must provide without delay all information requested by **ACM** or any representative appointed by it to deal with the matter, in relation to that incident. **You** must provide any assistance required by **ACM** or any such representative in connection with the recovery of any costs incurred in connection with the provision of a **replacement vehicle**, from any third party at fault in connection with the incident giving rise to the damage to the **insured vehicle**, including permitting **ACM** or any such representative to take proceedings in **your** name and/or assigning any rights against any such third party to **ACM** or its representative.

6 Exclusions

A **replacement vehicle** will not be provided in any case where:-

- 6.1 The damage to the **insured vehicle** took place prior to the **period of insurance** or more than 14 days before being reported to **ACM**;
- 6.2 **You** have failed at the time of reporting the incident or at any other stage to disclose to **ACM** or any representative appointed by it any facts relevant to the incident;
- 6.3 **You** do not have a valid **motor vehicle insurance policy**, valid road fund licence or MOT for the **insured vehicle** or a valid driving licence;
- 6.4 The **insured vehicle** was not in a roadworthy condition immediately prior to the damage occurring;
- 6.5 The insurers under the **motor vehicle insurance policy** are entitled to repudiate or avoid the **motor vehicle insurance policy** or to refuse cover;
- 6.6 The damage to the **insured vehicle** results from any deliberate or criminal act or omission or any other act or omission which **ACM** reasonably believes to be of a fraudulent nature;
- 6.7 The **insured vehicle** is damaged or stolen outside the **territorial limits**;
- 6.8 The damage to the **insured vehicle** arises from:-
 - (i) Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
 - (ii) The radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or component of it.
 - (iii) Riot, civil commotion, war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation, nationalisation, requisition, destruction or damage to property by or under the order of any government or public or local authority.
 - (iv) Pressure waves caused by aircraft or any other airborne devices travelling at sonic or supersonic speeds.
 - (v) The failure of any device to recognise, interpret or process any date as its true calendar date.

7 Compliance and avoidance

ACM has the right to cancel this Agreement and/or decline to provide the **cover** if:-

- 7.1 **You** do not hold a valid motor vehicle insurance policy in respect of the **insured vehicle** at the time of the damage to the **insured vehicle**.
- 7.2 **Your** motor insurers are entitled to avoid the **motor vehicle insurance policy** or refuse cover.
- 7.3 Any request for the provision of a **replacement vehicle** or any other **cover** under this **cover** is fraudulent or false in any respect.

8 Alteration

You must notify **ACM** immediately of any change which could affect the provision of the **cover**.

9 Communication

All notices and communications from **ACM** or any of its representatives will be considered to have been sent if despatched to **your** last known address.

10 Complaints

Any enquiry or complaint relating to this **cover** may be addressed to the Customer Relations Department, ACM ULR Limited, Fusion House, Bretton Way, Bretton, Peterborough PE3 8BG. If **you** are not satisfied with the way the complaint is being dealt with **you** may be entitled to refer **your** complaint to the Financial Ombudsman Service, Exchange Tower, London, E14 9SR and their telephone numbers are 0800 023 4567 from a landline and 0300 123 9123 from a mobile. Email: complaint.info@financial-ombudsman.org.uk. This complaints procedure does not affect any legal rights **you** may have.

11 Governing law

This agreement shall be governed by and construed in accordance with English law.

12 Entire agreement

This agreement contains the entire agreement between **ACM** and **you** relating to the provision of the **cover** and no other representation or warranty by **you** or **ACM** or any representative of **ACM** or any third party shall have any contractual effect unless agreed by both parties in writing.

13 Cancellation

You may cancel this policy at any time by contacting Customer Services on the number shown in **your Lloyds Bank policy** documents. For further details including cancellation fees and refund of premiums due please read the 'If you cancel your policy' and 'Refunds' sections in **your Lloyds Bank policy**. This **policy** must run alongside **your Lloyds Bank policy**, therefore, if **you** cancel the main **policy** that cancellation will also automatically apply to this **policy** and cover will cease from the date of cancellation.

14 FSCS

Great Lakes Insurance 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. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

15 Data protection

Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.

16 Who regulates us

ACM is a trading name of ACM ULR Limited Registered No. 3832599. Registered office: Pegasus House, Bakewell Road, Orton Southgate, Peterborough, PE2 6YS. Authorised and regulated by the Financial Conduct Authority, Financial Services Number 306408 and regulated by the Claims Management Regulator in respect of regulated claims management activities.

This insurance is underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ. UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für

Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.