

## 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. 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.