

# ARVAL TOTAL CARE CUSTOMER FAQs

A WIDE RANGE OF SERVICES IN  
ONE SIMPLE PACKAGE



## What is Arval Total Care?

A simple and inclusive solution providing an insured leased vehicle.



Fixed monthly rentals



Total loss shortfall protection



Reduce your downtime



Guaranteed maintenance



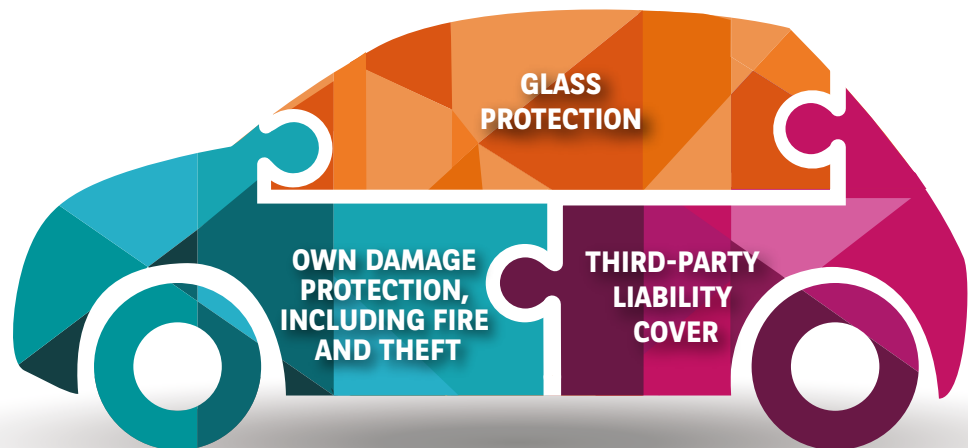
Accident Management



Breakdown



Motor Insurance Database updates



**ARVAL**  
BNP PARIBAS GROUP

For the many  
journeys in life

## What services are provided under Arval Total Care?

We provide a wide range of services. These include:



CONTRACT  
HIRE



INSURED  
LEASED VEHICLE



GLASS  
DAMAGE  
PROTECTION



GUARANTEED  
MAINTENANCE



BREAKDOWN  
COVER



ACCIDENT  
MANAGEMENT  
IN THE EVENT  
OF A CLAIM



FINANCIAL SHORTFALL PROTECTION IN  
THE EVENT OF A WRITE-OFF

## Who is allowed to drive my vehicle?

### Business users:

For Contract Hire - any company employee, their spouse, partner or immediate family (i.e. parents, siblings or children), providing they meet the remaining criteria.

### Personal users:

For Personal Contract Hire - the driver, their spouse, partner or immediate family (i.e. parents, siblings or children), providing they meet the remaining criteria.

The following driver eligibility criteria apply to the Arval Total Care product:



Driver must be aged 21-70



Must hold a full UK/EU driving licence, which has been valid for at least one year



Has no more than two own fault claims in the last two years



Has no more than six points on their driving licence record in the last five years



Has not been subject to a driving ban in the last five years



Has not been advised to stop driving by the Driver and Vehicle Licensing Agency (DVLA) or a medical practitioner due to a medical condition



Has never been refused insurance in the past.

## What isn't included under Arval Total Care?



We don't provide personal injury cover for the driver, however any third-party passengers would be included within the policy. In the event of a non-fault incident, we are able to facilitate any injury claims incurred to the driver or any passengers as part of the loss recovery process via the third-party insurer.



Personal belongings aren't included with Arval Total Care.

## Am I covered for business travel?

Yes, the Arval Total Care package covers both business and personal use of your leased vehicle. You aren't restricted to the types of journey you make, subject to the trade usage criteria detailed in your contract.

Please note that if you make a misrepresentation of your eligibility, then cover can be withdrawn and no claim will be paid out.

## Who provides cover for my vehicle?

AIG insure the vehicle for third-party liability cover. The insurance policy is in the name of Arval UK Ltd who hold this policy on your behalf. We provide cover for your own damage protection, which we'll explain in a bit more detail below.

We are responsible for repairing any damage to your vehicle as a result of an incident. You won't be responsible for the costs but you will need to pay the Customer Incident Charge (CIC) – we'll explain this later on. Please do keep in mind that own damage protection won't protect you against damage caused or resulting from driver abuse or neglect. If any damage is caused by the fault of a third party, then we'll recover the costs directly from them.

## What is an incident?

An incident means an event or accident resulting in damage, loss or theft of the Arval Total Care vehicle, damage to third-party property, personal injury or death of a third party.

**An incident will be considered at fault if we are unable to recover the costs from the responsible third party. This includes theft, fire, vandalism and weather events.**

Where it's been established that you aren't at fault, we'll attempt to recover costs from the responsible party. This could involve legal proceedings, where you may need to give evidence to support the claim in court.

If the losses aren't recoverable due to any act or omission by you or your driver, then we reserve the right to invoice any losses to you.

## What should I do if I've had an incident?

You'll need to contact us at the earliest opportunity, ideally within 24 hours of the incident taking place, making sure that it is safe and legal to do so. Please call our Driver Support Contact Centre on 0370 600 4499 (24/7 365 days a year) and select 'report an accident'. Our Accident Management partner will then record the relevant details and either get your vehicle recovered if it's immobile or allocate a repairer. We've put together a simple diagram (displayed on the right) to show you the steps you'll need to take.

## What is a Customer Incident Charge (CIC)?

In the event of an incident where it is considered that you are at fault, you'll need to pay the CIC. This includes any claim where we're unable to recover costs from a third party. The CIC varies depending on the number of 'at fault' incidents for the vehicle.

We have an escalating CIC dependent on the number of incidents incurred during the contract term. This is designed to prevent price increases and maintain a fixed monthly rental for the duration of your contract. The CIC is a contribution to the losses incurred by us as a result of the incident. The CIC will not apply where we are able to recover costs from the responsible party.

**Where we're unable to recover costs from a responsible third party, a CIC will be charged as shown in the table below. Please note that where the repair costs are less than the CIC, then we'll only charge you the actual cost of the repair.**

### EXAMPLE OF INCIDENT COSTS

1ST AT FAULT INCIDENT - £250 CIC

2ND AT FAULT INCIDENT - £350 CIC

3RD AT FAULT INCIDENT - £750 CIC



INCIDENT OCCURS AND DRIVER CALLS OUR FRIENDLY TEAM FOR FAST ASSISTANCE.



OUR TEAM ARRANGE FOR RAPID ROADSIDE RECOVERY IF VEHICLE IS IMMOBILE – REDUCING ANY INCONVENIENCE.



IF YOUR VEHICLE IS STILL ROADWORTHY, WE'LL ARRANGE A REPAIR DATE TO SUIT YOU AND KEEP THE VEHICLE ON THE ROAD.



ONCE YOUR VEHICLE IS IN FOR REPAIR, WE'LL PROVIDE YOU WITH A COURTESY VEHICLE TO KEEP YOU MOBILE.

## Am I entitled to a replacement vehicle when mine is off the road due to an incident?

You're entitled to a courtesy car for the duration of the vehicle repair subject to the repairer's conditions. You'll also need to make sure that the courtesy car is insured by the repairer. Please note that this will not be a like-for-like replacement of your existing lease vehicle.

If you're involved in an incident where the third party has been identified and proved at fault, you may be provided with a vehicle similar to your current lease through our non-fault hire provider, Auxillis, subject to acceptance.

If your vehicle is stolen and not recovered, you will not be provided with a replacement vehicle.

## What happens if my vehicle is deemed a total loss as a result of an incident?

The lease will be terminated within 48 hours of our assessors confirming that the vehicle isn't economical to repair. At this point, if you're considered to be 'at fault', we'll invoice the CIC directly to you. You will be responsible for the whole month's rental at the point of termination.

## What happens if my vehicle is stolen?

**Notify the police and then contact our Arval Contact Centre by calling 0370 600 4499.** If the vehicle is recovered, please let us know immediately and we'll arrange for any repairs to be made if needed. If the vehicle hasn't been recovered after 21 days, then we will terminate your lease in line with our total loss process and your monthly rental liability will cease. At this point, we will invoice the relevant CIC to you.

If you or the driver are found to be negligent or to have carried out any act or omission, which has contributed to, or resulted in, the theft of the vehicle (e.g. if the keys are left in the car), then the termination costs will be borne by you. If the vehicle is recovered and sold and any monies are received later on, these will be credited back to you up to the value of the charge you received.

## What should I do if I want to terminate the lease early?

Should you wish to return the Contract Hire vehicle before the end of the contract, please get in touch with your Account Manager who will be happy to discuss the process and any financial implications with you. Please note that you'll be liable to make a payment in accordance with your agreement.

## What is glass protection?

We're responsible for repairing and replacing body glass to your vehicle. You must report the damage to us and we'll arrange for this to be repaired via our network. You will be responsible for paying a glass CIC fixed at £100 where it is necessary to replace the glass. No charge applies where the glass can be repaired.

## What is included in the maintenance cover?

We cover the costs of all routine work that will occur during the contract term based on manufacturer guidelines. This includes servicing, maintenance, repairs, premium tyres\*, batteries, breakdown cover, exhaust and any worn items.

\*We have a Fair Play policy on tyres. This means that damaged tyres will be replaced inside the maintenance budget. Replacements in the event of abuse, neglect, theft or vandalism will be recharged.

Our maintenance scheme does not cover driver abuse, damage or replacement as a result of neglect. These charges will be billed via a vehicle services invoice.

If you need any servicing work or tyres, please contact our Arval Contact Centre on 0370 600 4499 (Mon-Fri 9am-5:15pm) and we'll be able to put you in touch with a local supplier.

## What should I do if my vehicle breaks down?

Please call our designated helpline on 0370 600 4499 where our team will assist you with your vehicle and send a recovery van where necessary.

## Am I entitled to a replacement vehicle when mine is off the road due to a mechanical failure or maintenance work?

If the repairer has a courtesy car available, then you can utilise this whilst your vehicle is being repaired, subject to their conditions.

Please note that insurance should be arranged through the repairer.

## What would happen in the event of misfuelling?

Any costs incurred as a result of misfuelling, including AdBlue, are not covered by Arval Total Care and will be recharged to you.

## Is the monthly cost fixed for the contract term?

Yes, your monthly rental will only change if we mutually agree a change. For example, if there is a change in overnight postcode, an increase in your contracted mileage, or the vehicle is involved in two or more at fault incidents in a 12-month period. In this case, we'll discuss your options with you.

## What do I do if I want to take my vehicle overseas?

Please get in touch with us on 0370 600 4499 (Mon-Fri 9am-5:15pm) at least 14 days in advance of travel and provide details of your travel destination and dates as well as details of drivers and any additional drivers. We will provide you with a Vehicle on Hire certificate (VE103) to replace the registration document. **This is a legal requirement.** A standard fee of £15 plus VAT applies for this document. An insurance certificate confirming that the vehicle is insured to be taken out of the country for the period of travel will be provided to you.

If you already have a valid VE103 from a previous trip, you'll still need to contact us to get a new insurance certificate.

If your return has been delayed and your insurance certificate is due to expire, you'll need to contact us for permission to extend the cover and we'll issue you with a new insurance certificate. It will be your responsibility to print this document and keep it in the vehicle.

## Do I need a copy of the insurance certificate?

No, your vehicle is delivered with cover provided under our own insurance policy through the Arval Total Care product and is automatically registered on the Motor Insurance Database (MID). If you need a certificate, please get in touch with us as we can arrange this as an exception.

## Where can I find my policy conditions for Arval Total Care?

These will be detailed within your Contract Hire terms and conditions agreement.

This information can also be found in the Arval Total Care acceptance criteria document.

## Am I covered for any damage caused by driving through standing floodwater?

Arval Total Care does not cover any damage caused as a result of driving through standing flood water. Any associated costs will be recharged to you.

## What should I do if the overnight address changes?

You'll need to call us to declare a change of overnight postcode. Please contact our Account Management team to discuss this in more detail.

## Can I add Arval Total Care to my existing Arval lease?

Yes, providing you meet the acceptance criteria, already have our guaranteed maintenance service and your existing lease has a minimum of 12 months left. Please get in touch with our Account Management team, who will be happy to talk to you about this in more detail.

## Can you provide me with a 'no claims letter' at the end of my contract?


We can provide a driver history letter which will detail the number of years 'claim free' for the driver for the duration of the lease. This will be available upon request. Please note that we cannot guarantee all insurance companies will accept the documentation we provide.

## What are the rules around towing?

The driver will need to ensure they comply with the legal requirement around the weight they will be towing. Any damage to a trailer or caravan is not covered under Arval Total Care. However, you will be covered for any damage caused to a third party in accordance with UK legislation.


**This document is a summary of information that we hope is helpful. For full details, please consult your contract.**

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