

# Annual Excess Reimbursement Insurance

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## Insurance Product Information Document

**Administered by: Towergate Underwriting Group Limited**

**Product: UK & Europe Policy**

Registered in the United Kingdom. Authorised and regulated by the Financial Conduct Authority (FRN number 313250).

**Underwritten by: American International Group UK Limited**

Registered in the United Kingdom. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (FRN number 781109).

**This document is for information purposes only and gives you a brief overview of the main contents of your insurance policy. Please see your Insurance4CarHire policy document and certificate for full details of the cover provided by your policy.**

## What is this type of insurance?

Annual Excess Reimbursement Insurance provides cover for the excess charged by the car rental company in the event the rental vehicle is damaged or stolen. It also provides cover for damage to parts of the rental vehicle that are sometimes not covered by the insurance provided by the car rental company – the windows, undercarriage, roof, tyres, wheels and headlights. The maximum period of any single rental agreement must not exceed 60 continuous days.



### What is insured?

- ✓ **Damage and Theft**  
Up to the value of the excess charged by the rental company for damage to or theft of, the rental vehicle  
The cost of repair of damage to the windows, tyres, wheels, headlights, undercarriage and roof of the rental vehicle if cover is not provided by the rental company's collision damage waiver cover  
**Sum insured:** Up to £6,500 per period of insurance
- ✓ **Car Rental Keys**  
Loss of car rental keys including replacement locks and locksmith charges  
**Sum insured:** Up to £500 per claim and up to £2,000 per period of insurance
- ✓ **Mis-fueling**  
Costs incurred for cleaning out the engine and fuel system and towing costs where you have put the wrong type of fuel in your rental vehicle  
**Sum insured:** Up to £500 per claim and up to £2,000 per period of insurance
- ✓ **Baggage**  
Loss or damage to baggage and/or personal effects as a result of theft/attempted theft  
**Sum insured:** Up to £300 per claim including a single article limit of £150
- ✓ **Drop Off Charges**  
Additional costs that you incur where the insured driver is unable to return the rental vehicle following an accident or illness for which hospitalisation takes place  
**Sum insured:** Up to £300 per claim
- **Optional Covers (if selected)**
  - **Primary Motor Excess**  
Excess cover for your private motor vehicle whilst being used for social, domestic and pleasure purposes, commuting to and from your normal place of work, or class one business use
  - **Lifestyle Excess**  
Excess cover for your own home, pet or travel insurance policy



### What is not insured?

- ✗ Any claim where you have not accepted the car rental company's insurance
- ✗ Damage to the interior or contents of the vehicle
- ✗ Mechanical or electrical breakdown
- ✗ Damage caused by wear and tear
- ✗ Damage caused by self-inflicted injury or illness or the use of alcohol or drugs
- ✗ Damage you cause to a third party vehicle
- ✗ Motor homes, vans, camper vans, trailer or caravans, commercial vehicles, trucks, motorcycles, mopeds, motorbikes, vehicles intended for off-road use, vehicles with more than 9 seats



### Are there any restrictions on cover?

- ! The policy holder must be named as the car club member or the lead named driver on the car rental agreement
- ! The policy holder and all insured drivers must be between 21 and 85 years of age and resident in the United Kingdom, the Isle of Man, the Channel Islands, Germany, Italy, France, the Netherlands, Spain, the Republic of Ireland or Sweden
- ! The policy holder and all insured drivers must hold a full valid driving licence
- ! The rental vehicle must have a market value of less than £120,000 and not be over 10 years old



## Where am I covered?

- ✓ Cover is provided for car rentals in Europe. Europe means all European countries to the west of the Ural Mountains including the United Kingdom, the Channel Islands, the Isle of Man, the Republic of Ireland, Iceland, islands in the Mediterranean, Morocco, Tunisia, Turkey, the Canary Islands, Madeira and the Azores. Cover is not provided for car rentals in the region of Crimea



## What are my obligations?

- When applying for your policy, you must take reasonable care to answer the questions you are asked honestly and carefully
- You must adhere to the terms and conditions of the policy and take all reasonable steps to avoid and prevent damage, injury or loss, and reduce or avoid incurring unnecessary costs
- You must tell us about any claims as soon as is reasonably possible, and follow the claims procedure set out in the policy
- You must report any loss, theft, attempted theft, malicious damage or physical assault to the police as soon as reasonably possible and within 48 hours of discovery



## When and how do I pay?

You must pay your premium when you take out the policy either online or over the telephone. Payment must be made in full and can be made by either debit or credit card.



## When does the cover start and end?

You can take out a policy up to 364 days prior to the date you would like your policy to start. Your policy will run for a 12 month period from your selected start date.



## How do I cancel the contract?

You can cancel by phoning Insurance4CarHire on **01242 538475**, or via International Freephone on **008 005 006 0080** (may only be available from a landline), by emailing [info@insurance4carhire.com](mailto:info@insurance4carhire.com) or by writing to Insurance4CarHire, Ellenborough House, Wellington Street, Cheltenham GL50 1XZ, United Kingdom.