

Annual Excess Reimbursement Insurance

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Insurance Product Information Document

Administered by: Towergate Underwriting Group Limited

Product: Worldwide Plus Policy

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

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 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. Complete pre-contractual and contractual information is provided in these documents.

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 policy covers you for multiple rental agreements during the period of insurance. The maximum period of any single rental agreement must not exceed 60 continuous days. Additionally, this policy provides Collision Damage Waiver cover which provides cover for damage to your rental vehicle and Supplemental Liability Insurance which provides cover for damage to third party property and for third party bodily injury.



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 €7,100 per period of insurance
- ✓ **Car Rental Keys**
Loss of car rental keys including replacement locks and locksmith charges
Sum insured: Up to €550 per claim and up to €2,200 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 €550 per claim and up to €2,200 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 €330 per claim including a single article limit of €165
- ✓ **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 €330 per claim
- ✓ **Collision Damage Waiver (CDW)**
Losses as a result of damage to the rental vehicle
Sum insured: Up to US \$125,000, or the value of the rental vehicle or the value of the claim, whichever is the lesser

✓ Supplemental Liability Insurance (SLI)

Sums you become legally liable to pay as damages and claimants' costs in respect of bodily injury and damage to property

Sum insured: The difference between the amount recoverable under any other insurance and up to US \$1,000,000. For rentals in the United States, up to US \$250,000 if the state law deems this policy to provide primary liability coverage



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
- ✗ 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 €130,000 and not be over 10 years old



Where am I covered?

- ✓ Cover is provided for car rentals worldwide. Worldwide means anywhere in the world excluding any trip in, to, or through Cuba, Iran, North Korea, Region of Crimea, Sudan and Syria
- ✓ For Supplemental Liability Insurance (SLI) and Motorist Compensation, cover is only provided in the USA, Canada, the Caribbean, Mexico, South and Central America



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 'How to make a claim' section of 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 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 as shown in your certificate.



How do I cancel the contract?

You can cancel by phoning Insurance4CarHire on **0800 022 8318**, or via International Freephone on **008 005 006 0080** (may only be available from a landline), by emailing info@insurance4carhire.com or by writing to Insurance4CarHire, Ellenborough House, Wellington Street, Cheltenham GL50 1XZ, United Kingdom.