

# ARVAL TOTAL CARE CUSTOMER FAQs FOR AN INSURED LEASED VEHICLE

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

## ■ What is Arval Total Care?

Arval has developed an innovative new product to provide you with a comprehensively covered insured Contract Hire vehicle.

## ■ What services are provided under Arval Total Care?

Arval provide a complete package of services. These include:

- Contract Hire
- Comprehensive Cover including Third Party Liability and Own Damage Protection (including fire and theft)
- Glass Damage Protection
- Maintenance cover - for all your servicing and repairs on your vehicle
- Breakdown cover - to fix your car or recover it and if necessary provide a replacement vehicle
- Accident Management - management of your incident from start to finish

*Please note: Arval Total Care does not include cover for Personal Injury or belongings.*

## ■ Who provides cover for my vehicle?

Cover for your vehicle is provided by both Arval and its sister company Greenval.

Greenval insure the vehicle for third party liability cover. Greenval Insurance Company Limited is an insurance company, owned by BNP Paribas, who specialise in fleet motor insurance.

Arval provide cover for the Own Damage Protection (which is explained in more detail below).

## ■ What is Own Damage Protection?

Arval will be responsible for repairing any damage to your vehicle resulting from an incident. You will not be responsible for the costs but you will be required to pay the Customer Incident Charge as further explained below. The Own Damage Protection does not include routine maintenance (which is also explained in more detail below). The Own Damage Protection will not 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 Arval will recover the costs directly from them.

## ■ Who is allowed to drive my vehicle?

### Business Users

Any employee of your company and their spouse or partner.

### Personal Users

The driver and their spouse or partner.

There are restrictions and exclusions which apply, for example, in relation to age, driver history (including medical) and use of the vehicle.

## ■ What is an incident?

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

## ■ I've had an accident, what do I do?

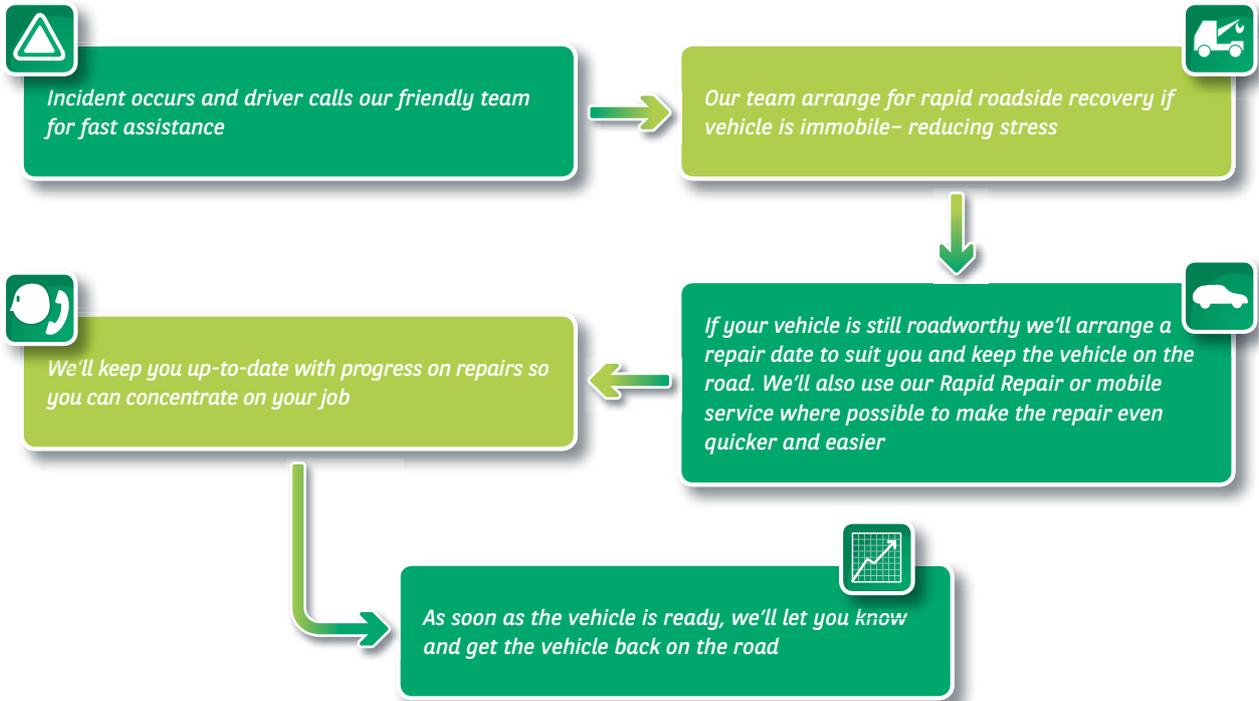
You must contact Arval at the earliest opportunity and make sure that it is safe and legal to do so. Please call our driver support contact centre on 0370 600 4499 and select 'report an accident'.

Arval's Accident Management partner will record the relevant details and either get your vehicle recovered if it is immobile or allocate a repairer. Please see the process flow on the next page for more details.



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**We care about cars.  
We care about you.**



## Will I have to make any payments?

Yes. In the event of an incident where it is considered that you are "at fault", you will be required to pay the Customer Incident Charge (CIC). The CIC varies depending on the number of "at fault" incidents for the vehicle.

Arval has an escalating CIC dependent on the number of "at fault" incidents incurred during the contract term. This is designed to be fair to you where you have a few incidents during the contract. However, it is necessary to levy a higher incident charge when there have been a high number of incidents during the contract term. The CIC is a contribution to the losses incurred by Arval as a result of the incident. If our loss is less than the CIC, then we will only charge you the loss.

The incidents only count towards the escalating CIC if the full CIC has been invoiced to you. If requested, you can elect to pay a reimbursement of our losses rather than the CIC. This is called a Customer Elected Payment or CEP. The CIC is only charged where you are considered to be at fault including where you have damaged your vehicle or caused damage to a third party. If an identified third party is at fault, monies will be recovered from them. The escalating CIC will apply to all "at fault" incidents unless you opt to pay for our losses as explained below. Once the 3rd at fault incident CIC occurs the same level of CIC will apply to future "at fault" incidents.

Example of Incident costs	1st at fault Incident - £250 CIC	2nd at fault Incident (assuming you have been charged the 1st Incident CIC for a previous incident) - £350 CIC	3rd at fault Incident (assuming you have been charged the 2nd Incident CIC for a previous incident) - £750 CIC
£100	£100	£100	£100
£300	£250	£300	£300
£500	£250	£350	£500
£1,000	£250	£350	£750

## ■ Is the fee for the Total Care Service fixed for the Contract Term?

Yes, your monthly rental will only change if we mutually agree a change (if applicable) or as a result of Arval exercising its rights under the contract, for example if you travel materially more miles than agreed (and the vehicle is recontracted) or the vehicle is involved in two or more at fault incidents in a 12 month period. In which case we will discuss your options with you.

## ■ What is Glass Protection?

Arval is responsible for the repairing and replacing body glass to your vehicle. You must report the damage to Arval and the repair will be arranged via Arval's network. You will be required to pay a per incident charge which is fixed at £50 per incident where it is necessary to replace the glass. No CIC applies where the glass is repaired.

The glass CIC does not count towards the escalating CIC for incidents.

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

If the repairer has a courtesy vehicle available, while your vehicle is being repaired then you can utilise this, subject to their conditions, and the insurance cover costs and / or any administration fee must be paid for directly to the repairer by you.

If you would like a separate rental vehicle, Arval can assist in booking this and the cost of the vehicle including the collision damage waiver insurance provided by the rental company must be covered by you.

The rental agreement will be between you and the rental company. For your convenience we will invoice you for the costs or charges so that you do not need to set up an account directly with the rental company.

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

If the repairer has a courtesy vehicle available, while your vehicle is being repaired, then you can utilise this subject to their conditions, and the insurance cover costs and / or any administration fee must be paid for directly to the repairer by yourself.

If you have broken down, and the vehicle is not repairable at the roadside, then the recovery agent can provide a rental vehicle for 48 hours to you as part of the breakdown scheme.

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

The lease will be terminated as soon as our assessors have confirmed the vehicle is not economic to repair. At this point, if you were considered to be "at fault", Arval will invoice the Customer Incident Charge (CIC) due to you. Your liability for the monthly rental of the vehicle will cease at this point.

If there is a third party at fault, Arval will seek to recover the costs from the third party's insurers. If the losses are not recoverable due to any act or omission by you / your driver, then Arval reserve the right to invoice any losses to you.

## ■ What happens if my vehicle is stolen?

You must notify the Police and then Arval (quoting your crime reference number) within 24 hours. Arval's Accident Management provider will monitor the progress directly with the police. After 21 days if the vehicle hasn't been recovered, or has been recovered but has been deemed a total loss, then the vehicle lease will be terminated at Arval and your monthly rental liability will cease for any future rentals. At this point, Arval will invoice the relevant Customer Incident Charge (CIC) to you.

If there has been an act, omission or negligence by you or your driver which 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 at a later point the vehicle is recovered and sold or any monies are received, these will be credited back to you up to the value of the charge you received.

## ■ If the vehicle is deemed stolen and not recovered or a total loss, what other liabilities do I have other than the monthly rental?

Arval could levy a maintenance charge if the vehicle is running over its contract.

## ■ Early Termination

Should you wish to return the Contract Hire vehicle before the end of the contract, please contact Arval and we will discuss the process, and financial implications. You will be liable to make a payment in accordance with your agreement.

## ■ What is included in the maintenance cover?

Arval cover the costs of all routine work that is due to occur during the contract term (based on manufacturer guidelines). This will include servicing, maintenance, repairs, premium tyres\*, batteries, breakdown cover, exhaust and any worn items.

\*Arval has 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.

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

If you need servicing work or tyres, please contact the Arval Driver Contact Centre on 0370 600 4499 and we will assist you with a local supplier.

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

Please contact Arval on 0370 600 4499 at least 14 days in advance of travel and provide details of your travel destination and dates and details of drivers and any additional drivers. Arval 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 will still need to contact Arval to get a new insurance certificate.

If you have been unreasonably delayed in your return and your insurance certificate is due to expire, you will need to contact Arval for permission to extend the cover, and a new insurance certificate will be issued. It will be your responsibility to print this document and retain it in the vehicle.

## ■ Are my personal belongings covered?

No. Arval is providing Contract Hire on an Insured vehicle. Arval is the policy holder. Therefore the policy cannot be extended to cover personal belongings.

## ■ Is personal injury covered?

No. Arval is not providing personal injury cover for the driver, however, any Third Party passengers would be included within the Third Party Liability cover

## ■ Are there any restrictions on who can drive the vehicle or have the product?

Yes. The eligibility criteria and restrictions are detailed in a schedule to your contract. It is important that you understand what this criteria is and that you comply with the criteria at all times as you could invalidate the insurance for the vehicle if you do not. Should these change or be updated at any time, a new copy will be sent out to you.

### ■ Useful phone numbers:

#### Arval Contact Centre – 0370 600 4499

to report an accident, request servicing work, rental vehicles, breakdown, going abroad paperwork etc.

#### Arval Customer Services – 0345 266 5244

if you have an invoice query.

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