

Car Rental Excess Insurance Sample Policy Document

INTRODUCTION

Welcome to peace of mind Car Rental Excess Insurance. The information in this policy wording contains important information. Please take time to read through it and contact **us** if **you** need any further information.

This **policy** wording explains the detailed terms of **your** insurance. **We** have tried to make this insurance contract easily understood by **you**, the customer, in an effort to eliminate unrealistic expectations if an unfortunate incident should occur. At the same time let **us** assure **you** that if something occurs that is covered by this insurance contract, **we** will try **our** best to provide **you** with a high level of timely and courteous service.

DEFINITIONS

Any word defined below will have the same meaning wherever it is shown in **your policy** in bold print. These definitions are listed in alphabetical order.

Accident, Accidental

- means a sudden, unexpected event caused by something external and visible, which results directly in loss, damage or physical **bodily injury**.

Act of terrorism

- means an act, including but not limited to the use of force or violence and/ or the threat of any person or group of persons whether acting alone, or on behalf of, or in connection with any organisation, or government, committed for political, religious, ideological or similar purposes including the intention to influence any government and/ or the public, or any section of the public in fear.

Administrator

- means Virtual Insurance Products Limited trading as Choose Your Insurance.

Bodily injury

- means an identifiable physical injury sustained by **you** caused by an **accident**.

Car rental agreement

- means the contract provided by a **car rental company** for the provision of a **rental vehicle** that is signed by **You** and that states the **excess** for which **You** are responsible. This policy is not a Motor insurance policy nor is it a primary damage policy covering the **rental vehicle**. Your **Excess** reimbursement policy will reimburse **only** the amount of **excess you** have to pay under the terms of the **car rental agreement** following damage to the **rental vehicle** and not the full value of the **rental vehicle** itself.

Car rental company

- means a commercial operation in business to rent out vehicles that is fully licensed, where applicable, by the regulatory authority of that country, state or local authority.

Certificate of insurance

- means an insurance validation certificate issued which describes the **Insured person(s)** who are covered under this **policy**.

EEA

- means members of the European Union plus Iceland, Liechtenstein and Norway.

Excess

- means the amount for which the **insured person** is held responsible under the terms of the **car rental agreement** as a result of the physical loss of or damage to the **rental vehicle**, including fire, vandalism, theft and loss of use.

Insurance Premium Tax (IPT)

- means a Government tax which must be paid by **you** in addition to the insurance premium.

insured person

- means the lead person(s) named on the **certificate of insurance**.

Occupying

- means travelling in, getting into or getting out of any **rental vehicle**.

Period of Insurance

- means the period for which **we** have accepted the premium as stated in the **certificate of insurance** up to and not exceeding 180 days in respect of a single **car rental agreement** or 31 days in respect of an annual **policy** subject to **you** being in legal control of the **rental vehicle** up until the time the **car rental company** assumes control of the **rental vehicle**, whether at its business location or elsewhere.

Personal possessions

- means luggage, clothing and personal items which are owned by **you**.

The following items are not included under the definition of personal possessions:

Animal skins, antiques, articles made of or containing gold, silver or other precious metals, bicycles, binoculars, bonds, buggies, camcorders, cameras, compact disc players, computer games and computer game consoles, computer or telecommunications equipment of any kind, contact or corneal lenses, coupons, diving equipment, documents of any kind, furs, ipods, jewellery, leather goods, marine and craft equipment, mini-disc players, mobile phones, money, motor vehicles, MP3 players, musical instruments, photographic equipment, prams, precious or semi-precious stones, radios, sailboards or related equipment or fittings of any kind, securities, silks, spectacles, stamps, sunglasses, surfboards, tape recorders, telescopes, television sets, travellers cheques, video equipment or DVD equipment of any kind or watches.

Policy

- means **your certificate of insurance**, this policy wording and endorsements issued and purchased and the **car rental agreement**.

Public highway

- means any road made or unmade that is intended for use by the general public.

Rental vehicle

- means any one private car hired under a contract on a daily or weekly basis from a **car rental company** during the **period of insurance** subject to the **insured person** having the appropriate licence to drive the car.

Single Item

- means any one article, pair, set or collection owned by **you**.

United Kingdom

- means England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

Under body

- means the underside of the vehicle excluding bumpers and trim.

Valuables

Means articles made of or containing gold, silver or other precious metals, binoculars, camcorders, cameras, compact disc players, computer games and computer game consoles, computer or telecommunications equipment of any kind, furs, ipods, jewellery, leather goods, mini-disc players, mobile phones, MP3 players, photographic equipment, precious or semi-precious stones, silks, spectacles, sunglasses, telescopes or watches owned by **you**.

We, Us, Our

- means AWP P&C SA

You, your, insured person

- means the person(s) named on the **car rental agreement** and included on the **certificate of insurance**. The lead person on the **certificate of insurance** must also be the lead person named on the **car rental agreement**.

Features and Benefits

This table shows the maximum benefits **you** can claim. Some sections are optional and these have been marked *. **Your certificate of insurance** will show any optional cover **you** have chosen

SECTION	SECTION OF COVER (i.e. cover provided)		
		Cars	Excess
1	Excess Reimbursement		N/A
	<i>Europe</i>	£5,000 per claim and in the aggregate	
	<i>Worldwide</i>	£50,000 per claim and in the aggregate	
	<i>Incl Towing Costs following an accident</i>	£500 per agreement	
2	Personal Accident		N/A
	<i>Death</i>	£10,000	
	<i>Permanent Total Disablement</i>	£10,000	
	<i>Loss of Limb(s) / Loss of Sight</i>	£10,000	
3	Baggage Cover		£50
	<i>Overall Limit</i>	£300	
	<i>Limit per item, pair or set</i>	£75	
4	Key Cover		N/A
	<i>Limit per claim</i>	£500	
	<i>Limit per period of insurance</i>	£500	
5	Curtailed Of Rental	£30 per day / £300 per agreement	N/A
6	Drop Off Charges	£300	N/A
7	Mis-Fuelling	£500	N/A
8	Road Rage Cover	£1,000	N/A
9	Car Jacking Cover	£1,000	N/A
10	Annual Policy - Extended Any One Rental*	Available for Additional Premium	N/A

INSURER

This policy is underwritten by AWP P&C SA. Their details can be checked on the Financial Services Register at www.fca.gov.uk.

DEMANDS AND NEEDS STATEMENT

This insurance is designed for any person eligible to purchase this policy renting a car with a licensed rental agency and where **you** have a financial liability under the terms and conditions of the **car rental agreement**. Further details of the cover can be found within the Features and Benefits table.

WHO IS ELIGIBLE TO PURCHASE THIS INSURANCE?

Any person:

- aged between 21 and 84 years inclusive, and
- holding a full and valid, internationally recognised driving licence, and
- eligible to rent and drive the **rental vehicle** and able to adhere to the terms of the **car rental agreement**, and
- whose usual place of residency is in the **United Kingdom** at the time of purchase of the policy

This **policy** is not valid if **you** are unable to meet all the eligibility criteria noted above.

WHAT MAKES UP THIS POLICY?

This policy wording and the **certificate of insurance** must be read together as they form **your policy**.

MONETARY LIMITS

We will insure **you** up to the amount of the sum(s) insured shown in the Features and Benefits table in respect of each **car rental agreement you** enter into during the **period of insurance**.

COOLING OFF PERIOD

The **Administrator** will refund **your** premium in full, if, within 14 days of purchasing this insurance **you** decide that it does not meet **your** needs providing that **you** have not commenced **your** car hire or have reported or are intending to report a claim. Once the 14 days has expired **you** have no right to a refund if **you** cancel this insurance.

JURISDICTION AND LAW

This insurance is issued from the United Kingdom and shall be governed by the laws of England, whose courts alone shall have jurisdiction in any dispute arising from this insurance.

TERRITORIAL LIMITS

As shown on **your certificate of insurance**.

EUROPE - The continent of Europe west of the Ural Mountains, Madeira, Canary Islands, Iceland, the Azores, Mediterranean Islands and Non-European countries bordering the Mediterranean (except Algeria, Israel, Lebanon and Libya), and includes rentals in **your usual country of residence**.

WORLDWIDE - (excluding Afghanistan, Belarus, Cuba, Congo, Iran, Iraq, Ivory Coast, Liberia, North Korea, Burma, Sudan and Zimbabwe) but includes the USA, Canada and the Caribbean, and rentals in **your usual country of residence**.

CLAIMS

To claim, Email travel.claims@allianz-assistance.co.uk or phone **020 8603 9652** and ask for a claim form alternatively write to: Allianz Global Assistance, Vehicle Hire Excess / Deposit Reimbursement Protection Insurance Claims Department, PO Box 451 Feltham TW13 9EE

You should fill in the form and send it to **us** as soon as possible with all the information and documents **we** ask for. It is essential that **you** provide **us** with as much detail as possible to enable **us** to handle **your** claim quickly. Please keep photocopies of all information **you** send **us**.

You will need to obtain some information about **your** claim while **you** are away. Below is a list of the documents **we** will need in order to deal with **your** claim.

For all claims

- **Your** original certificate of insurance, rental agreement and travel documents showing the dates and times of travel.
- Original receipts and accounts for all out-of-pocket expenses **you** have to pay.
- Original bills or invoices **you** are asked to pay.
- Details of any other insurance **you** may have that may cover the same loss,.
- As much evidence as possible to support **your** claim.
- A copy of the driving licence of the person driving the insured vehicle at the time of the accident.

Excess / Deposit reimbursement

- Detailed account of the circumstances surrounding the event, including photographs and video evidence (if this applies).
- Full details of any witnesses, providing written statements where available.
- Detailed account of the circumstances that led to the accident / **damage** to the **insured vehicle**, including where appropriate a written police report.

Personal possessions and Rental vehicle key cover

- Report the theft, damage or loss to the police within 24 hours of discovery and ask them for a written police report.
- If appropriate, you should also report the theft, damage or loss to **your** courier or hotel / apartment manager and ask for a written report.
- Original receipts, vouchers or other suitable evidence of purchase / ownership / value for lost, stolen or damaged **personal possessions**.
- Keep any damaged items as **we** may need to inspect them. If we make a payment, or **we** replace an item, the item will then belong to **us**.
- Obtain an estimate for repair for all damaged items.

GENERAL CONDITIONS THAT APPLY TO THE WHOLE POLICY

1. It is a condition of this insurance that **you** comply with all the terms and conditions of this policy.
2. Any charges involved with obtaining the certificates, information and evidence required by the claims office shall be paid by the **insured person** and shall be in such form and of such nature as **we** may prescribe. The **insured person** shall as often as required submit to a medical examination on behalf of the **Insurer** at the **insured's** expense.
3. Except with **our** written consent, **you** or **your** representative(s) are not entitled to admit liability on **our** behalf or to give any representations or other undertakings binding upon **us**. **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.
4. We may at **our** own expense take proceedings in **your** name to recover compensation from any third party in respect of any indemnity provided under this insurance and any amounts recovered shall belong to us. **You** agree to render all reasonable assistance to **us** to recover such amounts.
5. This insurance is provided for one **rental vehicle** at any one time, which may be driven and operated by **you**. Cover will take effect from the time you take legal control of the **rental vehicle** and will cease at the time the **car rental company** assumes control of the **rental vehicle** whether at its business location or elsewhere.
6. This **policy** must have been purchased prior to the commencement of a **car rental agreement** for which **you** wish this **policy** to be operative.
7. Where there is dual insurance, **we** will only pay **our** proportion of **your** claim.
8. Claims of incidents that may give rise to a claim must be reported in accordance with the claims process.
9. **You** must take all reasonable precautions to avoid an **accident**, injury, serious illness or theft.
10. Any fraud, concealment, or deliberate misstatement either in the application on which this insurance is based or in relation to any other matter affecting this insurance or in connection with the making of any claim hereunder shall render this insurance null and void, all claims hereunder shall be forfeited and **we** may inform the Police of the circumstances.

GENERAL EXCLUSIONS THAT APPLY TO THE WHOLE POLICY

In addition to the exclusions listed under each section of cover within this **policy**, the **Insurer** shall not be responsible for:

1. **Insured persons** who have not paid in full the appropriate premium.
2. The first £50 (or local equivalent) of any baggage claims.
3. Any claim where the **insured person** was driving under the influence 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).
4. Claims arising directly or indirectly from **your** suicide or attempted suicide, **your** self inflicted injury or illness, **your** willful exposure to danger (except in an attempt to save human life) or where the **rental vehicle** was used in, or training for, racing competitions, trials, rallies or speed testing.
5. Loss or damage directly or indirectly occasioned by happening through or in consequence of war, **act of terrorism**, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.
6. Loss or damage directly or indirectly occasioned by ionising 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 nuclear component thereof.
7. Claims directly or indirectly caused by:
 - a) any fraudulent, dishonest or criminal act committed by the **insured person(s)** or anyone with whom he/she is in collusion
 - b) driving the **rental vehicle** in violation of the terms of the **car rental agreement**,
 - c) drivers who are aged under 21 years or over 84 years at the time of purchasing this **policy**.
8. Expenses assumed, waived or paid by the **car rental company** or its insurers.
9. Wear and tear, mechanical breakdown, gradual deterioration or insect or vermin, inherent vice or damage.
10. Losses arising out of illegal activities.
11. Driving by persons who are not named on the **car rental agreement** and where the lead named person is not an **insured person**.
12. The rental of a motor home, trailer, caravan, van, truck, non-passenger carrying vehicle, vehicle that carries more than 9 people including the driver, motorcycle, moped, motorbike or off-road vehicle.
13. Losses occurring from driving whilst not on a **public highway**, except when travelling to and from accommodation that is only accessible by unmade road and, in these circumstances, due care and attention must be exercised to minimise risk of any damage to the **rental vehicle**.
14. Losses occurring whilst driving on safaris or adventure trails.
15. Any claim if the **car rental agreement** is for longer than:
 - a) 31 continuous days if an annual **policy** has been purchased without the optional section 10, or
 - b) 60 continuous days if an annual **policy** has been purchased with the optional section 10
 - b) 180 continuous days if a daily **policy** has been purchased, or
 - c) the period for which cover has been purchased.
16. Losses for any property or expenses more specifically insured elsewhere or any claim which, but for the existence of this insurance, should be recoverable under any other insurance.
17. Any expenses reimbursed by **your** employers' insurer.

18. Reimbursement is only provided for any **excess** for which you are liable under the terms of the **car rental agreement** and not for the full value of the **rental vehicle** itself

COMPENSATION SCHEME

We are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if **We** cannot meet **Our** obligations. This depends on the type of business and circumstances of the claim. Most insurance contracts are covered for 90% of the claim.

Further information is available from the Financial Conduct Authority or the FSCS. The latter can be visited on the web at www.fscs.org.uk or by contacting the FSCS on 020 7892 7300.

DATA PROTECTION NOTICE

We care about **your** personal data.

This summary and **our** full privacy notice explain how Allianz Global Assistance protects **your** privacy and uses **your** personal data.

Our full Privacy Notice is [here https://www.allianz-assistance.co.uk/privacy-notice/](https://www.allianz-assistance.co.uk/privacy-notice/)

If a printed version is required, please write to us at Allianz Global Assistance, 102 George Street, Croydon, Surrey CR9 6HD
FAO: Legal and Compliance Department.

How will we obtain and use your personal data?

We will collect **your** personal data from a variety of sources including:

- Data that **you** provide to **us**; and
- Data that may be provided about **you** from certain third parties such as vehicle recovery operators in the event of a vehicle breakdown.

We will collect and process **your** personal data in order to comply with **our** contractual obligations and/or for the purposes of **our** legitimate interests including:

- Entering into or administering contracts with **you**;
- Informing you of products and services which may be of interest to **you**.

Who will have access to your personal data?

We may share **your** personal data:

- With public authorities, other Allianz Group companies, industry governing bodies, regulators, fraud prevention agencies and claims databases, for underwriting and fraud prevention purposes;
- With other service providers who perform business operations on **our** behalf;
- Organisations who we deal with which provide part of the service to **you** such as **your** car hire company;
- To meet **our** legal obligations including providing information to the relevant ombudsman if **you** make a complaint about the product or service **we** have provided to **you**.

We will not share information about **you** with third parties for marketing purposes unless **you** have specifically given **us your** consent to do so.

How long do we keep your personal data?

We will retain **your** personal data for a maximum of seven years from the date the insurance relationship ends. If **we** are able to do so **we** will delete or anonymise certain areas of **your** personal data as soon as that information is no longer required for the purposes for which it was obtained.

Where will my personal data be processed?

Your personal data may be processed both inside and outside the European Economic Area (EEA).

Whenever **we** transfer **your** personal data outside the EEA to other Allianz Group companies, **we** will do so on the basis of Allianz's approved binding corporate rules (BCR). Where Allianz's BCR do not apply, **we** take steps to ensure that personal data transfers outside the EEA receive an adequate level of protection.

What are your rights in respect of your personal data?

You have certain rights in respect of **your** personal data. **You** can:

- Request access to it and learn more about how it is processed and shared;
- Request that **we** restrict any processing concerning **you**, or withdraw **your** consent where **you** previously provided this;
- Request that **we** stop processing it, including for direct marketing purposes;
- Request that **we** update it or delete it from **our** records;
- Request that **we** provide it to **you** or a new insurer; and
- To file a complaint.

Automated decision making, including profiling

We carry out automated decision making and/or profiling when necessary.

How can you contact us?

If **you** would like a copy of the information that **we** hold about **you** or if **you** have any queries about how **we** use **your** personal data, **you** can contact **us** as follows:

By post: Data Protection Officer, AWP Assistance UK Ltd, 102 George Street, Croydon, Surrey CR9 6HD

By telephone: 0208 603 9853

By email: AzPUKDP@allianz.com

FINANCIAL CRIME POLICY STATEMENT

We will not provide any cover or be liable to provide any indemnity, payment or other benefit under this policy where doing so would breach any prohibition or restriction imposed by law or regulation.

If any such prohibition or restriction takes effect during the **Period of Insurance** **we** may cancel this policy immediately by recorded delivery letter to the correspondence address shown on the **Policy Schedule**. Please note that **you** will not be entitled to a pro-rata refund of premium under these circumstances.

COMPLAINTS PROCEDURE

We aim to provide **you** with a first class policy and service. However, there may be times when **you** feel **we** have not done so. If this is the case, please tell **us** about it so that **we** can do **our** best to solve the problem. If **you** make a complaint your legal rights will not be affected.

In the first instance, please:

Write to: Customer Support, Allianz Global Assistance, 102 George Street, Croydon, CR9 6HD Telephone: 020 8603 9853
Email: customersupport@allianz-assistance.co.uk

Please supply **us** with your name, address, policy number and claim number where applicable and enclose copies of relevant correspondence as this will help **us** to deal with **your** complaint, in the shortest possible time.

If **you** are not satisfied with our final response **you** can refer the matter to the UK Financial Ombudsman Service for independent arbitration.

WHAT'S COVERED

SECTION 1 – EXCESS REIMBURSEMENT

What You Are Covered For:

If, as a result of any physical loss or damage to the **rental vehicle** for which **you** are responsible under the terms of the **car rental agreement**, **you**:

- incur costs relating to the **excess** following a valid claim under **your car rental agreement**, and/or
- incur towing costs, and/or
- lose the use of the **rental vehicle** for the remainder of the **car rental agreement**

we will pay **you** up to the amount shown in the Features and Benefits table (on page 3) for incidents which occur during the period of the **car rental agreement**.

This section includes loss or damage to windscreens and any auto glass, roof, tyres and the **under body** of the **rental vehicle**.

Please also refer to the general conditions and exclusions that apply to the whole **policy**.

Special conditions relating to claims

- a) **You** must provide **us** with written confirmation from the **car rental company**, as to whom they hold responsible for the damage to the **rental vehicle**.
- b) **You** must provide **us** with the final invoice from the **car rental company** which confirms:
 - the final cost of the repairs to the **rental vehicle**, and
 - the final amount the **car rental company** intend to or have charged **you** in respect of **your excess** under the **car rental agreement**. This should reflect any reduced **excess** amount which they apply as a result of the cost of repairs to the **rental vehicle** being lower than the original **excess** amount.
- c) In respect of any claim for loss of use of the **rental vehicle**, **you** must provide written evidence from the **car rental company** confirming that the **rental vehicle** is unroadworthy for the remainder of the **car rental agreement** due to the damage sustained.

What You Are Not Covered For:

In addition to the General Exclusions of the **policy**, **we** shall not be responsible for:

- a) Any claim where **you** have not met the terms of **your car rental agreement**.
- b) Any claim in respect of the **excess** if the **car rental company** hold a third party responsible for the damage to the **rental vehicle** and as a result have reimbursed the **excess** amount to **you**.
- c) Any claim in respect of loss of use of the **rental vehicle** which:
 - does not relate to **your** loss of use of the **rental vehicle** for the remainder of the **car rental agreement**,
 - is due to **your** disinclination to use the **rental vehicle**.
- d) Any claim for towing costs or loss of use of the **rental vehicle** which are not as a result of any physical loss or damage to the **rental vehicle** for which **you** are responsible under the terms of the **car rental agreement**.
- e) Any costs relating to postal fees, transaction fees or charges or fuel charges.

SECTION 2 – PERSONAL ACCIDENT

What You Are Covered For:

Special Definitions (*which are shown in italics*)

Loss of Limb

- Means loss by permanent severance of an entire hand or foot or the total and permanent loss of use of an entire hand or foot.

Loss of Sight

- Means total and irrecoverable *loss of sight* which shall be considered as having occurred:

In both eyes if **your** name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist and

In one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.

Permanent Total Disablement

- Means physical or mental impairment that has a substantial and long-term adverse effect on **your** ability to carry out any form of employment and at least three of the following normal day to day activities:

- Dressing and undressing
- Personal hygiene
- Getting up and down a flight of stairs
- Getting in and out of a bed or chair
- General household duties including cleaning, ironing or shopping.

We will consider that **you** are unable to perform an activity when the following applies:

- **You** are unable to perform the activity even with the use of equipment or;
- **You** always need the help of another person to perform the activity.

We will pay **you** or **your** estate the sum insured as shown in the Features and Benefits table for one of the following losses resulting from an external **accident** resulting in **your** death, *loss of limb(s)*, *loss of sight* or *permanent total disablement*. No benefits shall be paid for more than one loss suffered.

Special Conditions

The **accident** giving rise to the loss under this section of cover must be sustained as a result of:

- **you occupying** any **rental vehicle**, or
- **you** being struck by any motor vehicle during the duration of the **car rental agreement**;
- a loss occurring within 180 days of the date of the **accident**.

SECTION 3 – BAGGAGE COVER

What You Are Covered For:

We will pay **you** up to the amount as shown in the Features and Benefits table, for the value of **personal possessions** which are stolen from **your rental vehicle**. The maximum payment for any **single item** is shown in the Features and Benefits. The maximum payment for any **single item** for which an original receipt, proof of purchase or insurance valuation (obtained prior to the loss) is not supplied is £75 subject to a maximum of £300 for all such items. The maximum payment for tobacco, alcohol or fragrances (perfumes, aftershaves) is £50.

All claims are based on the value at the date of loss less a deduction for wear, tear and depreciation as follows:

Up to one year old - 85% of purchase price
 Up to two years old - 70% of purchase price
 Up to three years old - 50% of purchase price
 Up to four years old - 25% of purchase price
 Up to five years old - 10% of purchase price
 Over five years old – nil

What You Are Not Covered For:

In addition to the General Exclusions of the **policy**, **we** shall not be responsible for:

- The excess shown in the features and benefits table for each and every claim;
- Claims arising for theft of cash or **valuables**;
- Claims arising for theft which are not reported to any appropriate police authority within 24 hours of discovery and an official written report obtained;
- Claims from an unattended **rental vehicle** between the hours of 8pm and 8am local time;
- Claims arising from theft of household goods or anything shipped as freight or under a bill of lading;
- Claims arising from theft of **personal possessions** from **your rental vehicle** unless taken from a locked boot, glove box or locked and secured roof box and there is evidence of forced entry which is confirmed by a police report;
- Wear, tear and depreciation of the article(s) (see above).

SECTION 4 – KEY COVER

What You Are Covered For:

We will pay **you** up to the amounts shown in the Features and Benefits table for the cost of replacing a lost or stolen **rental vehicle** key, including replacement locks and locksmith charges.

What You Are Not Covered For:

In addition to the General Exclusions of the **policy**, **we** shall not be responsible for:

- The cost of replacing locks when only the parts need to be replaced.

SECTION 5 – CURTAILMENT OF RENTAL

What You Are Covered For:

We will pay **you** up to the amounts shown in the Features and Benefits table if the **car rental agreement** is cancelled or cut short on the advice of a Medical Practitioner. The **insured person** must be confined to a bed in a hospital, in a hotel or in private accommodation during such time that the **vehicle rental** was booked and paid for.

What You Are Not Covered For:

In addition to the General Exclusions of the **policy**, **we** shall not be responsible for:

- Any claim if **you** are unable to provide a copy of:
 - the **car rental agreement**, and
 - a medical certificate from a Medical Practitioner confirming the nature of the illness, dates of the illness and the dates **you** were confined to bed.
- Any claim if the **car rental agreement** was for less than 7 days.

SECTION 6– DROP OFF CHARGES

What You Are Covered For:

In the event of there being no **insured persons** on the **car rental agreement** available to return the **rental vehicle** to the originally intended car rental station following an **accident**/illness for which at least one night's hospitalisation takes place, **we** will pay **you** up to the amounts shown in the Features and Benefits table for any drop off charges **you** incur through the **car rental company**.

What You Are Not Covered For:

In addition to the General Exclusions of the **policy**, **we** shall not be responsible for:

- Any claim if **your car rental agreement** is a one way rental.

SECTION 7 – MIS-FUELLING

What You Are Covered For:

If **you** put the wrong type of fuel into the **rental vehicle**, **we** will pay **you** up to the amounts shown in the Features and Benefits table for costs **you** incur in respect of:

- Flushing the engine of the incorrect fuel
- Additional travel expenses
- Vehicle recovery.

What You Are Not Covered For:

In addition to the General Exclusions of the **policy**, **we** shall not be responsible for:

- Any claims for the cost of repair or replacement of any mechanical part or damage to the engine arising from the use of the incorrect fuel.
- Any costs associated with any missed departure.
- Any costs from any consequential loss whatsoever. Claims shall only be paid for those losses which are specifically stated under the terms of this insurance.

SECTION 8 – ROAD RAGE COVER

What You Are Covered For:

If as a direct result of an **accident** that has involved **your rental vehicle**, **you** suffer a physical assault by another person which results in **bodily injury**, **we** will pay **you** or **your** legal representative the amount shown in the Features and Benefits table.

What You Are Not Covered For:

In addition to the General Exclusions of the **policy**, **we** shall not be responsible for:

- Any claim where the physical assault is caused by a relative or a person known to **you**.
- Any claim for **bodily injury** which is not supported by medical evidence.
- Any claim if the incident is not reported to the Police within 24 hours of it taking place and a written report obtained.
- Any claim if **you** or one of **your** passengers contributed either vocally or physically to the incident, other than the initial **accident**.
- Any claim if the incident occurred outside the territorial limits shown on **your certificate of insurance**.

SECTION 9 – CAR JACKING COVER

What You Are Covered For:

If, as a direct result of the theft or attempted theft of **your rental vehicle**, **you** suffer a physical assault by another person which results in **bodily injury**, **we** will pay **you** or **your** legal representative the amount shown in the Features and Benefits table.

What You Are Not Covered For:

In addition to the General Exclusions of the **policy**, **we** shall not be responsible for:

- Any claim where the physical assault is caused by a relative or a person known to **you**.
- Any claim for **bodily injury** which is not supported by medical evidence.
- Any claim if the incident is not reported to the police within 24 hours of it taking place and a written report obtained.
- Any claim if **you** or one of **your** passengers contributed either vocally or physically to the incident, other than the initial **accident**.
- Any claim if the incident occurred outside the territorial limits shown on **your certificate of insurance**.

OPTIONAL EXTRAS

The following optional extras are operative when shown on the **certificate of insurance** and the appropriate premium has been paid. Once included, the optional extras cannot be removed or refunded unless the entire **policy** is cancelled within the 14 days of purchasing the **policy**. Full details can be found within the section "Cooling off Period".

SECTION 10 – EXTENDED CAR RENTAL AGREEMENT PERIOD

Please note that this extension is only available under an annual policy.

What You Are Covered For:

This annual **policy** is extended to insuring an unlimited number of **car rental agreements** during the **period of insurance**, providing each **car rental agreement** does not exceed 60 days.

REGULATORY INFORMATION

Choose Your Insurance is a trading name of Virtual Insurance Products Limited, which is registered in the United Kingdom. Registered Office, Virtual Insurance Products Limited, The estate office, Shadrack, Berry Pomeroy, Totnes, Devon, TQ9 6LR.

Car Rental Excess Insurance is underwritten by AGA International SA and is administered by Allianz Global Assistance.

AWP P&C SA is duly authorised in France and the United Kingdom, and subject to limited regulation by the Prudential Regulation Authority and the Financial Conduct Authority.

Allianz Global Assistance act as an agent for AWP P&C SA for the receipt of customer money, settling claims, and handling premium refunds.

Jackson Lee Underwriting act as an agent for AGA International SA for the receipt of customer money and handling premium refunds.

OTHER FORMATS

If you require this document in large print or Braille please contact;

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