

# Car Hire Excess Waiver Insurance

## Insurance Product Information Document

**Company: This policy is arranged by The Medical Screening Company Ltd and is underwritten by MAPFRE ASISTENCIA**

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### Product: CHEW Insurance – Daily Cover and Annual Multi-Trip Policy

This document does not describe the full terms of the Car Hire Excess Waiver Insurance policy. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

#### What is this type of insurance?

This car hire excess waiver insurance policy is designed to provide financial protection for persons travelling and wish to insure themselves against the impact of specified unforeseen circumstances or events relating to or occurring during their travels.



#### What is insured?

**We offer daily trip and annual multi trip policy options through our CHEW Insurance policy.**

- ✓ Excess Insurance up to £10,000
- ✓ Rental fees and towing costs up to £1,000
- ✓ Misfueling up to £1,000
- ✓ Collision / Loss damage waiver up to £10,000
- ✓ Lock out up to £500
- ✓ Car rental key cover up to £500
- ✓ Drop off up to £300
- ✓ Restitution up to £300
- ✓ Road rage up to £1,000
- ✓ Car jacking up to £1,000
- ✓ Loss of baggage including Valuables up to £300
- ✓ Hotel and travel expenses up to £150 / £50
- ✓ In country rental included

#### Optional covers:

**Personal Accident** – Up to £10,000

**Vehicle rental cancellation insurance** – Up to £500



#### What is not insured?

- ✗ The use of the Rental Vehicle in violation of the terms of the Vehicle Rental Agreement.
- ✗ Claims caused by alcohol, drugs or substance abuse
- ✗ On a multi trip policy trips period longer than 31 / 65 consecutive days, as stated on the Certificate of Insurance
- ✗ Natural damage (e.g. wear & tear or from weather)
- ✗ The rental of vehicles where the value of the vehicle exceeds £60,000 or vehicles which are more than 10 years old or vehicles other than the Rental Vehicle as specified on the Car Rental Agreement
- ✗ The use of any Rental Vehicle in racing competitions, rallying, trials, rallies or speed testing, or when driven on a motor sport circuit
- ✗ The rental of motor homes, camper vans, trailers or caravans, trucks, commercial vehicles, goods carrying vans or loan vehicles, mopeds, motorcycles, motorbikes, off-road vehicles, recreational vehicles and passenger vans and vehicles with more than 9 seats
- ✗ Losses occurring from driving whilst not on a Public Highway
- ✗ Any payment or any claim from vehicles operated by a Car Club Company and or Your acceptance to the terms and conditions of such membership agreement.



#### Are there any restrictions on cover?

- ! There is no cover for trips booked or travel to a destination outside the area of cover shown on your Policy Schedule
- ! Unless agreed with us there will be no cover if the FCO advise against travel to your destination
- ! Losses will not be paid in respect of any property, damages or expenses more specifically insured or any claim which but for the existence of this Insurance should be recoverable under any other Insurance.
- ! Where other insurance policies and/or agreements are found to be deemed as the primary source of cover, you are required to claim from those in the first instance.
- ! This insurance is provided for one Rental Vehicle at any one time, which may be driven and operated by you or include up to a maximum of seven drivers for each trip as long as each additional insured driver is named as a driver on the Vehicle Rental Agreement.



## Where am I covered?

- ✓ You will be covered for any country or region you have selected when buying this insurance.



## What are my obligations?

- Prior to the start of the contract you must provide the Insurer with honest, accurate and complete information.
- You must take all reasonable care to protect yourself, your belongings and the Rental Vehicle.
- You must be a resident of the United Kingdom, Isle of Man or the Channel Islands at the time of purchase of this policy.
- You must hold a valid full UK driving licence or internationally recognised driving license.
- You must be aged between 21 and 85.
- You must be eligible to rent and drive the Rental Vehicle



## When and how do I pay?

You pay for the policy at the point of purchase by either credit or debit card.



## When does the cover start and end?

This policy is valid between the Start Date and Expiry Date set out on your Certificate of Insurance. Except in respect of Vehicle Rental Cancellation Insurance, 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.



## How do I cancel the contract?

### Daily single-trip policies:

You have 14 days from the date of purchase to cancel the policy. Your premium will be refunded in full minus an administration fee of £10. If, however, within the 14 days you have made a claim or intend to make a claim, the premium will not be refunded. If you cancel after 14 days of purchase, no premium refund will be made.

### Annual multi-trip policies:

If you made a claim before you asked to cancel your policy, no refund will be given for cancellations. If your policy has started and you have not made a claim and you wish to cancel the policy within 14 days of the date of purchase, a full refund will be given. If you wish to cancel more than 14 days after purchasing the policy, no premium refund will be made.

To make a cancellation request, please email us at [info@chewinsurance.com](mailto:info@chewinsurance.com) or write to us at:

**The CHEW Insurance, Brookwood House, 2b West Street, Ewell Village, Epsom, Surrey, KT17 1UU**

Or by telephone: **0208 770 2755**.