

Get Me Home Cover

Motor Insurance Policy Summary

This is a summary of the policy only; it does not form part of the contract between you and us. For full details please refer to the policy document, a copy of which will be supplied to you on request.

Who provides the cover?

Allianz Insurance plc.

How long does the cover last?

The policy lasts until 23:59 on the day after it began.

What is covered?

Cover is comprehensive. You are covered for damage to your vehicle as well as injury or damage you cause to others. Subject to acceptance criteria you can take out a policy as long as:

- You are aged 17 to 79
- You live permanently in the UK
- Your vehicle is taxed where applicable and registered/kept in the UK. Your vehicle must also have a current Department for Transport (MOT) test certificate where required.

We may not be able to quote in all circumstances.

What happens if I want to cancel?

As the Renault Get Me Home Cover is for a period of less than one month, there are no statutory cancellation rights.

How do I notify a claim?

Call 0330 102 8839. Lines are open 24 hours a day, 365 days a year.

How do I make a complaint?

Please contact:

Renault Insurance
Batchworth House,
Church Street,
Rickmansworth,
Hertfordshire,
WD3 1JE
Telephone 0330 102 8838
Email: complaints@originalinsurance.co.uk

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service which offers a free, independent complaint resolution service.

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Website: www.financial-ombudsman.org.uk
Telephone: 0800 0234567 or 0300 1239123
Email: complaint.info@financial-ombudsman.org.uk

The European Commission has an online dispute resolution service for consumers who have a complaint about a product or service bought online. If you choose to submit your complaint this way it will be forwarded to the Financial Ombudsman Service.

Visit ec.europa.eu/odr to access the Online Dispute Resolution Service. Please quote our e-mail address: complaints@originalinsurance.co.uk

Alternatively, you can contact the Financial Ombudsman Service directly. Full details of our complaints procedure may be found in your policy documentation.

Using our complaints procedure or referral to the Financial Ombudsman Service does not affect your legal rights.

Financial Services Compensation Scheme

If Allianz is unable to meet its liabilities you may be entitled to compensation from the Financial Services Compensation Scheme.

Significant or unusual exclusions and limitations

Your policy contains the following significant or unusual exclusions and limitations. For the full explanation of terms please refer to the section of the policy document indicated. There may be other exclusions in the policy that are significant to you so please ensure that you read the policy document and any documentation sent with it carefully.

Significant or unusual exclusions and limitations	Section of policy						
<p>No cover is provided by this policy if:</p> <ul style="list-style-type: none"> - you have not purchased your vehicle from a dealer authorised by Original Insurance Services Ltd, and - this Get Me Home Cover policy has not been issued in direct connection with the purchase of your vehicle 	General Conditions						
<p>You will have to pay the first £500 for any claim made including windscreen claims. This is the compulsory policy excess. If the value of your vehicle is greater than £50,000 this excess is increased to £1,000.</p> <p>The excesses below are additional to the compulsory policy excess and are paid in respect of any claim made including windscreen.</p> <p>Category of driver</p> <p>Driver Age</p> <table> <tr> <td>17-20</td><td>£300</td></tr> <tr> <td>21-24</td><td>£200</td></tr> <tr> <td>25 and over;</td><td>£150</td></tr> </table> <p>In respect of drivers aged 25 years or over, the additional excess applies only to those who hold:</p> <ul style="list-style-type: none"> - a provisional UK licence, or - a full driving licence to drive a private motor car issued in a member country of the European Union but for less than one year 	17-20	£300	21-24	£200	25 and over;	£150	Loss of, or damage to, your vehicle
17-20	£300						
21-24	£200						
25 and over;	£150						
<p>Loss of, or damage to, your vehicle following theft or attempted theft is excluded if it is unoccupied at the time of the loss or damage, unless your vehicle was locked and the ignition key or other removable ignition device was not in or on your vehicle.</p>	Loss of, or damage to, your vehicle						
<p>Audio, communication, navigational and in-car entertainment equipment that is not manufacturer standard, or not a manufacturer fitted optional extra for your vehicle is limited to up to £750. The equipment must be permanently fitted to your vehicle and powered by your vehicle's electrical system.</p>	Loss of, or damage to, your vehicle						
<p>We will cover the cost of changing locks on your car if the keys, transmitter or immobiliser key have been lost or stolen provided you report the loss to the police within 24 hours of discovery.</p> <p>The maximum we will pay for any one claim is £500. Subject to a £150 excess.</p>	Replacement locks						
<p>Provision of a courtesy car following a claim – No courtesy car is provided under this policy</p>	Loss of, or damage to, your vehicle						
<p>Comprehensive Get Me Home Cover only operates in the United Kingdom, the Channel Islands and the Isle of Man.</p> <p>The minimum legal Third Party cover may apply in other countries. A list of these countries is provided in Section 1.</p>	<p>Definitions</p> <p>Loss of, or damage to, your vehicle</p>						