

# Annual Excess Reimbursement Insurance

insurance 4 carhire.com

## Insurance Product Information Document

### Administered by: Insurance 4 Car Hire

Insurance 4 Car Hire is a trading name of Towergate Underwriting Group Limited. Registered in the United Kingdom. Authorised and regulated by the Financial Conduct Authority.

### Product: UK & Europe Policy

### Underwritten by: AIG Europe S.A.

Registered in Luxembourg. Authorised by the Luxembourg Ministère des Finances and supervised by the Commissariat aux Assurances (R.C.S Luxembourg number B 218806).

This sheet is for information purposes only and gives you a brief overview of the main contents of your insurance. You will find the complete information in your insurance contract documents (insurance certificate, key facts and policy wording). To ensure that you are fully informed, please read all documents carefully.

## 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.



### What is insured?

### What will be replaced?

### What is the sum insured?

- ✓ **Damage and Theft**  
**Sum insured:** Up to £6,500 per period of insurance
- ✓ **Car Rental Keys**  
**Sum insured:** Up to £500 per claim and up to £2,000 per period of insurance
- ✓ **Mis-fueling**  
**Sum insured:** Up to £500 per claim and up to £2,000 per period of insurance
- ✓ **Baggage**  
**Sum insured:** Up to £300 per claim including a single article limit of £150
- ✓ **Drop Off Charges**  
**Sum insured:** Up to £300 per claim



### What is not insured?

- ✗ 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



### Are there any restrictions on cover?

Not all possible cases are insured. For example, insurance cover is subject to the following restrictions:

- ! The policy holder must be 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



## In which countries am I insured?

- ✓ 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
- You must report any loss, theft, attempted theft, malicious damage or physical assault to the police as soon as reasonably possible and within 7 days 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 **0800 183 8202**, by emailing [info@insurance4carhire.com](mailto:info@insurance4carhire.com) or by writing to Insurance4carhire, Ellenborough House, Wellington Street, Cheltenham GL50 1XZ, United Kingdom