



## Introduction

### What is Car Hire Excess Waiver?

Excess Waiver reduces the 'excess' which is the amount that you have to pay the car hire company in the event of an accident or damage to the vehicle. Excess reduction is commonly sold by the rental companies (usually at the depot) and it is typically 50% more expensive than CHEW Insurance, with many more 'exclusions' hidden in the fine print that are designed to minimise how much is paid out in claims.

'Excess Waiver' is a popular alternative to excess reduction. It covers those excess payments that you make in the event of an accident.

When you hire a car, even if your rental agreement includes insurance, there will almost certainly be an excess to pay. Buying excess insurance from us means that if you are asked to pay for any of the excess by your car hire company, we'll reimburse you.

Note: some car hire operators offer to waive the excess charges but normally at a significantly higher price.

## Car Hire Excess Waiver Summary

### Some important facts about your Travel Insurance policy are summarised in this policy summary.

This summary does not describe all the terms and conditions of your policy, so please take time to read the Policy Wording to make sure you understand the cover it provides. Your Policy Wording and Schedule of Insurance form the basis of the contract.

### Name of Insurer

This insurance is underwritten by MAPFRE Asistencia Compañía Internacional de Seguros y Reaseguros Sociedad Anonima. 5th Floor, Alpha House, 24a Lime Street, London EC3M 7HS. Company Number: FC021974. Branch Number BR008042. Trading under the name MAPFRE Assistance.

We are covered by the Financial Services Compensation Scheme (FSCS). You may be able to get money from the scheme if We cannot meet Our financial responsibilities. Further information about compensation scheme arrangements is available from the FSCS website at [www.fscs.org.uk](http://www.fscs.org.uk).

The Medical Screening Company Limited (trading as CHEW Insurance) act as agents of the Insurer in collecting premiums due from clients, such monies are deemed to be held by the Insurers with which Your insurance is arranged.

### Eligibility *(see Policy Wording for full details)*

You must be a resident of the United Kingdom, Isle of Man or the Channel Islands at the time of purchase of this policy:

- 1) Hold a valid full UK driving licence or internationally recognised driving license, and
- 2) Aged between 21 and 85 years of age, and
- 3) Eligible to rent and drive the Rental Vehicle.

### Cooling off period and cancellation

#### Your right to cancel

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.

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.

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.

### Our right to cancel the policy

We may cancel Your policy at any time by giving You seven days' written notice to Your last known email address (or mailing address if You do not have an email address) provided by You. A proportionate refund of the premium paid will be made to the Policyholder from the date We cancel this policy, as long as You have not made any claims.

*Please also refer to a full cancellation procedure on page 1 and 2 of the Policy Wording.*

### Type of Insurance and duration

The insurance offers Single Trip or Annual cover for your trip(s), as selected by you when requesting the quotation and shown in your Schedule.

#### Daily

Provides cover for one specific Vehicle Rental Agreement up to maximum 180 days. If you have chosen this policy, the Schedule will show when the cover starts and finishes.

#### Annual

The policy provides cover for any number of trips in a 12-month period up to a maximum of 31 or 65 days for each trip. If you have chosen this policy, the Schedule will show when the cover starts and finishes.

The cover can be extended to include Personal Accident, Vehicle Rental Cancellation for an Additional Premium.

### Areas of cover

Your Policy cover only applies whilst the Rental Vehicle is being used in or has been hired in a country defined below.

**UK:** The United Kingdom of Great Britain and Northern Ireland including the Channel Islands and Isle of Man.

We provide cover under all sections of this policy for using car rentals in Your Home Area, as long as You have booked accommodation for three or more nights in a row. This applies to Annual multi-trip policies only.

**Europe:** Includes all European Union (EU) Member States and countries to the West of the Ural Mountains including the United Kingdom, islands in the Mediterranean, Andorra, The Azores, Balearic Islands, Bulgaria, Bosnia, Canary Islands, Channel Islands, Croatia, Gibraltar, Iceland, Ireland, Liechtenstein, Macedonia, Madeira, Moldova, Monaco, Montenegro, Norway, Romania, Russia (West of the Urals), San Marino, Serbia, Switzerland, Turkey and Ukraine but excluding Belarus.

**Worldwide:** Includes all countries. Excludes any trip in, to, or through Afghanistan, Cuba, Congo, Iran, Iraq, Ivory Coast, Liberia, North Korea, Myanmar, Sudan and Zimbabwe.

Excludes any claim resulting from You travelling to a specific country or to an area where The Foreign and Commonwealth Office or equivalent body have advised against all or all but essential travel.

### Significant features and benefits

Section	Cover	Policy Limit
1	Excess Insurance Misfueling	Up to £10,000 Up to £1,000
2	Collision / Loss Damage Waiver	Up to £10,000
3	Lock Out	Up to £500
4	Car Rental Key Cover	Up to £500 (£2,000 per annum)
5	Drop Off	Up to £300
6	Restitution	Up to £300 (£500 per annum)
7	Road Rage	Up to £1,000
8	Car Jacking Loss of Baggage Including Valuables	Up to £1,000 Up to £300
9	Hotel and Travel Expenses	Up to £150/£50
10	In Country Rental	Included

**The following sections only apply if You have paid the appropriate extra premium and it is shown on Your Certificate of Insurance.**

Section	Cover	Policy Limit
11	Personal Accident (Optional)	Up to £10,000
12	Vehicle Rental Cancellation Insurance (Optional)	Up to £500

### Significant and unusual exclusions or limitations

There are some exclusions in your policy. Please refer to your Policy Wording for full details, but the most significant or unusual exclusions and limitations are listed below.

#### Jurisdiction and Law

The laws of England and Wales govern this insurance, unless We agree otherwise.

*Please also refer to the General Exclusions and Conditions of this policy.*

#### Driving Licence

All Insured Persons must hold a valid full UK driving licence or internationally recognised driving license.

*Please also refer to the General Exclusions and Conditions of this policy.*

#### Care of Vehicle

You must take all reasonable steps to protect the Rental Vehicle against loss and damage.

*Please also refer to the General Exclusions and Conditions of this policy.*

In the event of your claim being accepted and settled by us, we reserve the right to recover any payment made from other insurance policies and/or agreements, whether in full or in part.

Where these 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.

Notwithstanding this, if settlement has been issued by us, it does not constitute a full acceptance of liability by us, and we reserve the right to, and are entitled to, seek full or partial recovery from those other insurance policies and/or agreements that would also cover the claim.

#### You are not covered for

Any payment or any claim where You have not met the terms of Your Vehicle Rental Agreement.

Where the Rental Vehicle is not being driven by You or any persons named on the Vehicle Rental Agreement and the Certificate of Insurance.

Any payment or any claim for vehicles operated by a Car Club Company and/or Your acceptance to the terms and conditions of such membership agreement.

Any payment or any claim for a Campervan.

*Please also refer to the General Exclusions and Conditions of this policy.*

#### In country rentals

Any claims from incidents that occur within 50 miles of Your home.

*Please also refer to the General Exclusions and Conditions of this policy.*

#### Number of Rental Vehicles

Cover is provided for one Rental Vehicle at any one time which may be driven and operated by any of the Insured Persons as detailed on the Vehicle Rental Agreement. Cover will take effect from the time You take legal control of the Rental Vehicle and will cease at the time the Rental Company assumes control of the Rental Vehicle whether at its business location or elsewhere.

*Please refer to General Conditions on page 8 and General Exclusions section on pages 8 and 9 of your Policy Wording document.*

#### How to make a claim

If You have a Claim.

a. The Claims Department must be notified of any accident, proceeding or other event which may give rise to a claim as soon as reasonably practicable. Delay in notifying Us may affect Our ability to pay a claim.

b. You must co-operate with Us at all times and give Us all the information and help We request;

c. You must provide Us with the records and documents We request;

d. You must not admit liability, negotiate or refuse any claim without Our written consent;

e. We are entitled to the control and settlement of all proceedings arising out of or in connection with Your claim;

f. Claims will not be paid in respect of expense to the extent that they are assumed, waived or paid by the Rental Company or its insurers.

g. Payments will be made to You in the currency You purchased the policy. Should You wish to notify Us of a claim under Your Vehicle Rental insurance, You can do so a 5 days a week, 9am-5pm. You must give Us any information or help that We ask for. In respect of Section 1 and Section 2 You must not settle, reject, negotiate or agree to pay any claim without Our written permission. Full details of how to notify Us of a claim are set out below.

**Claims Notification**

In the event of a claim please contact the Claims Department  
 CHEW Insurance Claims  
 Maitland House  
 Warrior Square  
 Southend-on-Sea  
 Essex SS1 2JY  
 Tel: +44 (0) 203 362 2430  
 Email: [claims@travelclaimsservices.com](mailto:claims@travelclaimsservices.com).

You will be asked to confirm details of the incident for which You are making a claim — please have Your policy number to hand. We will ask You to provide documentation to support Your claim (please see list below). It is important that You provide all documentation requested, as We may be unable to process Your claim until received.

*Please refer to the full claims procedure on page 10 of your Policy Wording document.*

**If you have a complaint**

If you are unhappy with any aspect of our service, we will sort this out as quickly and fairly as possible.

<p><b>Claims</b>          For any claims related complaints please write to:</p> <p>The Customer Relations Manager          MAPFRE Assistance          Maitland House          Warrior Square          Southend-on-Sea          Essex, SS1 2JY</p> <p>E-mail:  <a href="mailto:complaints@travelclaimsservices.com">complaints@travelclaimsservices.com</a>          Tel: 0203 362 2429</p>	<p><b>Policy Sales</b>          For any other complaints, including policy purchase and customer services related queries please contact:</p> <p>The Customer Service Manager          The Medical Screening Company Ltd          Brookwood House          2b West Street          Ewell Village          Epsom          Surrey          KT17 1UU          Email:  <a href="mailto:complaints@chewinsurance.com">complaints@chewinsurance.com</a>          Tel: 0208 770 2755</p>	<p>If you are unhappy with the response, you may be entitled to refer it to the Financial Ombudsman Service (FOS).          The FOS can consider your complaint once you have tried to resolve it with your Insurers, so please take your concerns up with them first and they will do all they can to help you.</p> <p>The Financial Ombudsman Service          Exchange Tower          London          E14 9SR          Tel: 0800 023 4567          Email:  <a href="mailto:complaint.info@financialombudsman.org.uk">complaint.info@financialombudsman.org.uk</a>          Website:  <a href="http://www.financial-ombudsman.org.uk">www.financial-ombudsman.org.uk</a></p>
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You will not affect your right to take legal proceedings by following the complaints procedure.  
*Please refer to the full complaints procedure on pages 9 and 10 of your Policy Wording document.*