

To make sure that **you** get the most out of **your** cover, please take time to read this Theft Protect policy, which explains the contract between **us**. If **you** have any questions or would like more information, please contact Nice 1 Limited, the administrators of Theft Protect.

How to claim

To make a claim under **your** policy, please telephone **us** on 0844 414 2284 straightaway. Please have your Theft Protect certificate and insurance documents to hand. Once **you** have given us details of your claim and **we** have accepted it, **we** will supply **you** with a hire vehicle.

Warning!

Please do not hire a vehicle before **we** have agreed to cover **your** claim. If you do, we will not pay the costs involved.

Problems

We will always try to give **you** a quality service. If **you** feel that **we** have let **you** down, please write to **our** Managing Director and he will try to help.

Our Head and Registered Office is: Nice 1 Limited, Nice 1 House, Broad Lanes, Bilston, West Midlands WV14 0RQ.

If **you** are still not happy, **you** can contact the Insurance Division of the Financial Ombudsman Service at:

South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Email: complaint@theiob.org.uk

Theft Protect is underwritten on behalf of Nice 1 Limited by DAS Legal Expenses Insurance Company Limited ("DAS"), who also provide the Personal Legal Advice Helpline attaching to this policy.

DAS and Nice 1 Limited are authorised and regulated by the Financial Services Authority. DAS is a member of the Association of British Insurers.

Definitions

We, us, our - Nice 1 Limited

You, your - The person named as the Insured in the attached Certificate of Insurance.

Your vehicle - The motor vehicle specified in the attached Certificate of Insurance.

Theft – Taking your vehicle without lawful authority.

Total loss - Where the insured's motor insurer declares that the motor vehicle is beyond economic repair and offers a total loss settlement following theft.

Vehicle hire costs - The cost of hiring a vehicle for a single period. The classification group of hire vehicle to be provided is specified in the attached Certificate of Insurance.

Territorial limit - The United Kingdom.

Period of cover - The period specified in the attached Certificate of Insurance for which we have agreed to cover you.

The Cover

Your Theft Protect policy only covers **you** if **you** have paid **your** premium. **We** agree to provide the insurance in this policy, keeping to the terms, conditions and exclusions as long as the insured incident happens during the **period of cover** and within the **territorial limit**.

Insured Incident

We will pay **your vehicle hire costs** up to the period specified in the attached Certificate of Insurance, or until **you** can drive **your vehicle** again, if this is sooner, following the **theft of your vehicle**; or where **your vehicle** has been declared a **total loss** by **your** motor insurer following damage caused to **your vehicle** during its theft.

Policy Exclusions

- a) Any claim following an insured incident which happens during the first 48 hours from the start of your period of cover if you take out this policy at a different time from any other related agreement.
- b) Any **vehicle hire costs** that are incurred before **we** accept **your** claim.
- c) All fuel, fares, fines, penalties or fees relating to the hire vehicle whilst in **your** possession.
- d) Any claim which does not result in an accepted and paid claim for the event by **your** motor insurer.
- e) Any claim which has not been reported to the Police.
- f) Any claim under this policy which occurs whilst **your vehicle** is being used for hire or reward.
- g) Any claim relating to the attempted theft or interference of **your vehicle**.
- h) Any claim relating to theft from **your vehicle**.

Policy Conditions

- 1) **You** must:
 - a. keep to the terms and conditions of this policy;
 - b. try to prevent anything happening that may cause a claim;
 - c. take reasonable steps to keep any amount **we** have to pay as low as possible;
 - d. give **us** full details of **your** claim as soon as possible and give **us** any information **we** need.
- 2) a. **You** must report the theft of **your vehicle** to the police and obtain a crime reference number.
b. **You** must report the theft of **your vehicle** to your insurance company or broker and obtain a claim number.
- 3) a. **You** must agree to **us** trying to recover any **vehicle hire costs** in **your** name and any costs recovered must be paid to **us**.
b. **We** will choose the vehicle hire company.
c. **You** can choose the type of vehicle to be hired provided that it is the same engine size and in the same vehicle group as **your vehicle**.
d. **You** must meet the age and licensing rules of the hire company **we** choose and must follow any conditions of hire.
e. **You** will be responsible for arranging temporary comprehensive insurance cover to be in place for the hire vehicle and for the duration of hire. This will be arranged with **your** motor insurance company or in agreement with our nominated vehicle supplier.
- 4) **You** may cancel **your** policy and receive a full refund up to 14 days after purchase subject to no claim being made upon the policy. **We** can cancel this policy at any time as long as **we** tell **you** at least 21 days beforehand.
- 5) **We** will not pay any claim covered under any policy, or any claim that would have been covered by another policy if this policy did not exist.
- 6) This policy will be covered by English law.

Personal Legal Advice Helpline

DAS will give **you** confidential legal advice over the phone on any personal legal problem, under the laws of the member countries of the European Union, the Isle of Man, the Channel Islands, Switzerland and Norway.

DAS provide this service 24 hours a day, seven days a week during the **period of cover**. To help **DAS** check and improve service standards, all calls are recorded.

Please do not phone **DAS** to report a claim.

To contact the above service, phone **DAS** on 0117 934 0552.

DAS will not accept responsibility if the Helpline Services are unavailable for reasons they cannot control.

