Car Hire Excess Insurance

Insurance Product Information Document

Company: Insure & Escape

Product: Car Hire Excess Insurance - Single Trip

Underwritten by: American International Group UK Limited. Registered in the United Kingdom. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN 781109). This can be checked by visiting the Financial Services Register (register.fca.org.uk).

Administered by: Insure & Escape. Insure & Escape is a trading name of Cover For You Insurance Group Limited licensed by the Gibraltar Financial Services Commission under Permission Number 5570 and permitted to carry on services into the UK by the Financial Conduct Authority (FRN429383).

This Insurance Product Information Document is a summary of the main coverage and exclusion this policy provides, and is not personalised to your specific individual needs in any way. You can find complete information on the product in your certificate of insurance and your policy document, which will also tell you the level of cover you have.

What is this type of Insurance?

This policy is for car hire excess reimbursement. We will reimburse the excess and related charges you pay to a car rental company following damage to a rental vehicle for which you are held responsible. Your period of cover and your policy limits will be shown on your certificate of insurance.

What is insured?

✓ **Excess / Deposit reimbursement - up to £7,500 within the policy period**
Reimbursement of the Excess You pay following physical loss or damage to the Rental Vehicle for which You are responsible for under the terms of Your Car Rental Agreement. This includes charges for **loss of use**, **towing** and **administration**.

✓ **Misfuelling cover - up to £500**
If You put the wrong fuel in Your rental vehicle, We can reimburse the costs incurred for draining and flushing the engine, additional travel expenses and towing costs.

✓ **Rental key cover - up to £500**
If You lock yourself out of the rental vehicle, or Your keys are lost or stolen, We can reimburse the cost of locks, keys and locksmith charges.

Optional cover (if selected)

- **Worldwide + Collision Damage Waiver (CDW)**
Increased Excess Reimbursement cover in the USA and Canada up to USD $50,000 or the value of the rental vehicle (whichever is lowest).

- **Supplemental Liability Insurance (SLI)**
To cover You against all sums which You shall become legally liable to pay as damages and claimants' costs in respect of Bodily Injury and Damage to property arising out of an Accident, up to USD $100,000 (or equivalent in local currency).

What is not insured?

✗ Any claim where You have not followed the terms of the Vehicle Rental Agreement.

✗ Any rental vehicle that is not a car or is a soft-top car.

✗ Any claim not supported by an invoice either from the Car Rental Company, or from an approved repairer by the car rental company.

✗ Where the Lead Named Driver is not a UK resident.

✗ Any claim where the Car Rental Company's insurance has not been accepted (unless You have purchased the optional Worldwide plus CDW and SLI policy).

✗ Any claim where the rental vehicle has been left unlocked and unattended.

✗ Damage caused by off-road driving.

✗ Damage caused by self-inflicted injury or illness or the use of alcohol or drugs.

✗ Any claim for amounts You have paid in cash.

Are there any restrictions on cover?

! The Lead Named Driver on the Rental Agreement must be named on your Certificate.

! The Insured Driver must hold a valid full UK or internationally recognised driving licence.

! The Insured Driver and the Additional Drivers must be aged between 21 and 84 on the date of purchase of this insurance;

! The Rental Vehicle must have a market value of less than £65,000 and not be over 10 years old.

! The maximum duration of cover available is 31 continuous days for each rental unless You have agreed with Us a longer period of up to 94 days.

Where am I covered?

- ✓ You can select the area of cover that is most appropriate for Your travel plans. Cover will not apply if You travel outside the area that you have chosen. The area You have chosen will be shown on Your insurance confirmation.
- ✓ You will not be covered for incidents occurring in Cuba, Iran, North Korea, Crimea region of Ukraine, Donetsk People's Republic (DNR) region of Ukraine and Luhansk People's Republic (LNR) region of Ukraine, or if You travel to a country or region where the Foreign, Commonwealth & Development Office (FCDO) has advised against all travel or all but essential travel. For further details, visit www.gov.uk/foreign-travel-advice

What are my obligations?

- You must answer any questions we ask and take care to ensure that any information You provide is accurate and complete.
- If you become aware that information You have given Us is inaccurate or has changed, You must tell us as soon as possible.
- You must tell us as soon as reasonably possible of any event which may result in a claim.
- If You make a claim, You must provide documentation and any other evidence We may need to deal with Your claim, and follow the claim procedure set out in Your policy wording.

When and how do I pay?

You must pay the premium in full when You buy the policy even if You are not travelling until a future date, by credit/debit card or other payment method accepted on the Insure & Escape website.

When does the cover start and end?

Single Trip policies start from the date You collect the rental car provided this is within the Period of Insurance shown on Your Certificate. These policies end on either the date on which You return the car or the date set out on Your Certificate, whichever is earlier.

How do I cancel the contract?

You can cancel this policy by contacting Us on live chat at www.insureandescape.co.uk or calling Us on 0208 159 3485.