CAR HIRE EXCESS WORDING

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WELCOME TO INSURE & ESCAPE CAR HIRE EXCESS INSURANCE

At Insure & Escape **We** are specialists in providing the right protection for **Our** customers and are there when the unexpected happens. This **Policy** is arranged by Insure & Escape and is underwritten by the **Insurer**, American International Group UK Limited.

Please read this **Policy** carefully before deciding whether to purchase it. Alternatively, if upon reading this **Policy**, **You** find it does not meet all **Your** requirements, please refer to the 'Cancellation Period' section.

This **Policy** is valid only if **You** buy it before **Your** rental period under the **Rental Agreement** starts.

To be eligible for cover under this **Policy**, **You** must be:

a. Aged between 21 and 84 on the date of purchase of this insurance; and

b. Resident in the United Kingdom, meaning that **You**:
   - Have an address in the United Kingdom; and
   - Have lived in the United Kingdom for at least 6 of the last 12 months;
   - Must hold a valid full UK or internationally recognised driving licence.

c. Named on the **Rental Agreement** as the **Lead Named Driver**.

This **Policy** document gives **You** the details of **Your** cover and should be read along with **Your Certificate** as one single contract. Please keep this in a safe place as this will assist **You** if **You** need to contact **Us**.

If **You** need to make a claim, please complete a claim form which can be accessed at https://che.insureandescape.co.uk/claims

Once again thank **You** for choosing Insure & Escape.

CONTACTING US – QUICK REFERENCE

We are here to help whenever **You** need **Us**. If **You** have any questions about **Your Policy** or would like to discuss any other insurance needs, or need advice please contact **Us** on live chat at http://www.insureandescape.co.uk, call **Us** on 0208 1593485, or email **Us** at che@insureandescape.co.uk. If **You** need to make amendments to **Your Policy** **You** can do this via **Our** customer zone on **Our** website or by live chat, email or by calling **Us**.

If **You** choose to cancel this insurance, **You** should contact Insure & Escape via their customer zone or call 0208 1593485 Monday to Friday between 9am – 5pm, excluding bank holidays.

HOW TO MAKE A CLAIM

To make a claim under any section of the **Policy**, firstly, check **Your Policy** and **Certificate** to make sure **You** have the appropriate cover. To report an **Incident** or make a claim, follow the steps below:

STEP 1	STEP 2	STEP 3
To report an **Incident** or a claim please complete a claim form which can be accessed at https://che.insureandescape.co.uk/claims. If **You're** having any problems using the online claim form please call **Us** on **0208 159 3485** for assistance.	**We** will require: **Your** name, address and contact information, along with details of the **Incident** that has occurred.	**We** will then provide **You** with a claim reference and keep in regular contact until **Your** claim has been finalised.

Please note: All claims must be notified as soon as it is reasonably practical after the event or **Incident** which causes **You** to submit a claim.

If a claim is made or legal proceedings are brought against **You** by a third party, **You** must not settle, reject, negotiate or agree to pay any claim without **Our** written permission.

We will only ask for information relevant to **Your** claim and **We** will pay for any reasonable expenses **You** incur in providing **Us** with the above information as part of **Your** claim. If the information supplied is insufficient, **We** will identify the further information which is required and ask **You** to provide **Us** with it. If **We** do not receive the information **We** need, **We** may reject the claim. This **Policy** operates on a reimbursement basis: in order for **Your** claim to be successful, **We** require evidence that **You** have paid the **Excess You** are responsible for paying in the event of any **Damage** to the **Rental Vehicle**, as confirmed in **Your Rental Agreement**. Please note: **You** should not pay in **Cash**. **Claims** where the **Excess** or cost of **Damage** is paid in **Cash** are excluded from this **Policy** – please see the Exclusions section of this **Policy** for further details.

Relevant information is likely to include, but not limited to:

1. A copy of the car **Rental Agreement**;
2. A copy of the **Damage** receipt (if separate from the car **Rental Agreement**);
3. If the **Incident** by law requires the attendance of the police, **We** will require a copy of the police report;
4. **Your** copy of the **Damage** report from the **Car Club Company**/**Car Club Agency** or **Car Rental Company**/**Car Rental Agency**;
5. Invoices, receipts or other documents confirming the amount **You** have paid in respect of the loss or **Damage** for which the **Car Rental Company** holds **You** responsible;
6. A copy of **Your** credit card statement or other proof of payment showing payment of the damages claimed;
7. If a claim is made or legal proceedings are brought against **You** by a third party, all correspondence **You** may receive from the third party in addition to the documents listed in 1-6 above if applicable;
8. Photographs of vehicle **Damage**, the site of any **Accidents** or thefts and any other photographic evidence which **You** think might be helpful in assessing **Your** claim.

To help **Us** prevent fraudulent claims, **We** store **Your** personal details on **Our** systems and **We** may transfer them to a centralised system. **We** keep this information in line with the conditions of all applicable Data Protection legislation, including (without limitation and to the extent applicable) the UK General Data Protection Regulation or GDPR. Full details are provided on page 10 - 11 of this **Policy** Wording 'How **We** Use Personal Information'.

HOW TO USE YOUR POLICY

INFORMATION RELEVANT TO THIS POLICY

Your Policy provides cover for the **Period of Insurance** as shown in **Your Certificate**. Please note that **Your** cover relates only to the cover that **You** have chosen and which is shown on **Your Certificate** as being included.
This **Policy** is an agreement between **You** and the **Insurer** but is only valid if **You** pay the premiums.

Please take the time to read **Your Policy** documentation carefully. If any of the information on which this insurance is based is incorrect or changes, or if **You** have any questions or there is anything that **You** do not understand, please call us on 0208 1593485, email us at che@insureandescape.co.uk or contact **Us** on live chat at http://www.insureandescape.co.uk.

Your Policy has been arranged by Insure & Escape on behalf of the **Insurer**, American International Group UK Limited.

Insure & Escape is a trading name of Cover For You Insurance Group Limited.
Cover For You Insurance Group Limited is an insurance intermediary licensed in Gibraltar by the Financial Services Commission under Permission Number 5570. Registered office: 4.1 Waterport Place, 2 Europort Avenue, Gibraltar, GX11 1AA.

The **Insurer**'s registered office is The AIG Building, 58 Fenchurch Street, London EC3M 4AB, United Kingdom. Registered in England No. 10737370. The **Insurer** is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under firm reference number 781109, this can be checked on the Financial Services Register by visiting the FCA's website https://register.fca.org.uk/

We will not provide any benefit under this contract of insurance for residents of - or 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.

SANCTIONS

The **Insurer** shall not be deemed to provide cover and the **Insurer** shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the **Insurer**, its parent company or its ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the United Kingdom, European Union or the United States of America.

CANCELLATION PERIOD AND YOUR RIGHT TO CANCEL YOUR POLICY

We hope **You** are happy with the cover **Your Policy** provides, however if after reading it, this insurance does not meet **Your** requirements, **You** can request cancellation and a refund of premium via **Your** customer zone, by phone or by emailing **Us**. **We** won't be able to refund **Your** premium if **You** have made a claim.

CANCELLING BEFORE THE PERIOD OF INSURANCE STARTS

Provided **Your Period of Insurance** has not commenced at the time **You** cancel, **You** will receive a full refund of premium.

CANCELLING AFTER THE PERIOD OF INSURANCE STARTS

SINGLE TRIP POLICIES

If under **Your** Single Trip **Policy**, the **Period of Insurance** is less than 31 days, **You** will not receive any refund of premium.

If the **Period of Insurance** is 31 days or more, **You** will be entitled to a proportionate rebate of premium in respect of the unexpired part of **Your Period of Insurance**.

ANNUAL POLICIES

Provided **You** request cancellation within 14 days of purchase, **You** will receive a full refund of premium.

If **You** request cancellation more than 14 days after purchase, **You** will be entitled to a proportionate rebate of premium (5% per full calendar month remaining on **Your Policy**) in respect of the unexpired part of **Your Period of Insurance**.

CANCELLATION AND CLAIMS (ALL POLICIES)

If **You** cancel the **Policy** after **You** have made a claim, **We** will not refund any of the premium **You** paid. If **You** cancel the **Policy** and **We** provide a refund, but **You** then make a claim, **We** will not consider the claim, even for an event that happened before **You** cancelled.

OUR RIGHT TO CANCEL YOUR POLICY

We may cancel **Your Policy** at any time by giving **You** 14 days' written notice to **Your** last known email address (or mailing address if **You** do not have an email address) which was provided by **You. We** will only cancel this **Policy** if there is a valid reason to do so, including for example:

1. any failure by **You** to pay the premium when due; or
2. a change in risk which means **We** can no longer provide **You** with insurance cover; or
3. non-cooperation or failure by **You** to supply any information or documentation **We** request, such as details of a claim.

We will allow a proportionate refund of any premiums paid for the remaining **Period of Insurance**, as long as there have been no claims in the current **Period of Insurance**.

DEFINITIONS THAT APPLY TO THE WHOLE POLICY

The following words, expressions or phrases listed below apply to the whole **Policy** and will have the same meaning wherever they appear in this **Policy** in Bold and Capitalised. Additional definitions where they apply to the specific parts of the **Policy** will be outlined within those sections. Please refer to the relevant parts of the **Policy** for further details:

Accident means a sudden, unexpected and specific event, external to the body, which occurs at an identifiable time and place.

Additional Driver - up to a maximum of 8 people listed on the **Rental Agreement** in addition to the **Lead Named Driver**.

Car Club Company/**Car Club Agency** means a company or agency licenced by the regulatory authority of the Country, State or local authority from which it operates, and provides registered paying members access to a **Rental Vehicle** within the **Car Club Company**/**Car Club Agency** fleet for short term hire. Please note that **Car Club Company**/**Car Club Agency** is different from **Car Rental Company** or **Car Rental Agency**.

Car Club Member means a member of the **Car Club Company** or **Car Club Agency**. Please note this **Policy** covers "joint members" and/or "partner members" who live at the same main residence as the main **Car Club Member** or **Car Club Agency** and are named in the **Certificate**.

Car Rental Company or **Car Rental Agency** means a company or agency that rents cars for short periods of time, generally ranging from a few hours to a few weeks.

Cash means banknotes, currency notes, coins and vouchers.

Certificate means the document **You** receive from **Us**, once **You** have paid **Your** premium and which gives details of the **Period of Insurance**, **Your** cover and the **Policy** number.

Commercial Vehicle means any vehicle used for business use including vehicles comprising more than eight seats in addition to the driver's seat, vehicles having a maximum mass exceeding 5 tonnes, vehicles designed and constructed for the carriage of goods and all trailers, ambulances, caravans, tractors, combine harvesters and agricultural vehicles.

Damage means **Damage** to the **Rental Vehicle** or its **Membership Card**/Keys from external causes including fire, vandalism, **Accident**, volcanic ash cloud, sand, theft and includes loss of use of the **Rental Vehicle** which arises from these causes.

Europe means all European countries to the West of the Ural Mountains including the United Kingdom, the Channel Islands, Isle of Man, Republic of Ireland, Iceland, islands in the Mediterranean, Morocco, Tunisia, Turkey, Canary Islands, Madeira, and the Azores, but not including Crimea, Donetsk People's Republic (DNR) and Luhansk People's Republic (LNR) regions of Ukraine.

Excess means the amount **You** are responsible for paying in the event of any **Damage** to the **Rental Vehicle**, as confirmed in **Your Rental Agreement**.

Insured Driver means **You** and any other **Additional Drivers** named in the **Rental Agreement** that qualify for cover as outlined under pages 19 – 20 of this **Policy** document.

Insurer means American International Group UK Limited for **Your Excess** Reimbursement insurance.

Incident means an **Accident** involving **Your Rental Vehicle** which results in **Damage**, such as a scratch, chip or dent that **You** are responsible for under the terms of **Your Rental Agreement**.

Lead Named Driver means person(s) named as the hirer on the **Rental Agreement**.

Membership Card/**Key** means the keys, **Key** fobs or Membership Cards used to open and lock the **Rental Vehicle**.

Period of Insurance means the period shown in **Your Certificate** for which **We** have agreed to cover **You** and for which **You** have paid the premium.

Policy means the combination of the **Policy** wording and **Certificate** showing all of the parts of the cover that **You** have chosen to purchase.

Policy Limit means the maximum **We** will pay in any one **Period of Insurance** regardless of the number of claims **You** make.

Rental Agreement means the contract signed by the **Lead Named Driver**/**Car Club Member** and the **Car Rental Company**/Agency or **Car Club Company** for the hire of a **Rental Vehicle** for the purpose of business or pleasure.

Rental Vehicle means the single automobile hired under a short-term contract of no more than 94 days from a **Car Rental Company**/Agency or **Car Club Company**. This insurance will not cover any **Rental Vehicle**, as outlined under Exclusion 12 on page 17 of this **Policy**.

Trip/s means the period of a single **Rental Agreement** in respect of a single **Rental Vehicle** which is collected and rented from a **Car Rental Company** or Agency for the period stated on the **Rental Agreement**.

We/**Us**/**Our** means Insure & Escape as the broker and American International Group UK Limited as the **Insurer**.

You/**Your** means the person who took out this insurance and is named as the **Car Club Member** or the **Lead Named Driver** on the **Rental Agreement**.

HOW WE USE PERSONAL INFORMATION

The **Insurer** is committed to protecting the privacy of customers, claimants and other business contacts. In this section, **We**, **Us** and **Our** refer to the **Insurer** only.

"Personal Information" identifies and relates to **You** or other individuals (e.g. **Your** partner or other members of **Your** family). If **You** provide Personal Information about another individual, **You** must (unless **We** agree otherwise) inform the individual about the content of this notice and **Our** Privacy **Policy** and obtain their permission (where possible) for sharing of their Personal Information with **Us**.

The types of Personal Information **We** may collect and why – Depending on **Our** relationship with **You**, Personal Information collected may include: contact information, financial information and account details, credit reference and scoring information, sensitive information about health or medical conditions (collected with **Your** consent where required by applicable law) as well as other Personal Information provided by **You** or that **We** obtain in connection with **Our** relationship with **You**. Personal Information may be used for the following purposes:

- Insurance administration, e.g. communications, claims processing and payment
- Make assessments and decisions about the provision and terms of insurance and settlement of claims
- Assistance and advice on medical and travel matters
- Management of **Our** business operations and IT infrastructure
- Prevention, detection and investigation of crime, e.g. fraud and money laundering
- Establishment and defence of legal rights
- Legal and regulatory compliance (including compliance with laws and regulations outside **Your** country of residence)
- Monitoring and recording of telephone calls for quality, training and security purposes
- Market research and analysis

SHARING OF PERSONAL INFORMATION

For the above purposes Personal Information may be shared with **Our** group companies and third parties (such as brokers and other insurance distribution parties, insurers and reinsurers, credit reference agencies, healthcare professionals and other service providers). Personal Information will be shared with other third parties (including government authorities) if required by laws or regulations. Personal Information (including details of injuries) may be recorded on claims registers shared with other insurers. **We** are required to register all third party claims for compensation relating to bodily injury to workers' compensation boards. **We** may search these registers to prevent, detect and investigate fraud or to validate **Your** claims history or that of any other person or property likely to be involved in the **Policy** or claim. Personal Information may be shared with prospective purchasers and purchasers, and transferred upon a sale of **Our** company or transfer of business assets.

INTERNATIONAL TRANSFER

Due to the global nature of **Our** business, Personal Information may be transferred to parties located in other countries (including the United States, China, Mexico Malaysia, Philippines, Bermuda, Gibraltar and other countries which may have a data protection regime which is different to that in **Your** country of residence). When making these transfers, **We** will take steps to ensure that **Your** Personal Information is adequately protected and transferred in accordance with the requirements of data protection law. Further information about international transfers is set out in **Our** Privacy **Policy** (see below).

SECURITY OF PERSONAL INFORMATION

Appropriate technical and physical security measures are used to keep **Your** Personal Information safe and secure. When **We** provide Personal Information to a third party (including **Our** service providers) or engage a third party to collect Personal Information on **Our** behalf, the third party will be selected carefully and required to use appropriate security measures.

YOUR RIGHTS

You have a number of rights under data protection law in connection with **Our** use of Personal Information. These rights may only apply in certain circumstances and are subject to certain exemptions. These rights may include a right to access Personal Information, a right to correct inaccurate data, a right to erase data or suspend **Our** use of data. These rights may also include a right to transfer **Your** data to another organisation, a right to object to **Our** use of **Your** Personal Information, a right to request that certain automated decisions **We** make have human involvement, a right to withdraw consent and a right to complain to the data protection regulator. Further information about **Your** rights and how **You** may exercise them is set out in full in **Our** Privacy **Policy** (see below).

PRIVACY POLICY

More details about **Your** rights and how **We** collect, use and disclose **Your** Personal Information can be found in **Our** full Privacy **Policy** at: https://www.aig.co.uk/privacy-**Policy** or **You** may request a copy by writing to: Data Protection Officer, American International Group UK limited, The AIG Building, 58 Fenchurch Street, London EC3M 4AB or by email at: dataprotectionofficer.uk@aig.com.

HOW TO MAKE A COMPLAINT

We will do everything possible to ensure that **You** receive at all times excellent service and be there when **You** need **Us**. **We** hope that **You** do not have cause to complain, however if **You** at any time, are dissatisfied with the service **You** have received from **Us** and wish to make a complaint then please contact **Our** complaints team.

COMPLAINTS ABOUT A SALE

Write: Insure & Escape Complaints
Suite 5, Floor 3,
Kings Court, London Road,
Stevenage, SG1 2NG
Call 0203 137 7338 Monday to Friday 9am to 5pm excluding bank holidays
Email: complaints@insureandescape.co.uk
Online: http://www.insureandescape.co.uk

COMPLAINTS ABOUT HOW WE HAVE HANDLED A CLAIM OR THE POLICY COVERAGE

Write: AIG UK Warranty,
PO Box 3465,
CROYDON, CR90 9AG
Call: 0330 094 5255 Monday to Friday 9.15am to 5pm excluding bank holidays
Email: insureandescape.claims@aig.com
Online: www.aig.co.uk/Your-feedback

We operate a comprehensive complaint process and will do **Our** best to resolve any issue **You** may have as quickly as possible. On occasions however, **We** may require up to 8 weeks to provide **You** with a resolution. **We** will send **You** information outlining this process whilst keeping **You** informed of **Our** progress.

If **We** are unable to resolve **Your** concerns within 8 weeks, **You** may be entitled to refer the complaint to the Financial Ombudsman Service. **We** will provide full details of how to do this when **We** provide **Our** final response letter addressing the issues raised.

Please note that the Financial Ombudsman Service may not be able to consider a complaint if **You** have not provided **Us** with the opportunity to resolve it.

The Financial Ombudsman Service can be contacted at:
Write: Financial Ombudsman Service, Exchange Tower, London E14 9SR
Call: 0800 023 4567 or 0300 123 9123
Email: complaint.info@financial-ombudsman.org.uk
Online: www.financial-ombudsman.org.uk

Following this complaint procedure does not affect **Your** rights to take legal action.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

We are covered by the FSCS. If **We** are unable to meet **Our** financial obligations, **You** may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim.

Further information about compensation scheme arrangements is available at www.fscs.org.uk or call (freephone) on 0800 678 1100 or 020 7741 4100.

WHAT IS EXCESS REIMBURSEMENT INSURANCE?

Most car **Rental Agreements** apply an **Excess**, which is the amount **You** are responsible for paying if the **Rental Vehicle** suffers any **Damage** (for example bumps and scratches). This **Excess** Reimbursement Insurance is designed to repay **You** up to the amount of any **Excess You** are charged by the **Car Rental Company**/**Car Rental Agency** or **Car Club Company**/**Car Club Agency** under the terms of the **Rental Agreement**. The **Policy** also provides cover for the cost of repair of **Damage** to the windows, tyres, wheels, headlights, undercarriage and roof of the **Rental Vehicle** if cover is not provided for these under the collision **Damage** waiver cover provided by the **Car Rental Company**/**Car Rental Agency** or **Car Club Company**/**Car Club Agency**.

TO QUALIFY FOR COVER

1. **You** must be the person named as the **Car Club Member** or the **Lead Named Driver** on any **Rental Agreement**.
2. **You** can include up to eight (8) additional **Insured Drivers** for each **Trip** as long as each additional **Insured Driver** is named as a driver on the **Rental Agreement**.
3. **You** and all additional **Insured Drivers** must be aged between 21 and 84 years of age on the date of purchase of this insurance and must have a full valid driving licence, or internationally recognised licence or permit to drive the **Rental Vehicle**.
4. **You** must be a permanent resident in the United Kingdom. **Additional Drivers** do not need to be permanent residents of the United Kingdom.
5. Cover is only available for **Rental Vehicles** with a market value at the start of the **Rental Agreement** of less than £65,000 and not over 10 years old.

VALID RENTAL AGREEMENTS

This **Policy** must have been purchased and have commenced prior to the start of a **Rental Agreement** for which **You** wish cover to apply. **We** will not accept any liability for **Damage** occurring under a **Rental Agreement** that commenced prior to the start of this **Policy** or ends outside of the **Period of Insurance**.

MAXIMUM RENTAL PERIOD

This **Policy** covers **You** for multiple **Rental Agreements** during the **Period of Insurance**. The maximum period of any single **Rental Agreement** should not exceed up to 31 continuous days (or there are additional cost options for 45, 62 or 94 days if **You** prefer). Where a rental period has a duration of over 94 days, cover under the **Policy** will expire at the end of the 94th day of the **Rental Agreement** and no cover will be provided for any **Incident** which occurs after this 94th day.

For each **Rental Agreement** cover will start at the time **You** take control of the **Rental Vehicle** and will end when the **Rental Vehicle** is returned to the **Car Rental Company** or **Car Club**.

TERRITORIAL LIMITS

You are covered only when **You** use the **Rental Vehicle** in the territories specified in **Your Certificate**. This **Policy** will cover either the territories outlined in the UK and **Europe** section below or the territories outlined in the Worldwide section below.

UK AND EUROPE:
All European countries to the West of the Ural Mountains including the United Kingdom, the Channel Islands, Isle of Man, Republic of Ireland, Iceland, islands in the Mediterranean, Morocco, Tunisia, Turkey, Canary Islands, Madeira, and the Azores but not including Crimea region of Ukraine, Donetsk People’s Republic (DNR) region of Ukraine and Luhansk People’s Republic (LNR) region of Ukraine.

WORLDWIDE:
Anywhere in the World (including in the UK and **Europe**) excluding any **Trip** in, to, or through 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.

We will not provide cover for claims arising as a direct result of a situation highlighted by the Foreign, Commonwealth and development Office where **You** have hired a car in a specific country or area where, prior to the car **Rental Agreement** commencing, the Foreign and Commonwealth Office has advised against all or all (but essential) travel. Up to date advice can be found on the FCDO's website: www.gov.uk/foreign-travel-advice

WHAT IS COVERED

We will pay **You** up to the **Policy Limit** as stated within the **Policy** of the cover **You** have selected as shown in **Your Certificate** for up to the amount of **Excess You** have to pay under the terms of the **Rental Agreement** for **Your Rental Vehicle** as a result of:

a. **Damage** to the **Rental Vehicle**;
b. loss of use of the **Rental Vehicle** due to **Damage**;
c. towing costs resulting from the **Damage** to the **Rental Vehicle**; or
d. towing costs resulting from mechanical breakdown or electrical breakdown of the **Rental Vehicle**.

Provided that **You** are held responsible for the **Damage** as declared in the **Rental Agreement** and are liable for the **Excess,** and the rental **Excess** or cost of **Damage** is not paid for in cash.

The **Policy** also provides cover for the cost of repair of **Damage** to the windows, tyres, wheels, headlights, undercarriage and roof of the **Rental Vehicle** if cover is not provided for these under the collision **Damage** waiver cover provided by the **Car Rental Company**.

The table below provides a summary of each element of cover and the amount insured. Full details are presented in the following sections on pages 19 and 20.

Policy Section	**Europe**	**Worldwide**	**Worldwide Plus +**
1: **Excess** Reimbursement (Total for the term of the **Policy**)	£7,500	£7,500	£7,500
Increased **Excess** Reimbursement in USA & Canada	-	-	$50,000 (US Dollars)
Supplemental Liability Cover	-	-	$100,000 (US Dollars)
Administration Charges	£500	£500	£500
2: Misfuelling	£500	£500	£500
3: Car Rental Key Cover	£500	£500	£500

CONDITIONS WHICH APPLY TO THIS POLICY

The following conditions listed below, apply throughout the **Policy**. If **You** do not comply with these conditions, **We** may not be able to pay **Your** claim.

1. **You** must keep to the terms and conditions of this **Policy**. Take all reasonable steps to prevent **Damage**, injury or loss and reduce or avoid incurring unnecessary costs.
2. In issuing **You** with this **Policy** and in setting the terms and premium, **We** have relied on the information **You** have given **Us**. **You** must take care when answering any questions **We** ask by ensuring that all information provided is accurate and complete.

   If **We** establish that **You** deliberately or recklessly provided **Us** with false or misleading information **We** will treat this **Policy** as if it never existed, refunding **Your** premium and declining all claims.

   If **We** establish that **You** carelessly provided **Us** with false or misleading information it could adversely affect **Your Policy** and any claim. For example, **We** may:

   - treat this **Policy** as if it had never existed and refuse to pay all claims and return the premium paid. **We** will only do this if **We** provided **You** with insurance cover which **We** would not otherwise have offered;
   - amend the terms of **Your** insurance. **We** may apply these amended terms as if they were already in place if a claim has been adversely impacted by **Your** carelessness;
   - reduce the amount **We** pay on a claim in the proportion the premium **You** have paid bears to the premium **We** would have charged **You**; or
   - cancel **Your Policy** in accordance with the cancellation terms in the section titled – Cancellation Period and **Your** right to cancel **Your Policy** at page 7.

   We will write to **You** if **We** need to amend the terms of **Your Policy**. Where **We** do this, **We** will always give **You** at least 30 days' notice before making any changes to **Your Policy**, by writing to **You** at **Your** last known address or **Your** last known email. If **You're** not happy with any changes **We** make, **You** can cancel the **Policy** (please see "cancelling **Your Policy**").

   If **You** become aware that information **You** have given **Us** is inaccurate, **You** must inform **Us** as soon as practicable. See "Contacting **Us** – Quick Reference" on page 3 of this **Policy**.

3. **You** must tell **Us** about any claims as soon as reasonably possible. **You** must provide **Us** with all the information and help **We** may need or ask for **You** to, provide full details to support **Your** claim, (such as photographs, invoices, receipts, insurance valuations, details of any other parties involved or witnesses etc.). Where **You** have received medical treatment and/or been detained in hospital, **You** will need to provide documentary evidence (e.g. medical report, letter from the hospital etc.) where required to support **Your** claim.
4. **You** must report any loss, theft, attempted theft, malicious **Damage** or physical assault to the police as soon as reasonably possible.
5. **You** must not admit liability on **Our** behalf or to give any representations or other undertakings binding upon **Us** except with **Our** written consent. **We** shall be entitled to the absolute conduct, control and settlement of all proceedings arising out of or in connection with claims in **Your** name or the name of any **Insured Driver**.
6. **We** may at **Our** own expense take proceedings in **Your** name or the name of the **Insured Driver** to recover compensation from any Third Party in respect of any indemnity provided under this Insurance and any amounts so recovered shall belong to **Us**. **You** and/or the **Insured Driver** must provide all reasonable assistance to **Us**. **You** must advise **Us,** should **You** be reimbursed any amount from **Your Car Rental Company** or Agency or a third party that relates to a claim that **You** have submitted to **Us**.

7. **Fraudulent acts**

If **You** make a fraudulent claim under this insurance contract, **We**:

- are not liable to pay the claim; and
- may recover from **You** any sums paid by **Us** to **You** in respect of the claim; and
- may by notice to **You** treat the contract as having been terminated with effect from the time of the fraudulent act.

If **We** exercise **Our** right under this clause:

- **We** will not be liable to **You** in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to **Our** liability under the insurance contract (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim); and
- **We** need not return any of the premiums paid.

8. If any claim is covered by any other insurance, or would have been covered if this **Policy** did not exist, **We** will:
   - not pay under this **Policy** if a more suitable **Policy** is in force; or
   - only pay **Our** share of the claim even if the other **Insurer** refuses the claim.

9. **Contracts (Rights of Third Parties) Act 1999**

   A person who is not a party to this insurance has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this insurance but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

10. **Law that Applies**

    Unless specifically agreed to the contrary, this **Policy** shall be governed by English law and subject to the exclusive jurisdiction of the courts of England and Wales. The language of this **Policy** and all communications relating to it will be English. The terms and conditions of this **Policy** will only be available in English and all communication relating to this **Policy** will be in English.

EXCLUSIONS WHICH APPLY TO THIS POLICY

The following exclusions listed below, apply to each and every part of the **Policy**.

This **Policy** provides **You** with the ability to claim back up to the amount of any **Excess Car Rental Companies**/ **Car Rental Agencies** or **Car Club Companies**/**Car Club Agencies** impose following **Damage** to a **Rental Vehicle**. In order for this insurance to function, **You** must ensure **You** have accepted the **Car Rental Company**'s/**Car Rental Agency's** or **Car Club Company**'s/**Car Club Agency**'s insurance (often referred to as Collision **Damage** Waiver, Theft Protection and Supplemental Liability Insurance) when **You** book the **Rental Vehicle** or at the rental counter, unless **You** have purchased a Worldwide Plus Collision **Damage** Waiver and Supplemental Liability Insurance **Policy**.

1. Any claim where **You** have not accepted the **Car Rental Company**'s insurance (Collision **Damage** Waiver and Supplemental Liability Insurance) at the rental counter or where insurance (Collision **Damage** Waiver and Supplemental Liability Insurance) is not included in the total price of the car **Rental Agreement**, except where **You** have purchased a Worldwide Plus CDW/SLI **Policy**.
2. **Damage** arising as a result of willfully self-inflicted injury or illness, alcoholism or the use of alcohol or drugs (other than drugs taken in accordance with treatment prescribed and directed by a registered medical practitioner, but not for the treatment of drug addiction).
3. **Damage** arising from transporting contraband or illegal trade or from the operation of the **Rental Vehicle** in violation of the terms of the **Rental Agreement**.
4. Any expenses assumed, waived or paid by the **Car Rental Company**/ **Car Rental Agency** or **Car Club Company**/ **Car Club Agency** or its **Insurer**.
5. **Your** claim results in any way from war, revolution, or any similar event. Terrorism and/or Nuclear Risk.
   (i). 'Nuclear Risk', as defined as being from ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or component thereof.
   (ii). 'Terrorism' defined as any act of any person or organization involving, causing or threatening harm or putting the public or any section of the public in fear if it is likely that the purpose is of a political, religious, ideological (of an intellectual or rational nature) or similar nature.
6. **Damage** to the interior or contents of the **Rental Vehicle** or loss of the **Rental Vehicle** contents as supplied by the rental company.
7. **Damage** caused by wear and tear, gradual deterioration, insect or vermin or the carriage of animals.
8. The **Rental Vehicle** is being driven by persons who are not named on the **Rental Agreement**.
9. The **Rental Vehicle** is a soft-top/cabriolet with a non-metal roof, motor home, van, camper van, trailer or caravan, **Commercial Vehicle** or truck, motorcycle, moped, motorbike, vehicle for which the main use is intended to be off-road, or a vehicle with more than 9 seats.
10. **Damage** is the result of driving off-road, or on an unmade road, or a road which is not designated as a public thoroughfare.
11. **You** have been specifically alerted to the risk of possible **Damage** to the **Rental Vehicle**, (for example, warned of high water that may cause **Damage**).
12. Any additional costs charged by a **Car Rental Company**/ **Car Rental Agency** or **Car Club Company**/ **Car Club Agency** which result from **Your** failure to report **Damage** to them within the time period specified on **Your Rental Agreement**.

13. The loss of, loss of use of, **Damage** to, corruption of, inability to access or inability to manipulate any computer system or electronic data within hire cars/ insured products as a result of unauthorized access or unauthorized use of such system or data or the transmission, a denial of service attack or receipt or transmission of malicious code. Computer system means any electronic hardware or software, or components thereof, that are used to store, process, access, transmit or receive information. Electronic data means any data stored on a computer system.
14. Any claim where the Rental **Excess** or cost of **Damage** is paid in **Cash**.

YOUR COVER

Your Certificate will show whether **You** have selected and paid for the cover as shown under this Section 1 of the **Policy**. Under this Section, **We** agree to provide the insurance described and subject to the terms, conditions, exclusions and limitations as described below and on pages 15 - 18 of the **Policy**. To make sure **You** understand what cover this **Policy** offers, please take the time to read the details carefully.

THE COVER	WHAT WE WILL PAY YOU
1. Excess Reimbursement	If **You** are responsible for **Damage** to the windows, tyres and wheels, headlights, the undercarriage or the roof of the **Rental Vehicle**, **We** will repay **You** the amount of any charges or repair costs that **You** have to pay under the terms of the **Rental Agreement**. The **Excess** charged by the **Car Rental Company**/**Car Rental Agency** or **Car Club Company**/**Car Club Agency** for **Damage** to other parts of the **Rental Vehicle** and associated administrative charges levied by the car hire company in connection with the **Incident** that gives rise to the claim. Up to a maximum total of £7,500 or **Excess** reimbursement and associated administrative charges during any one **Period of Insurance**. This section includes **Damage** to auto glass (meaning any glass that forms part of the **Rental Vehicle** and includes windscreens, windows, internal and external lights and sunroof), as well as **Damage** to the roof, tyres and under body of the **Rental Vehicle**.
Annual Worldwide	Provided **You** have selected and paid Annual Worldwide cover this will be clearly shown on **Your Certificate**. **You** will be covered when **You** use the **Rental Vehicle** anywhere in the world excluding any **Trip** in, to, or through 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. NB: Where **You** have selected the Worldwide CDW – Collision **Damage** Waiver section of this **Policy** and it is shown on the **Certificate**, Worldwide cover will automatically apply.
Worldwide + Collision Damage Waiver (CDW): Increased Excess Reimbursement Cover in USA and Canada	This option is only available as an upgrade on Worldwide **Excess** Reimbursement cover, if shown on **Your Certificate** and the appropriate additional premium has been paid. This upgrade will reimburse **You** if the **Rental Vehicle** is involved in an **Accident** or suffers **Damage** for which **You** are held responsible under the terms of **Your** Car Rental Agreement up to: • USD $50,000 (or the equivalent in local currency) • The value of the **Rental Vehicle** • The value of the claim Whichever is the lower.

THE COVER	WHAT WE WILL PAY YOU
Supplemental Liability Insurance (SLI)	This option is only available if **You** have purchased Worldwide + cover. If **You** have selected and paid Worldwide + cover this will be clearly shown on **Your Certificate**. **We** will 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** resulting from the use of a **Rental Vehicle** during the **Period of Insurance** for a **Trip** in or through the USA or Canada as well as, the Caribbean, Mexico, South and Central America. The Indemnity provided by this cover shall apply only in **Excess** of amounts recoverable under any other applicable insurance, and the maximum **We** will pay in respect of all claims arising from any one **Accident** shall be the difference between the amount recoverable under any other insurance and $100,000 (or equivalent in local currency).
2. Misfueling	**We** will pay up to the amount shown on **Your Certificate**, but no more than £500, towards costs that **You** incur in the event that **You** or any **Additional Drivers** put the wrong type of fuel into the **Rental Vehicle** for: • draining the contaminated fuel and flushing the engine. • additional travel expenses including taxi charges up to a maximum of £50 per claim. • Towing costs
3. Car Rental Key Cover	**We** will pay up to the amount shown on **Your Certificate**, but no more than £500, towards: • costs incurred by **You** as a result of **You** or any **Additional Drivers** being locked out of the **Rental Vehicle**. • replacing lost or stolen keys, including **Membership Keys**, replacement locks and locksmith charges unless only the parts needed to be changed. **You** must seek permission from the **Car Rental Company**, **Car Club Agency** or **Car Rental Agency** to call a locksmith prior to a locksmith being called out.

POLICY LIMIT

We will pay **You** the amount of the **Excess** under a **Rental Agreement** up to a maximum of £7,500 during any one **Period of Insurance**. **You** can claim more than once but **We** will only pay **You** the limits outlined in each sub-section of **Your Policy** up to a total maximum of £7,500.

Where payment has been made in local currency any limits specified in this **Policy** will reflect the exchange rate that applies at the time of the payment of a claim. At any point during the **Period of Insurance**, **We** will only cover one **Rental Agreement**. **Rental Agreements** may not overlap under any circumstances unless agreed and accepted by **Us**.

RENEWALS

Annual Policy

Insure & Escape will send **You** a renewal notice prior to the expiry of the **Period of Insurance** as shown on **Your Certificate**. The terms of **Your** insurance cover and the premium rates may be varied by **Us** at the renewal date. **We** will give **You** at least 21 days written notice before the renewal date if **We** make changes.

Automatic Renewal

If **You** have an annual **Policy**, **We** will contact **You** 21 days before the end of **Your Period of Insurance** to notify **You** of the renewal premium. **Your Policy** will automatically renew at the expiry of **Your Period of Insurance**, upon receipt of **Your** renewal premium, unless **You** inform **Us** otherwise. **You** may stop **Your** automatic renewal at any time by contacting Insure & Escape prior to the end of cover date as shown on **Your Certificate**. **Your** renewal premium will be collected ahead of the expiry of **Your Period of Insurance**, the date will be specified in **Your** renewal notice. If **Your** automatic renewal is not successful and **We** do not receive **Your** renewal premium by the expiry date as shown on **Your Certificate**, **Your** cover under the terms of this **Policy** will automatically cease at the expiry date on **Your Certificate**.

This insurance is underwritten by American International Group UK Limited (the Insurer). American International Group UK Limited is registered in England under number 10737370. American International Group UK Limited's registered office is The AIG Building, 58 Fenchurch Street, London EC3M 4AB, United Kingdom. American International Group UK Limited is a member of the Association of British Insurers.

American International Group UK Limited is 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).

This Policy is issued and arranged by Insure & Escape (a trading name of Cover For You Insurance Group Limited) an insurance intermediary licensed in Gibraltar by the Financial Services Commission under Permission Number 5570.and permitted by the FCA to provide services into the UK, with reference number 429383.

Insure & Escape Policy Wording August 2026.