

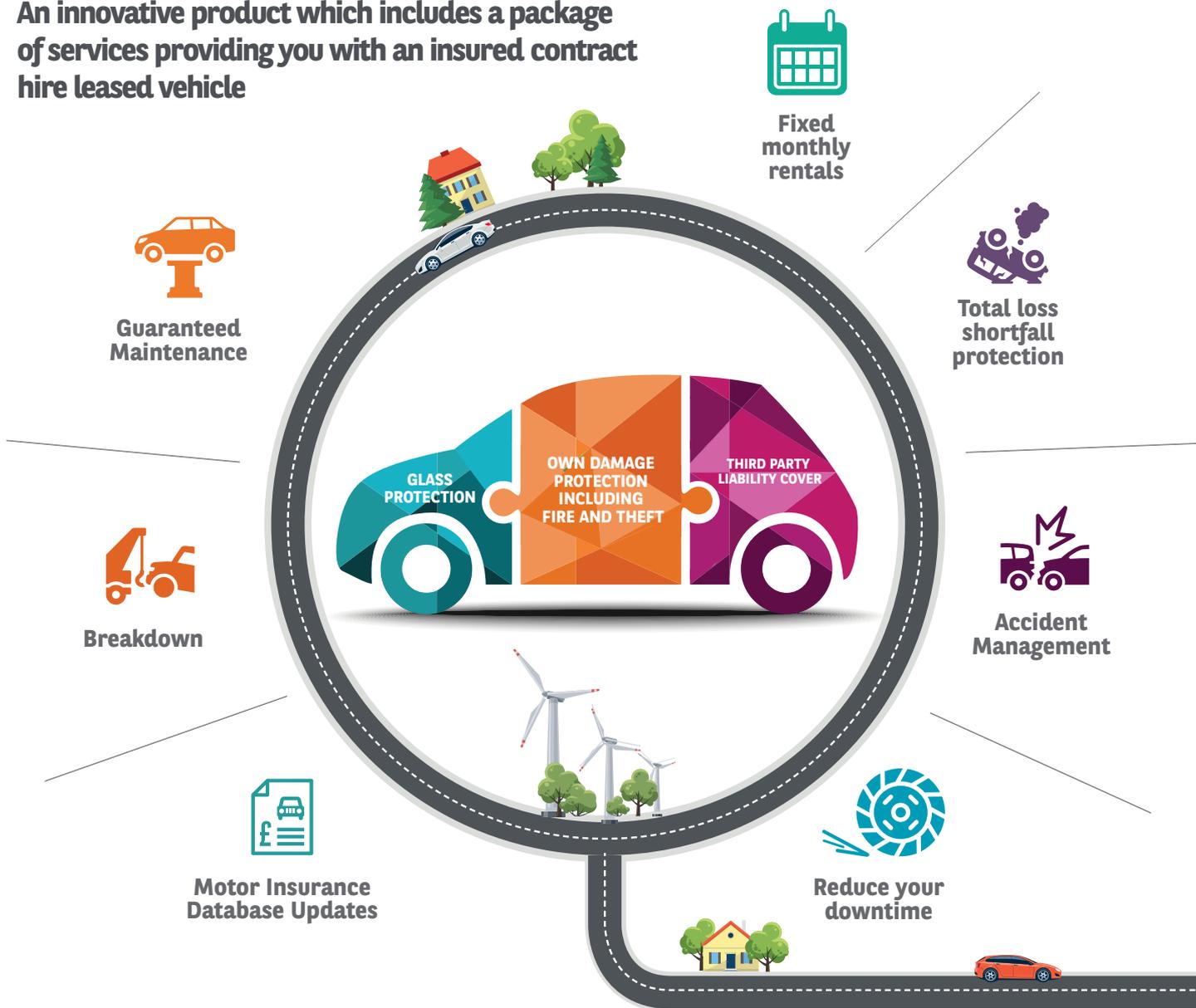
ARVAL TOTAL CARE CUSTOMER FAQs

FOR AN INSURED LEASED VEHICLE



What is Arval Total Care?

An innovative product which includes a package of services providing you with an insured contract hire leased vehicle



ARVAL
BNP PARIBAS GROUP

We care about cars.
We care about you.

What services are provided under Arval Total Care?

Arval provide a complete package of services. These include:



CONTRACT
HIRE



INSURED
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:

Any employee of the company, the employees spouse or partner and immediate family, i.e. parents, siblings, children providing they meet the remaining criteria (For Contract Hire)

Personal Users:

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

The following driver eligibility criteria applies to the Arval Total Care Product:



Driver must be aged between 21-70



Must hold a full UK/EU driving licence which has been valid for at least 1 year



No more than 2 own fault claims in the last 2 years



No more than 6 points on their driving licence



Has not been subject to a driving ban in the last 5 years



Have not been advised to stop driving by the DVLA or a medical practitioner due to a medical condition

What is not included under Arval Total Care?



Arval is not providing 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, Arval will be 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 are not included with Arval Total Care.

Am I covered for business travel?

Yes, your Arval Total Care package covers you for both Business and Personal use of your leased vehicle. You are not restricted to the types of journey you make, subject to trade usage criteria detailed in your contract.

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

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 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.

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 incident, 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 right-hand side for more details.

What is a customer incident charge (CIC)?

In the event of an incident where it is considered that you are "at fault", you will be required to pay the CIC. This includes any claim where we are unable to recover costs from a third party. 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 maintain a fixed monthly rental for the duration of your contract. It is necessary to levy a higher incident charge when there have been multiple incidents during the contract term. The CIC is a contribution to the losses incurred by Arval as a result of the incident. If the repair costs are less than the CIC, then we will only charge you the cost of the repair.

EXAMPLE INCIDENT COSTS	1ST AT FAULT INCIDENT -£250 CIC	2ND AT FAULT INCIDENT -£350 CIC	3RD AT FAULT INCIDENT -£750 CIC
£100	£100	£100	£100
£300	£250	£300	£300
£500	£250	£350	£500
£1,000	£250	£350	£750



INCIDENT OCCURS AND DRIVER CALLS OUR FRIENDLY TEAM FOR FAST ASSISTANCE



OUR TEAM ARRANGE FOR RAPID ROADSIDE RECOVERY IF VEHICLE IS IMMOBILE - REDUCING STRESS



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



WE'LL KEEP YOU UP-TO-DATE WITH PROGRESS ON REPAIRS SO YOU CAN CONCENTRATE ON YOUR JOB



AS SOON AS THE VEHICLE IS READY, WE'LL LET YOU KNOW AND GET THE VEHICLE BACK ON THE ROAD

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

You are entitled to a courtesy car for the duration of the vehicle repair and is subject to the repairer's conditions. Please note this will not be a like for like replacement of your existing lease vehicle.

If you would like a separate rental vehicle, Arval can assist in booking this. The costs of the rental 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.

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 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.

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 should I do if my vehicle breaks down?

Call our designated help line who will assist 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 / 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.

Is the fee for a Fully Insured Lease Vehicle 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 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.

How can I obtain a copy of the Insurance Certificate?

If you would like an Insurance certificate for your insured leased vehicle please contact your Account Management Team who will be able to assist in your request. Please ensure you provide details on your partner or spouse (where required) so they can be listed on the certificate.

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

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

What would happen in the event of misfuelling?

This is not covered with Arval Total Care. Any repair costs will be recharged to you.

Standing Flood Water

Arval Total Care does not cover any claim as a result of deliberately driving through standing flood water.

Change of Address

You will need to call us to declare a change of overnight postcode. Please contact your Account Management Team to discuss in more detail.

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

Yes, providing you already take Arval maintenance today and there are more than 6 remaining payments left to make on your contract. Please contact your Account Management team to discuss in more detail.

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

Arval 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. 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. In regards to insurance cover the car will be covered for all ATC services however the towing item i.e. a caravan etc. will only be covered for Third Party Liability only.

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

Find out more

All your vehicle costs in one place at a competitive price for the duration of the lease.

If you would like to talk to us about getting an Arval Total Care quote today on a new vehicle, or adding it to an existing lease, please contact your **Account Management Team**

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We care about you.**