

Annual Excess Reimbursement Insurance Policy Wording

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A warm welcome to I4CH

Thank you for choosing Insurance4CarHire

Choosing the right insurance provider is an important part of **You** getting peace of mind; **You** want **Your** insurance provider to be there when **You** need them.

At Insurance4CarHire (I4CH) **We** are specialists in providing the right protection for **Our** customers, and are there when the unexpected happens. **We** have been providing this level of cover for over 15 years and **You** can be confident that in choosing this **Policy You** will have the cover **You** need.

This **Policy** document gives **You** the details of **Your** cover and should be read along with **Your Certificate** and any special terms or conditions 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 **Our** team are always ready to assist. Included in the **Policy** is **Our** 'Text Help Assistance', please go to page 12 for details. **We** have also included useful information on page 5 about what **You** need to do and what to look out for when hiring a car.

If **You** have any questions about **Your Policy** or would like to discuss any insurance needs, please feel free to contact **Us** on 1800 818 990.

Once again thank **You** for choosing Insurance4CarHire.

Signed by



Steven Anson

CEO

On behalf of Insurance4CarHire

How to use your Policy

This is **Your Policy** containing details of the cover **You** have purchased. **We** have made every effort to make the **Policy** details as clear as possible. Please read **Your Policy** carefully and if **You** have any queries please feel free to contact **Us** on 1800 818 990 and **We** will be pleased to help **You**.

What to look out for

The **Policy** is divided into a number of parts and also includes Conditions and Exclusions. Some are outlined within the individual parts and others are listed on pages 17 to 19 of this **Policy** and are intended to apply to the **Policy** as a whole.

Some key words, expressions or phrases that have the same meaning whenever they appear in this **Policy**, will be shown in **Bold** throughout and are referred to as **Definitions**. Full details are provided on pages 8 and 9 of the **Policy**.

Policy Limitations

Your cover is subject to certain exclusions and conditions. Some will apply to the **Policy** as a whole and others will apply specifically to the parts of the **Policy** **You** have selected and paid for. **Your Certificate** will detail the parts of the **Policy** that are in force.

What cover is included?

The **Policy** is divided into a number of parts. Each part explains what **We** will or will not pay for. To find which parts are in force **You** should check **Your Certificate** which is enclosed with the **Policy**. **Your Certificate** will provide **You** with a summary of how much **You** are insured for:

	Part A Excess Cover	Part B Worldwide	Part C Family and Partner	Part D USA & Canada CDW/SLI
Page	18-20	20	20	21
Europe	Annual Cover			
Europe Family & Partners	Annual Cover	Additional		
Worldwide	Annual Cover	Additional		
Worldwide Family & Partners	Annual Cover	Additional	Additional	
Worldwide Excess Incl. CDW/SLI	Annual Cover	Additional	Additional	

Helpful Hints and Tips

Choosing Your car hire

Have a quick look online to choose **Your** car hire company – do they accept additional drivers, waiting times to collect and return vehicles, are cars of good quality, low prices but **You** pay for a lot of 'extras', how much luggage space do **You** need?

Make sure **You** take a credit card with **You** for the hire company to 'hold' the **Excess** payment. Most car rental companies will not accept debit or switch cards or **Cash**.

Arrival at the car rental desk

When **You** arrive at the car rental desk, **You** should decline their car hire excess insurance. It's not necessary to show them **Your** insurance4carhire **Policy** however they will ask **You** to hand over **Your** Credit Card so they can put a 'block' on **Your** card for the amount of **Excess** **You** are liable for. If the **Car Rental Company** makes charges to **Your** card for something covered by **Your** **Policy**, **You** are able to submit a claim to **Us** for reimbursement.

Before You drive away. Always check the condition of the vehicle and take photos of the hire car

Almost half of **Our** customers who **We** surveyed told **Us** they take photos of their hire car using their smartphones (and even videos) before they drive away or sign the **Rental Agreement** to avoid any unnecessary charges for **Damage** that may have already been caused to the vehicle. If **You** notice any issues with **Your** hire car, notify the hire company.

It's wise to take a torch with **You** in case it's dark when **You** collect the vehicle. Also, remember to keep **Your** paperwork after **Your** rental just in case **You** notice an unexpected charge appear on **Your** Credit Card.

Check the cars mileage and fuel level - 'full to full' or 'full to empty'?

Every **Car Rental Company** is different and **You** should check the fuelling **Policy** before **You** drive away. Some rental companies opt for a 'full to full' **Policy** where **You** should return the tank full whereas some others opt for a 'full to empty' **Policy** where **You'll** return the vehicle with an empty tank.

Almost every customer **We** surveyed told us the best fuel **Policy** is always 'full to full' which means **You** will only pay for the fuel **You** use. Make a note of nearby filling stations so **You** can refuel **Yourself** and avoid hefty fuelling charges. 'Full to empty' means **You'll** get charged for any unused fuel when **You** return the car.

When you return the car

Check the car before **You** return it to the **Car Rental Company**, especially if **You** have opted for a key drop return (nobody is at the rental company desk to check the car). Just like **Our** advice on before **You** drive away, this could help avoid any unnecessary charges **You** may incur if **You** have returned the car undamaged.

Please refer to page 12 to know who to call in an emergency or if the car breaks down. For more information, including driving guides and helpful tips, please visit our website www.insurance4carhire.com.

Information relevant to this Policy

Your Policy provides cover for the parts and the **Period of Insurance** shown in **Your Certificate**. This **Policy** is an agreement between **You** and the parties providing the cover under the individual parts of this **Policy** 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 contact Insurance4Car Hire on 1800 818 990. This number may only be available by calling from a landline.

Please note that **Your** cover relates only to the Parts which are shown on the **Certificate** as being included.

Your Policy has been arranged by Insurance4carhire on behalf of the **Insurer**, AIG Europe Limited.

Insurance4carhire is a trading name of Towergate Underwriting Group Limited. Registered Office: Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent, ME14 3EN. Registered in England No. 4043759. www.towergate.co.uk. Towergate Underwriting Group Limited is authorised and regulated by the Financial Conduct Authority (FRN313250) in the United Kingdom and is regulated by the Central Bank of Ireland for conduct of business rules. This can be checked by visiting the Financial Services Register (<https://register.fca.org.uk>).

The **Insurer's** registered office is The AIG Building, 58 Fenchurch Street, London, EC3M 4AB, United Kingdom. Registered in England No **01486260**. The **Insurer** is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN 202628) in the United Kingdom and is regulated by the Central Bank of Ireland for conduct of business rules. The authorisation can be checked by visiting the Financial Services Register (<https://register.fca.org.uk>).

The **Policy** is divided into a number of parts (e.g. **Your** Cover, Optional Covers and Making a Claim) and includes some key words, expressions or phrases that have the same meaning whenever they appear in the **Policy**. These are shown in **Bold** throughout the **Policy**. These are referred to as **Definitions**, please refer to pages 8 and 9 of the **Policy** for full details.

Cooling off period and Your right to cancel Your Policy

If the main **Policyholder** decides that they wish to cancel this insurance, they should simply contact Insurance4carhire on 1800 818 990 (may only be available from a landline), or write to Insurance4carhire.com: Ellenborough House, Wellington Street, Cheltenham GL50 1XZ, United Kingdom. If the main **Policyholder** cancels within 14 days after receiving the documents, they will receive a full refund of premium as long as they have not made a **Trip**, have not made a claim and do not intend to make a claim.

The **Policyholder** can cancel at any time after the 14 day cooling off period and they will receive a full refund of premium less any customer service charge provided cancellation of the **Policy** is before the **Period of Insurance** begins

If the **Period of Insurance** has begun, the **Policyholder** can cancel at any time after the 14 day cooling off period and they will receive a pro rata refund of any premium less any customer service charge for the remaining **Period of Insurance** providing they have not made and do not intend to make a claim.

If **You** purchased this **Policy** through a broker, **You** can also cancel the **Policy** by contacting **Your** broker.

Our right to cancel Your Policy

We may cancel **Your Policy** at any time by giving **You** 30 days' written notice to **Your** last known email address (or mailing address if **You** do not have an email address) provided by **You**. **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 each and every part of the **Policy** and will have the same meaning wherever they appear in this **Policy** in **Bold**. 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.

Baggage and/or Personal Effects means luggage, clothing, **Personal Effects** and other articles normally worn, used or carried during any **Trip/s** and which belong to **You** (or for which **You** are legally responsible).

Bodily Injury means an identifiable physical injury to a person's body which is caused directly and solely by an **Accident**, is not intentionally self-inflicted and does not result from sickness or disease.

Car Club Company or 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** fleet for short term hire. Please note that **Car Club Company** is different from **Car Rental Company or Agency**.

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

Car Rental Company or Agency means a company 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 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.

Courtesy Car means the vehicle that is loaned to **You** while **Your** own vehicle is being repaired or serviced.

Damage means **Damage** to the **Rental Vehicle** or its **Membership Card/Keys** from external causes including fire, vandalism, **Accident** or theft and includes cover for the 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 the Region of Crimea.

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

Family member means **Your** spouse, civil partner or fiancé/fiancée, parents, parents-in-law, brothers or sisters, brothers or sisters' in-law, children or sons or daughters' in-law.

Insured Driver means **You** and any other drivers named in the **Rental Agreement** that qualify for cover as outlined under page 14 of this **Policy** document.

Insured Person means the person or persons shown on the **Certificate**.

Insurer means AIG Europe Limited for **Your** Excess Reimbursement insurance.

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

Lead Named/Main 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 premiums.

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

Policyholder means the person who has paid for this **Policy** and is shown on the **Certificate**.

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/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 60 days from a **Car Rental Company/Agency** or **Car Club Company**. This insurance will not cover any **Rental Vehicle** as outlined under Exclusion 14 on page 19 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**.

Valuables means photographic and video equipment, camcorders, radios and personal stereo equipment, computers, computer games and associated equipment, mobile telephones, telescopes and binoculars, furs, jewellery, watches and articles made of or containing gold, silver or other precious metals.

We/Us/Our means Insurance4carhire, which is the trading name of Towergate Underwriting Group Limited as the introducer and AIG Europe 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**, plus where a Family and Partners Extension has been purchased a second **Insured Person** who is named as the **Car Club Member** or the **Lead Named driver** on the **Rental Agreement**.

Important Information

Data Protection

How **We** use **Your** Personal Information

We are committed to protecting the privacy of customers, claimants and other business contacts.

“Personal Information” identifies and relates to **You** or other individuals (e.g. **Your** dependants). By providing Personal Information **You** give permission for its use as described below. If **You** provide Personal Information about another individual, **You** confirm that **You** are authorised to provide it for use as described below.

The types of Personal Information **We** may collect and why - depending on **Our** relationship with **You**, Personal Information collected may include: identification and contact information, payment card and bank account details, credit reference and scoring information, sensitive information about health or any medical conditions, and other Personal Information provided by **You**. Personal Information may be used for the following purposes:

- Insurance administration, e.g. communications, claims processing and payment
- Decision-making on provision of insurance cover and payment plan eligibility
- Assistance and advice on medical and travel matters
- Management and audit of **Our** business operations
- 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 outside **Your** country of residence
- Monitoring and recording of telephone calls for quality, training and security purposes
- Marketing, market research and analysis

To opt-out of marketing communications **You** can contact **Us** by writing to:

Information Security Officer, Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent ME14 3EN. If **You** opt-out **We** may still send **You** other important communications, e.g. communications relating to administration of **Your** insurance **Policy** or claim.

Sharing of Personal Information

For the above purposes Personal Information may be shared with **Our** group companies, brokers and other 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 law. 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 detect and prevent 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 and other countries with different data protection laws than in **Your** country of residence.

Security and retention of Personal Information

Appropriate legal and security measures are used to protect Personal Information. **Our** service providers are also selected carefully and required to use appropriate protective measures. Personal Information will be retained for the period necessary to fulfil the purposes described above.

Requests or questions

To request access or correct inaccurate Personal Information, or to request the deletion or suppression of Personal Information, or object to its use, please write to: Information Security Officer, Towergate House, Eclipse Park,

Sittingbourne Road, Maidstone, Kent, ME14 3EN, and/or e-mail: DataProtectionOfficer@aig.com or write to Data Protection Officer, AIG Europe Limited, The AIG Building, 58 Fenchurch Street, London EC3M 4AB.

More details about **Our** use of Personal Information can be found in **Our** full Privacy Policy at <https://www.towergateinsurance.co.uk/privacy-statement> and www.aig.co.uk/privacy-policy or **You** may request a copy using the contact details above.

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 European Union or the United States of America.

We will not provide any benefit under this contract of insurance for residents of or **Incidents** occurring in Cuba, Iran, North Korea, Region of Crimea, Sudan and Syria.

Automatic renewals

If the **Policyholder** has opted in to **Our** auto-renewal service, **We** will automatically renew the **Policy** each year unless the **Policyholder** has since advised **Us** that they do not want this **Policy** to be automatically renewed or they no longer meet the eligibility criteria to be an Insurance4CarHire **Policyholder**. **We** will write to the **Policyholder** prior to the renewal date of this **Policy** to remind them that this **Policy** is due to be renewed.

Unless the **Policyholder** has previously advised **Us** that they do not want this **Policy** to be renewed or at renewal they have advised **Us** that they no longer wish to renew this **Policy** or they are no longer eligible for cover, the renewal premiums will again be collected from their specified credit or debit card to make sure that the **Policyholder** is always covered.

The **Policyholder** should also be aware that **We** can only automatically renew this **Policy** when:

- they have made **Us** aware of any changes to their circumstances and/or information previously provided, if any;
- the credit or debit card details **We** have on record have not changed; and
- the credit or debit card holder has given his or her consent for his or her card being charged at renewal.

If **We** are unable to auto-renew this **Policy** or if the **Policyholder** no longer meets the eligibility criteria for auto-renewal, **We** will notify the **Policyholder** of this at least 21 days prior to the renewal date.

We are entitled to assume at renewal that the **Policyholder's** details have not changed and they have the consent of the credit or debit card holder, unless the **Policyholder** informs **Us** otherwise. **We** will through our administrative bank charge the payment details to the credit or debit card held on record for the renewal premium due.

If the **Policyholder** wishes to opt out of automatic renewal or needs to tell **Us** about any changes to their circumstances or insurance requirements please contact Insurance4CarHire Customer Services by phoning 1800 818 990 or by e-mailing info@insurance4carhire.com.

Stamp Duty

The appropriate Stamp Duty has been or will be paid in accordance with the provisions of the Stamp Duties Consolidation Act 1999.

Contacting Us – Quick Reference

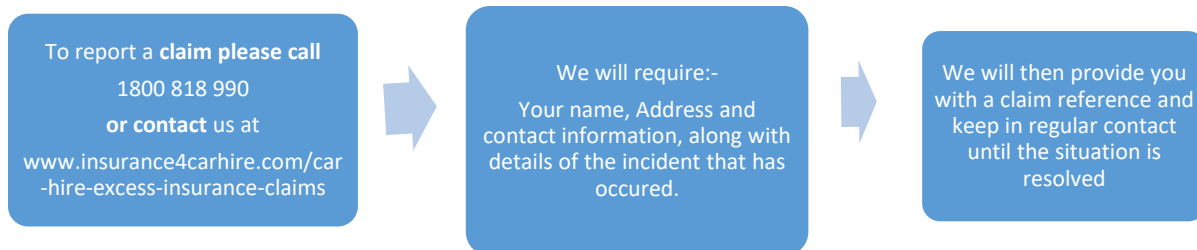
We are here to help whenever **You** need **Us**. If **You** have any questions about **Your** policy, would like to discuss any other insurance needs or need advice please contact **Us** on 1800 818 990 or email info@insurance4carhire.com.

How to make a complaint

Full details of the Complaints Procedure can be found on pages 12 and 13. **We** hope that **You** are fully satisfied with **Our** service but if for any reason **You** are not, please contact **Us** on 1800 818 990.

Making a Claim

Firstly, check **Your** Policy and **Certificate** to make sure **You** have the appropriate cover. To report an **Incident** or claim, please use the following contact details:



Just Text ‘Help’ Emergency Assistance

If **You** have an emergency abroad, text “HELP” and the country **You** are in to +44 7860 018339 and **You** will get a call back from an assistant who will advise **You**, and if necessary arrange for an operative to speak in the local language for **You**. This service operates 24 hours a day, seven days a week. **You** should receive the call back within five minutes of **Your** text being received. **You** just pay **Your** standard network rate and/or **Your** network provider’s roaming charge for the text message and incoming call back.

This service can be used for any of the following:

- Emergency assistance abroad (police, ambulance, fire, hospitals) with language interpretation;
- Victims of crime abroad (assistance dealing with police etc.) with language interpretation; and
- Assistance dealing with lost/stolen passports or credit cards.

You will receive an activation text within 48 hours of **Policy** inception with all relevant contact details, please ensure **You** take these with **You** on **Your** Trip.

This service is provided by Just Text Help Limited c/o PR accounting Services, Raydean House, Western Parade, Great North Road, New Barnet, Barnet, Hertfordshire, EN5 1AH. Incorporated in England Company No. 07547375.

NB – THIS IS NOT A GENERAL ENQUIRY LINE – YOU SHOULD CONTACT US ON 1800 818 990 IF YOU HAVE ANY QUERIES REGARDING THE POLICY COVER OR CLAIMS.

Our Commitment to You

Complaints about a sale

We will do everything possible to ensure that **You** receive at all times excellent service and being 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 **You** can by:

Calling: **We** can resolve many issues straight away therefore in the first instance, please contact **Us** on 1800 818 990 . Please note that some network providers do not allow Freephone numbers and **You** may need to call from a landline to use this service.

Writing:

The Managing Director, Insurance4carhire, Ellenborough House, Wellington Street, Cheltenham, Gloucestershire GL50 1PZ.

Alternatively **You** may wish to email **Us** at info@insurance4carhire.com.

Complaints about a claim or policy coverage

Write: AIG Customer Relations, AIG Europe Limited, The AIG Building, 2-8 Altyre Road, Croydon CR9 2LG

Call: +44 0800 012 1301

Email: uk.customer.relations@aig.com

Online: <http://www.aig.co.uk/your-feedback>

Lines are open Monday to Friday 9.15am – 5pm, excluding bank holidays. The Customer Relations free call number may not be available from outside of the UK – so please call **Us** from abroad on +44 (0)208649 6666.

We take all customer complaints seriously and **We** have established the following complaint procedure to resolve **Your** concerns quickly, fairly and by the appropriate department.

Step 1: Within three business days of receiving **Your** complaint:

In the first instance **We** would encourage **You** to contact the department **You** are unhappy with. Members of staff are empowered to support **You** and will aim to resolve **Your** concerns within three business days, following receipt of **Your** complaint. A written summary resolution communication will be provided to **You** if the complaint is resolved to **Your** satisfaction.

Step 2: If **Your** complaint cannot be resolved within three business days following receipt:

We will send **You** an acknowledgement letter to explain **Your** complaint has been escalated to the Customer Relations Unit who will appoint a dedicated Complaint Manager to support **You**, keep **You** informed of progress and provide one of the following within 8-weeks:

A final response letter explaining the outcome of **Our** investigation, the reason for it and the next steps; or

A holding letter confirming when **We** anticipate **We** will have concluded **Our** investigation.

Step 3: Referring to the Financial Ombudsman Service:

After receiving **Our** final response or if **We** have been unable to conclude **Our** investigation within 8 weeks, **You** may be able to refer **Your** complaint to the Financial Ombudsman Service. **We** will provide full details of how to do this in **Our** final response or holding letter. The Financial Ombudsman Service can be contacted as follows:

In writing: Financial Ombudsman Service, Exchange Tower, London E14 9SR

Telephone: 0800 023 4567 or 0300 123 9123

E-mail: complaint.info@financial-ombudsman.org.uk

Online: www.financial-ombudsman.org.uk

The Financial Ombudsman Service may not be able to consider a complaint if **You** have not provided **Us** with the opportunity to resolve it first, or if **You** are:

- a business with more than 10 employees and a group annual turnover of more than £2 million (or equivalent in local currency); or
- a trustee of a trust with a net asset value of more than £1 million (or equivalent in local currency); or
- a charity with an annual income of more than £1 million (or equivalent in local currency).

If **You** wish to complain about an insurance **Policy** purchased online **You** may be able to use the European Commission's Online Dispute Resolution platform, which can be found at <http://ec.europa.eu/consumers/odr/>.

Following this complaint procedure does not affect **Your** rights to take legal action. Calls may be recorded for quality, training and monitoring purposes.

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.

Your Policy Explained

What is Excess Reimbursement Insurance?

Most Car **Rental Agreements** apply an insurance **Excess**, which is the amount **You** are responsible for paying towards repair costs if the **Rental Vehicle** suffers any **Damage**. **Excess** Reimbursement Insurance is designed to repay **You** the amount of any **Excess** or repair costs following **Damage** to the **Rental Vehicle**, such as bumps and scratches that **You** have to pay under the terms of the **Rental Agreement**.

To Qualify for Cover

- **You** must be the person named as the **Car Club Member** or the **lead Named Driver** on any **Rental Agreement**.
- **You** can include up to seven (7) additional **Insured Drivers** for each **Trip** as long as each additional **Insured Driver** is named as a driver on the **Rental Agreement**.
- **You** and all additional **Insured Drivers** must be between 21 and 85 years of age on the date of purchase of this insurance and must have a full valid driving licence, or an internationally recognised licence or permit to drive the **Rental Vehicle**.
- **You** must be a permanent resident in Germany, Italy, France, the Netherlands, Spain, Sweden, Ireland, the United Kingdom, Isle of Man or Channel Islands.
- Cover is only available for **Rental Vehicles** with a market value at the start of the **Rental Agreement** of less than €130,000 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 60 continuous days.

Territorial Limits

You are covered only when **You** use the **Rental Vehicle** in the territories specified in **Your Certificate**. The **Policy** includes the following geographical areas:

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.

Worldwide: Anywhere in the World excluding any **Trip** in, to, or through Cuba, Iran, North Korea, Region of Crimea, Sudan and Syria.

We will not provide cover for claims arising as a direct result of a situation highlighted by the Foreign and Commonwealth 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 (but essential) travel. Up to date advice can be found on the FCO's website: <https://www.gov.uk/foreign-travel-advice>

What is Covered

We will pay **You** up to the **Policy Limit**, as stated within the **Policy** for the amount of **Excess** or repair costs **You** have to pay under the terms of the **Rental Agreement** for **Your Rental Vehicle** which results in:

- '**Damage**' to the **Rental Vehicle** which includes, but not limited to the windows, tyres and wheels, headlights, the undercarriage and the roof;
- loss of use of the **Rental Vehicle** due to **Damage**; or
- towing costs resulting from the **Damage** to the **Rental Vehicle**:

Provided that **You** are held responsible for the **Damage** as declared in the **Rental Agreement** and are liable for the **Excess**.

Conditions which apply to the Policy

The following conditions listed below, apply to each and every part of the **Policy**. If **You** do not comply with these conditions, **We** may not be able to pay **Your** claim. Additional conditions may apply specifically to Parts A – D. Please refer to the relevant parts of the **Policy** for details.

1. **You** must keep to the terms and conditions of this **Policy**. Take all reasonable steps to avoid, prevent **Damage**, injury or loss and reduce or avoid incurring unnecessary costs.
2. In deciding to accept 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 and decline 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 rights above.

We will write to **You** if **We**:

- intend to treat **Your Policy** as if it never existed; or
- need to amend the terms of **Your Policy**.

If **You** become aware that information **You** have given **Us** is inaccurate, **You** must inform **Us** as soon as practicable.

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 and at **Your** own expense, 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 and not exceeding 48 hours of discovery.
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. **Law that Applies**

This **Policy** will be governed by Irish law and **You** and **We** agree to submit to the courts of the Republic of Ireland to determine any dispute arising under or in connection with it.

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**. Additional exclusions may apply to Parts A – D. Please refer to the relevant parts of the **Policy** for further details.

1. Any costs or charges not directly related to an **Incident** resulting in '**Damage**' to the **Rental Vehicle**, including, but not limited to, any costs due to mechanical or electrical failure of the **Rental Vehicle**.
2. **Your** country of residence is outside Germany, Italy, France, the Netherlands, Spain, Ireland, Sweden, the United Kingdom the Channel Islands or the Isle of Man.
3. **You** and any other **Insured Driver** do not qualify for cover – as defined on page 15 of this **Policy**.
4. Any **Rental Agreement** for a period longer than 60 continuous days or which falls outside of the **Period of Insurance**.
5. **Damage** arising as a result of wilfully 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).
6. **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**.
7. Any expenses assumed, waived or paid by the **Car Rental Company or Agency** or **Car Club Company** or its Insurer.
8. **Damage** to vehicles which are not **Rental Vehicles** hired by **You** under a **Rental Agreement** (other than a **Courtesy Car**). Any **Damage, You** cause to a third party vehicles, are not covered.
9. **Damage** caused by wear and tear, gradual deterioration, insect or vermin.
10. **Your** claim results in any way from war, revolution, or any similar event, Terrorism and/or Nuclear Risk.
 - '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.
 - '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.
11. Losses caused by accidental **Damage** to the interior or contents of the **Rental Vehicle**, caused by wear and tear or carriage of animals.
12. The **Rental Vehicle** is being driven by persons who are not named on the **Rental Agreement**.
13. The market value of the **Rental Vehicle** exceeds €130,000 at the start of the **Rental Agreement**, or the **Rental Vehicle** is more than 10 years old.
14. The **Rental Vehicle** is a 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.
15. **Damage** is the result of driving off-road, or on an un-made up road, or a road which is not designated as a public thoroughfare.
16. **You** have been specifically alerted to the risk of possible **Damage** to the **Rental Vehicle**, (for example, warned of high water or the presence of animals that may cause **Damage**).

Part A Your Cover - Annual Excess Reimbursement

Your Certificate will show the cover **You** have selected and paid for under this part of the **Policy**. **We** agree to provide the insurance described and subject to the terms, conditions, exclusions and limitations as described below and on Pages 17 – 19 of the **Policy**. To make sure **You** get the most from the cover, please take the time to read the details carefully:

The Cover	What We will pay You
A. Damage	<p>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.</p> <p>The Excess charged by the Car Rental Company for Damage to other parts of the Rental Vehicle.</p> <p>Up to the limits shown below and detailed in Your Policy to a maximum total of €7,100 during any one Period of Insurance.</p>
B. Car Rental Key Cover	<p>Costs incurred, for Damage to the Membership Card/Key for a Rental Vehicle - including replacement locks and locksmith charges. up to a maximum of €550 per claim and €2,200 in any one Period of Insurance.</p>
C. Mis-fueling Cover	<p>Costs incurred, for cleaning out the engine and fuel system and any towing costs where You have put the wrong type of fuel in Your Rental Vehicle, up to a maximum of €550 per claim and €2200 in any one Period of Insurance.</p>
D. Reparation	<p>A sum of €28 per day, if the Rental Agreement is cancelled or cut short on the written advice of a medically qualified doctor. Up to a maximum of €330 any one Period of Insurance subject to:</p> <ul style="list-style-type: none"> (i) The Insured Driver must be confined to a bed in a hospital, hotel or private accommodation during the time that the Rental Vehicle was booked and paid for. (ii) The Rental Agreement must be for at least a minimum of 7 days.
E. Drop Off Charges	<p>Additional costs that You incur where the Insured Driver as named on the Rental Agreement is unable to return the Rental Vehicle to the Car Rental Company or Agency following an Accident or illness for which hospitalisation takes place. The maximum amount We will pay is up to but not exceeding £300 per claim.</p>
F. Unintentional Lock-Out	<p>Costs incurred to open the Rental Vehicle, without causing any further Damage up to a maximum of €66 per claim subject to:</p> <p>The Car Rental Company or Agency approving both the locksmith and the course of action prior to a locksmith being called out.</p>
G. Road Rage	<p>If You suffer a physical assault by another person as a direct result of an Accident involving Your Rental Vehicle which results in a physical injury.</p> <p>We will pay You or Your legal representatives up to €1,100 any one Incident or any one Period of insurance.</p> <p>We will not pay You where the physical assault:</p> <ul style="list-style-type: none"> • is caused by a relative or a person known to You; • results in a physical injury which is not supported by medical evidence; • is not reported to the police within 48 hours of the Incident; • is contributed to, by, anything said or done by You or any passenger in Your Rental Vehicle, other than the Incident itself.

- where the **Incident** occurs outside of the Territorial Limits detailed on page 14 and covered by this insurance.

H. Car Jacking

if **You** suffer a physical assault by another person as a result of **Your Rental Vehicle** being subject to a theft or attempted theft which results in a physical injury.

We will pay **You** or **Your** legal representatives up to €1,100 any one **Incident**, or any one **Period of insurance**.

We will not pay **You** where the physical assault:

- is caused by a relative or a person known to **You**;
- results in a physical injury which is not supported by medical evidence;
- is not reported to the police within 48 hours of the **Incident**;
- is contributed to by, anything said or done by **You** or any passenger in **Your Rental Vehicle**, other than the **Incident** itself.
- where the **Incident** occurs outside of the Territorial Limits detailed on page 14 and covered by this insurance.

I. Courtesy Car

When **You** are provided with a **Courtesy car**, when **Your** own car is being serviced or repaired for **Damage**, **We** will pay **You** the costs of repairs or **Excess** relating to the **Courtesy Car** for which **You** are responsible, Up to €7100 for any one **Incident** and no more than €7100 in any one **Period of Insurance**.

The maximum number of days for each loan period must not exceed 60 continuous days.

J. Flat Battery

Costs incurred, as a result of a flat battery in **Your Rental Vehicle**, up to a maximum of €275 per claim and €1100 any one **Period of Insurance**.

We will not pay for any claim where **You** have not acted on the instruction of **Your Car Rental Company's** recovery service.

K. Out of Hours Collection Charges

Costs incurred for collection of the **Rental Vehicle** outside of the standard hours, due to an unscheduled flight delay. **We** will pay **You** up to a maximum of €55 per claim.

L. Baggage Cover

Loss or **Damage** to **Baggage and/or Personal Effects** as a result of theft or attempted theft, **We** will pay **You** a maximum of €330 any one claim, with a single item limit of €165. Subject to:

- i) **You** have been required to pay an **Excess** or repair costs under the **Rental Agreement**.
- ii) where no proof of purchase receipt or pre loss valuation is provided the maximum **We** will pay is €85 any single item with a maximum of €220 for all such items
- iii) **Baggage** Cover, **We** will not pay for any claim resulting from:
 - a. Theft or **Damage** of **Cash** or **Valuables**.
 - b. Wear, tear and depreciation of **Baggage** and/or **Personal Effects**.
 - c. Not reported to an appropriate police authority within 48 hours of discovery and an official police report obtained.
 - d. Theft or **Damage** of **Baggage** and/or **Personal Effects** from **Your Rental Vehicle** unless taken from a locked boot or glove box.

Policy Limit

We will pay **You** for the **Excess** or repair costs incurred under a **Rental Agreement** up to a maximum of €7,100 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 €7,100.

Where payment has been made in local currency any limits specified in this **Policy** will be applied based on the exchange rate that applied at the time of the purchase of **Your Policy**.

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**.

Additional Covers

The additional covers below only apply if noted on **Your Certificate** as operative and are subject to the terms, conditions, exclusions and limitations as described below and on pages 17 – 19 of the **Policy**. To make sure **You** get the most from the cover, please take the time to read the details carefully.

Part B Worldwide

Provided **You** have selected and paid for Part B, this will be clearly shown on **Your Certificate**. **You** will be covered when **You** use the **Rental Vehicle** within the territorial limits of UK and **Europe** and additionally:

World-wide: Anywhere in the World excluding any **Trip** in, to, or through
(a) Cuba, Iran, North Korea, Region of Crimea, Sudan and Syria.

NB: Where **You** have selected Part D (USA & Canada – Collision Damage Waiver/Supplemental Liability Insurance) of this **Policy** and it is shown on the **Certificate**, **Worldwide** cover will automatically apply

Part C Family and Partners Extension

Provided **You** have selected and paid for Part C and it is clearly shown on **Your Certificate**, the **Policy** extends to cover two **Insured Persons**, who must be **Family Members**, travelling together or separately.

Both **Insured Persons** may hire a vehicle simultaneously in which event, two **Rental Agreements** will be covered.

We will cover **You** for the **Excess**, repair costs incurred under a **Rental Agreement** up to a maximum of £6,500 during the **Period of Insurance**, per person named on the **Certificate**.

NB. This extension is available under this **Policy** for both UK and **Europe** (Part A) and Worldwide (Part B) cover.

Part D Worldwide Plus USA & Canada – CDW/SLI

What is Collision Damage Waiver and Supplemental Liability Insurance?

Some Car **Rental Agreements** in the U.S.A, Canada, Caribbean, South and Central America only offer limited or no third party liability Insurance. This provides cover for the amount **You** become liable for up to US \$125,000 for **Damage** to the **Rental Vehicle** and up to US \$1,000,000 for third party **Bodily Injury** and **Damage** to third party property.

For both Collision Damage Waiver (CDW) and Supplemental Liability Insurance (SLI), cover is provided in the USA, Canada, the Caribbean, South and Central America only.

1. Collision Damage Waiver (CDW)

We will cover **You** for losses as a result of **Damage** to the **Rental Vehicle** up to:

- US \$125,000;
- the value of the **Rental Vehicle**; or
- the value of claim;

Whichever is the lesser.

We will also pay legal costs incurred with **Our** written consent in the defence of any claim which may be the subject of indemnity under this **Policy**, subject to the **€7,100 Policy Limit** as shown in Part A.

2. Supplemental Liability Insurance (SLI):

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 including the Caribbean, 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 US \$1,000,000 (or equivalent in local currency).

Rentals in the United States

In the event that the law of a US state deems this **Policy** to provide primary liability coverage, **We**, will indemnify **You** in the terms of this **Policy** for that primary liability coverage up to a maximum of US \$250,000. In the absence of any other applicable insurance, this **Policy** applies to a maximum of US \$250,000.

Cover provided by Car Rental Company or Agency

Where liability insurance coverage is provided by the agreement between **You** and the **Car Rental Company or Agency**, the amount of such liability coverage may be adequate and Supplemental Liability coverage provided by this **Policy** may not be required.

Motorist Compensation:

a) Un-Insured Motorist Compensation

We will pay **You** compensation of up to US \$100,000 if **You** are injured in a road traffic **Accident** by an un-insured motorist or one whose insurance is repudiated by their insurance company.

b) Under-Insured Motorist Compensation

We will pay **You** the balance of compensation awarded to **You** up to US \$100,000 following injury in a road traffic **Accident** by any motorists whose insurance is inadequate to meet the awards made.

c) Hit and Run Motorist Compensation

We will pay **You** up to US \$100,000 in respect of any award for injury or **Damage** to **Your** property caused by an un-identified or untraceable motorist.

How to make a Claim

To make a claim under any section of the **Policy You** must contact **Us** on the details below:

By post: Insurance4CarHire Claims, AIG Europe Limited, AIG House, 30 North Wall Quay, Dublin 1.

Phone: 1800 818 990

E-mail: Excessclaims@insurance4carhire.com

Please note

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

Late notification of a claim may affect **Our** acceptance of a claim or result in the amount **We** pay being reduced.

In the event of a legal liability claim, **You** must not settle, reject, negotiate or agree to pay any claim without **Our** written permission.

You can report **Your** claim and up load the list of supporting document by visiting **Your** existing customer area at www.insurance4carhire.com, simply log on using **Your** email address and unique PIN number, which **We** sent to **You** when **You** took out this **Policy**.

You can find **Our** claim form and the list of documents required to support **Your** claim on **Our** website at www.insurance4carhire.com/car-hire-excess-insurance-claims. Alternatively, **Our** Insurance4CarHire Claims team is open Monday to Friday between 9:15am and 5pm. A claim form can be sent to **You** as soon as **You** tell **us** about **Your** claim.

We will ask **You** to complete a claim form and to provide at **Your** own expense all reasonable evidence required by **Us** to support a 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.

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 **Rental Company, Car Club or 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 **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. A copy of **Your** driving licence;
8. For legal liability claims, all correspondence **You** may receive from the third party in addition to the documents listed in 1-7 above if applicable;
9. 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 computer and **We** may transfer them to a centralised system. **We** keep this information in line with the conditions of the Data Protection Act. Full details are provided on page 10, 'Data Protection'.

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