

# Annual Excess Reimbursement Insurance Policy Summary

## Summary of Cover

This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by Insurance4carhire Annual Excess Reimbursement Insurance. It does not contain the full terms and conditions of the cover, which can be found in the **Policy** document. The page numbers shown in the final column beside each part of the covers are the page numbers in the **Policy** document. It is important that **You** read the **Policy** wording and **Certificate** carefully when **You** receive them as **Your Policy** is subject to additional terms and conditions not listed below. Those listed below are examples.

The **Policy** provides cover for 12 months following acceptance and payment of the premium.

### What cover do I have?

Excess reimbursement insurance is designed to repay **You** the amount of any **Excess** or repair costs following **Damage** to the **Rental Vehicle** that **You** have to pay under the terms of the **Rental Agreement**. Optional covers for **Primary Motor Excess** and **Lifestyle Excess** are also available. These provide cover for **Your Excess** on **Your** private motor insurance or home, travel and pet insurance respectively.

The levels of cover **You** select are shown in **Your Policy Certificate**. The parts of the **Policy** that are covered are clearly shown in **Your Certificate**. **We** agree to provide the insurance described, subject to the terms, conditions, exclusions and limitations as described in **Your Policy** wording and contained within these key facts. To make sure **You** get the most from the cover, please take time to read the **Policy** wording and **Certificate** carefully.

### What cover is available?

The Insurance4carhire Annual Excess Reimbursement **Policy** provides the cover options described in Parts A and B below. Limits apply to each Part and full details to be found in **Your Policy** wording.

**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>

Insurance Provider: This insurance is underwritten by AIG Europe Limited (the **Insurer**). AIG Europe Limited's registered office is The AIG Building, 58 Fenchurch Street, London, EC3M 4AB, United Kingdom. Registered in England No 01486260. AIG Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN 202628). This can be checked by visiting the Financial Services Register (<https://register.fca.org.uk>).

**Your Policy** has been arranged by Insurance4carhire on behalf of the **Insurer**, AIG Europe Limited. Insurance4carhire is a trading name of Towergate Underwriting Group Ltd. Registered address: Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent, ME14 3EN. Registered in England No.4043759. Authorised and regulated by the Financial Conduct Authority.

## Summary of Cover and Limits

### Part A – Annual Excess Reimbursement

Your Certificate will show the cover You have selected and paid for under this Part.

Significant Features and benefits	Significant and unusual exclusions or limitations	Limits	Policy Wording Reference
<p>We will pay up to the limits shown below and detailed in <b>Your Policy</b> up to a total of £6,500 during any one <b>Period of Insurance</b> for:</p>	<p>We will only cover one <b>Rental Agreement</b>.</p> <p>Excludes overlapping <b>Rental Agreements</b> without <b>Our</b> prior agreement.</p> <p>Excludes <b>Rental Vehicles</b> being driven by persons who are not named on the <b>Rental Agreement</b></p> <p>Cover can only be provided for residents of the following countries: Germany, Italy, France, the Netherlands, Spain, Ireland, Sweden and the United Kingdom (including the Channel Islands and the Isle of Man).</p> <p>Excludes any <b>Rental Vehicles</b>:</p> <ul style="list-style-type: none"> <li>- used outside of the Territorial Limits shown in <b>Your Policy Certificate</b>;</li> <li>- hired for more than 60 days;</li> <li>- over 10 years old;</li> <li>- with a value over £120,000;</li> <li>- driven by persons under 21 or over 85 years of age.</li> </ul>		
<p><b>Damage</b> Covers the amount of charges and repair costs <b>You</b> have to pay under the <b>Rental Agreement</b> for <b>Damage</b> to windows, tyres, wheels, headlights undercarriage or roof of the <b>Rental Vehicle</b>.</p> <p>Covers the <b>Excess</b> charged by the <b>Car Rental Company</b> for <b>Damage</b> to other parts of the <b>Rental Vehicle</b>.</p>	<p>Excludes any costs or charges not directly relating to an <b>Incident</b> resulting in <b>Damage</b> to the <b>Rental Vehicle</b>, including, but not limited to, any costs due to mechanical or electrical failure of the <b>Rental Vehicle</b>.</p>	<p>Standard Cover applies to hires in the UK and Europe.</p>	<p>Page 21 - Part A Your Cover – Annual Excess Reimbursement Section A.</p>
<p><b>Car Rental Key Cover</b> Costs incurred for <b>Damage</b> to the <b>Membership Card / Key</b> for the <b>Rental Vehicle</b>.</p> <p>Includes cover for replacement locks and locksmith charges.</p>		<p>£500 per claim and maximum of £2,000 in any one <b>Period of Insurance</b>.</p>	<p>Page 21 - Part A Your Cover – Annual Excess Reimbursement Section B.</p>

<b>Mis-fuelling</b> Cleaning out the engine and fuel system and any towing costs.		£500 per claim and maximum of £2,000 in any one <b>Period of Insurance</b> .	Page 21 - Part A Your Cover – Annual Excess Reimbursement Section C.
<b>Reparation</b> £25 per day if the <b>Rental Agreement</b> is cut short on the advice of a physician.	The driver must be confined to a bed for the duration of the hire.  Excludes <b>Rental Agreements</b> under 7 days.	£300 in any one <b>Period of Insurance</b> .	Page 21 - Part A Your Cover – Annual Excess Reimbursement Section D.
<b>Drop Off Charges</b> Additional costs where the driver cannot return the <b>Rental Vehicle</b> due to illness or accident.	The driver must be hospitalised.	£300 per claim.	Page 21 - Part A Your Cover – Annual Excess Reimbursement Section E.
<b>Unintentional Lock Out</b> Opening the <b>Rental Vehicle</b> without further damage.	The <b>Car Rental Company</b> must approve the locksmith and course of action.	£60 per claim.	Page 22 - Part A Your Cover – Annual Excess Reimbursement Section F.
Compensation for a physical assault following: <ul style="list-style-type: none"> <li>• <b>Road Rage</b> As a result of an accident involving the <b>Rental Vehicle</b>; or</li> <li>• <b>Car jacking</b> Theft or attempted theft of the <b>Rental Vehicle</b> which results in a physical injury</li> </ul>	Any occurrence must be unprovoked and not caused by anyone known to <b>You</b> and must be reported to the police within 48 hours.	£1,000 any one incident or <b>Period of Insurance</b> .	Page 22 - Part A Your Cover – Annual Excess Reimbursement Section G.  Page 22 - Part A Your Cover – Annual Excess Reimbursement Section H.
<b>Courtesy Car</b> The <b>Excess</b> or repair costs following <b>Damage</b> to a <b>Courtesy Car</b> .	Loan periods exceeding 60 consecutive days.	£6,500 any one incident or <b>Period of Insurance</b> .	Page 22/23 - Part A Your Cover – Annual Excess Reimbursement Section I.
<b>Flat Battery</b> Charges for a flat battery in the <b>Rental Vehicle</b> .	Excluding failure to follow the <b>Car Rental Company's</b> instructions.	£250 per claim and a maximum of £1,000 per <b>Period of Insurance</b> .	Page 23 - Part A Your Cover – Annual Excess Reimbursement Section J.
<b>Out of Hours Collection Charges</b> Charges for out of hours' collection of the <b>Rental Vehicle</b> due to unscheduled flight delay.		£50 per claim.	Page 23 - Part A Your Cover – Annual Excess Reimbursement Section K.
<b>Baggage cover</b> Loss or damage to <b>Your</b> baggage or personal effects due to theft or attempted theft.	<b>Cash, Valuables</b> , any items not reported to the police within 48 hours.  Excludes Theft or <b>Damage</b> unless from a locked boot or glove box.	£300 per claim with a single item limit of £150 per claim.  Where no receipt or proof of loss is provided, the	Page 23 - Part A Your Cover – Annual Excess Reimbursement Section L.

		most <b>We</b> will pay is £75 per item, limited to £200 per claim.	
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## Part B - Your Additional Covers

Your **Certificate** will show the cover **You** have selected and paid for under this part

Significant Features and benefits	Significant and unusual exclusions or limitations	Limits	Policy Wording Reference
<p><b>Worldwide</b> The Standard Cover for hires in the UK and Europe is extended to apply anywhere in the world.</p>	<p>Anywhere in the World excluding any <b>Trip</b> in, to, or through (a) Cuba, Iran, North Korea, Region of Crimea, Sudan and Syria.</p>		Page 24 – Additional Covers, Part B Worldwide.
<p><b>Family and Partners Extension</b> The Standard Cover is extended to an additional policyholder, which may include <b>Your</b> immediate family/in-law, spouse, civil partner or fiancé/ee.</p>	<p>Cover applies to two <b>Rental Agreements</b> for two <b>Rental Vehicles</b> hired simultaneously.</p>	<p>£6,500 per <b>Period of Insurance</b> per person named on the <b>Certificate</b>.</p>	Page 24 – Additional Covers, Part C Family and Partners Extension.
<p><b>Collision Damage Waiver (CDW)</b> The Standard Cover is extended to cover any amounts not covered under a primary insurance policy for CDW:</p> <ul style="list-style-type: none"> <li>• <b>Damage to Your Rental Vehicle;</b></li> <li>• Legal costs to defend a potential liability claim.</li> </ul>	<p>Cover solely applies to vehicle rentals in the USA or Canada, the Caribbean, South and Central America.</p> <p>Legal costs must be incurred with the <b>Insurers</b> written consent.</p>	<p>Damage is limited to the lesser of:</p> <ul style="list-style-type: none"> <li>• US \$125,000;</li> <li>• The value of the <b>Rental Vehicle;</b></li> <li>• The value of the claim.</li> </ul> <p>Legal costs are limited to £6,500 during any one <b>Period of Insurance</b>.</p>	Page 24/25 Additional Covers, Part D Worldwide Plus USA & Canada – CDW/SLI.
<p><b>Supplementary Liability Insurance (SLI)</b> The Standard Cover is extended to cover any amounts not covered under a primary insurance policy for SLI:</p> <p>(i) <b>Your</b> legal liability for damages:</p> <ul style="list-style-type: none"> <li>• if a primary insurance policy (attached to <b>Your Vehicle Rental Agreement</b>) does not provide sufficient cover for the loss; or</li> <li>• in the absence of any equivalent insurance (and/or</li> </ul>	<p>Cover solely applies to vehicle rentals in the USA or Canada, including the Caribbean, South and Central America.</p>	<ul style="list-style-type: none"> <li>• Amounts not recoverable under any equivalent insurance up to US \$1,000,000 per any one incident.</li> <li>• US \$250,000.</li> <li>• Amounts not recoverable</li> </ul>	Page 25/26 Additional Covers, Part D Worldwide Plus USA & Canada – CDW/SLI.

<p>where US Law State deems this <b>Policy</b> the primary insurance).</p> <p><b>(ii) Compensation if You are injured by:</b></p> <ul style="list-style-type: none"> <li>- an uninsured Motorist; or</li> <li>- an underinsured motorist; or</li> <li>- an unidentified or untraceable motorist.</li> </ul>		<p>under any equivalent insurance up to US \$100,000 per any one incident.</p>	
<p><b>Primary Motor Excess</b>  <b>Your Excess</b> for a claim accepted under <b>Your Motor Insurance Policy</b>.</p>	<p>Excludes claims:</p> <ul style="list-style-type: none"> <li>• for glass repair or replacement, commercial vehicles, light commercial vehicles used for business, vehicles with more than 9 seats or invalid carriages;</li> <li>• which <b>You</b> were aware of or which arose before this <b>Policy</b> inception;</li> <li>• not accepted under <b>Your Motor Insurance Policy</b> or claims below the <b>Policy Excess</b>;</li> <li>• for vehicles used for hire, reward, competition, business or the motor trade.</li> </ul> <p><b>You must pay any Excess and We will reimburse You up to the limit in Your Certificate.</b></p>	<p>The limit shown in <b>Your Certificate</b>.</p>	<p>Page 27  Additional Covers, Part E – Primary Motor Insurance.</p>
<p><b>Lifestyle Excess</b>  <b>Your Excess</b> for a claim accepted under <b>Your Main Insurance Policy</b> for home, pet or travel insurance.</p>	<p>Excludes claims:</p> <ul style="list-style-type: none"> <li>• under any commercial insurances;</li> <li>• which <b>You</b> were aware of or which arose before this <b>Policy</b> inception;</li> <li>• not accepted under <b>Your Main Insurance Policy</b> or claims below the <b>Policy Excess</b>.</li> </ul> <p><b>You must pay any Excess and We will reimburse You up to the limit shown in Your Certificate.</b></p>	<p>The limit shown in <b>Your Certificate</b>.</p>	<p>Page 27  Additional Covers, Part F Lifestyle Excess.</p>

# JUST TEXT ‘HELP’

## EMERGENCY ASSISTANCE HELPLINE

**Helpline service provider:** 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.

**To contact the emergency assistance helpline for an emergency abroad:** text “HELP” and the country **You** are in to **+44 7860 018339** and **You** will receive a call back from an assistant who will advise **You** and, if necessary, speak in the local language for **You**.

**Important:** **You** will receive an activation text within 48 hours of **Your Policy** inception with all relevant contact details.

Please ensure **You** take these with **You** on **Your** trip.

**Your Certificate** will show the cover **You** have selected and paid for under this Part.

Significant Features and benefits	Significant and unusual exclusions or limitations	Limits	Policy Wording Reference
<p><b>We</b> will provide telephone advice in the following circumstances:</p> <ul style="list-style-type: none"> <li>Emergency assistance abroad (police, ambulance, fire, hospitals) with language interpretation;</li> <li>Victims of crime abroad (assistance dealing with police etc.) with language interpretation; and</li> <li>Assistance dealing with lost/stolen passports or credit cards.</li> </ul>	<ul style="list-style-type: none"> <li>This service operates 24 hours a day, seven days a week.</li> <li><b>You</b> should receive the call back within five minutes of <b>Your</b> text being received.</li> <li><b>You</b> pay for <b>Your</b> standard network rate and/or <b>Your</b> network provider’s roaming charge for the text message and incoming call back.</li> <li>This is not a general enquiry or claims reporting helpline and cannot receive calls about any of the insurance covers detailed in this summary.</li> </ul>	Not applicable.	Page 10 – Just Text ‘Help’ Emergency Assistance.

### 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.

Making a claim
<p>If <b>You</b> need to make a claim, <b>You</b> should contact Insurance4carhire:</p> <p><b>By post:</b> Insurance4CarHire Claims The AIG Building, 2-8 Altyre Road, Croydon, CR9 2LG</p> <p><b>Phone:</b> +44 (0)1242 538475</p>

**E-mail:** [Excessclaims@insurance4carhire.com](mailto:Excessclaims@insurance4carhire.com)

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](http://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](http://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 **Car 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 **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. 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 at 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.

### **'Cooling-Off' Period and Your Right to Cancel Your Policy**

If the **Policyholder** wishes to cancel the **Policy**, the **Policyholder** must contact Insurance4CarHire within 14 days of buying the **Policy** or the date they receive their **Policy** documents. In line with the conditions below **We** will refund the premium the **Policyholder** has paid within 30 days of the date they contact us to ask to cancel the **Policy**.

If the **Policyholder** has made a **Trip** or made a claim before they ask to cancel the **Policy** within the 14-day cooling-off period, the **Policyholder** will not be entitled to a refund of premium.

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 **Policyholder** wishes to cancel the **Policy** after the 14 day cooling off period and the **Period of Insurance** has begun but they have not made a **Trip** or made a claim, the **Policyholder** will be entitled to a proportionate refund of the premium paid less any customer service charge.

To obtain a refund, please phone +44 (0)1242 538475, email or write to Insurance4carhire.com, Ellenborough House, Wellington Street, Cheltenham GL50 1XZ, United Kingdom.

## Complaints

We hope that **You** will be very happy with the service **We** provide. However, if for any reason **You** are unhappy with this, **We**, would like to hear from **You**.

Telephone: **We** can resolve many issues straight away therefore in the first instance, please contact **Us** on +44 (0)1242 538475 or via our International Freephone on 008 005 006 0080. Please note that some network providers do not allow Freephone numbers and **You** may need to call from a landline to use this service.

Post: The Managing Director, Insurance4carhire, Ellenborough House , Wellington Street , Cheltenham , Gloucestershire GL50 1PZ;

Email: [info@insurance4carhire.com](mailto:info@insurance4carhire.com)

Please refer to **Your Policy** booklet for further details of the complaint procedure.

If **You** have complained to **Us** and **We** have been unable to resolve **Your** complaint, **You** may then be entitled to refer it to the Financial Ombudsman Service (FOS) on **0800 023 456** or **0300 123 9123**. Lines are open from 8am to 8pm Monday to Friday. Alternatively, **You** can contact them by email at [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk) or in writing at Exchange Tower, Harbour Exchange Square, London E14 9SR or online at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk). This will not affect **Your** statutory rights.

## Financial Services Compensation Scheme

**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](http://www.fscs.org.uk) or call (Freephone) on 0800 678 1100 or 020 7741 4100.



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