



XS SHIELD Product Delivery policy.

The XS SHIELD product is sold via the Prohire rental application and via an online web site.

The document is printed for the client purchasing the policy as well as emailed to them. In addition an online web link is provided for future download should the original document be lost.

Cover is provided as soon as the vehicle is checked out and the policy is incepted.

The document contains the full terms and conditions of sale.

XS SHIELD Cancellation / Refund policy.

Cooling Off Period

You have a statutory right to cancel your new insurance policy within 14 days providing it is longer than one month's duration. Your premium will be refunded in full minus an administration fee (it needs to be clear who charges the fee and how much it is). If however within the 14 days you have made a claim or intend to make a claim, the premium will not be refunded. Any refund will be paid within 30 days of receipt of your cancellation notice.

Note: The policy is normally purchased at the point of vehicle checkout (incepted) and therefore the need to refund will be limited.