

Vehicle Hire Excess Waiver Insurance

Insurance Product Information Document



Company: Insurance Company 'Euroins' AD authorised and regulated by the Bulgarian Financial Supervision Commission. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

Product: Car Hire Excess Waiver

This document is a summary of what this insurance does and doesn't cover. Complete individual pre-contractual and contractual information is provided in your policy documentation.

What is this type of insurance?

Cover for people renting a vehicle who want to insure themselves against the financial cost of the vehicle hire excess payable in the event of loss or damage to the rental vehicle.



What is insured?

- ✓ £10,000 excess reimbursement
- ✓ £10,000 tyres, windscreen, underbody
- ✓ £1,000 towing
- ✓ £500 loss of use
- ✓ £500 key cover (annual limit of £2000 for annual policies)
- ✓ £500 locked out cover
- ✓ £1,000 misfuelling
- ✓ £1,000 admin charges
- ✓ £300 drop off charges
- ✓ £1,000 road rage cover
- ✓ £1,000 car jacking cover
- ✓ £1,000 accidental life cover

Optional benefits available subject to payment of the appropriate additional premium:

- Vehicle Rental Cancellation Insurance
- Personal Accident
- Dual Lead Driver



What is not insured?

- ✗ Any vehicle other than cars up to the value of £60,000
- ✗ Cars with more than 9 seats
- ✗ Any vehicle not hired from a vehicle hire company
- ✗ Losses arising from driving whilst not on a public highway
- ✗ Damage to the vehicle interior, unless caused by collision, fire, theft or vandalism
- ✗ Trips outside your period of insurance



Are there any restrictions on cover?

- ! You must hold a valid full UK, EEA (European Economic Area) or Swiss driving licence
- ! You must be permanently resident in the United Kingdom
- ! You must be eligible to hire and drive a hired vehicle and able to adhere to the terms of the hire agreement
- ! You must be aged 21 years or over or aged on or under 84 years
- ! UK and Europe Single Trip car hire is limited to a maximum hire of 180 days
- ! Worldwide Single Trip car hire is limited to a maximum hire of 65 days
- ! Annual Multi Trip car hire is limited to a maximum of 31 days



Where am I covered?

- ✓ This insurance covers you within the Geographical Limits stated within your policy schedule



What are my obligations?

- You must take care to answer any questions we ask you truthfully, accurately, and fully
- You must be over the age of 24 and under the age of 74
- You must be permanently resident in the United Kingdom and possess a valid UK, EEA (European Economic Area) or Swiss passport
- You must be eligible to hire and drive a vehicle and adhere to the terms of the hire agreement
- If there is no one available to accept you hire vehicle at the end of your hire period you must take date/time stamped photos to prove the condition of the vehicle and send these within 24 hours of your return to the hire company
- You must notify us of any claims within 28 days of your return home



When and how do I pay?

Your premium is paid as a one off payment paid at the point of purchase by either credit or debit card



When does the cover start and end?

- For Single Trip cover cancellation cover commences from the time you buy your policy, all other benefits start on the day your trip begins
- For Annual Multi-Trip policies your cover will start on the policy start date shown on your schedule of insurance
- For both Single Trip and Annual Multi-trip policies the period of insurance will be shown on your schedule of insurance and will commence at 00:01 on the policy start date and end at 23:59 on the policy expiry date



How do I cancel the contract?

If you decide to cancel your policy, we will give you a full refund if you let us know within 14 days from either the purchase or receipt of your certificate of insurance whichever is later, provided that you have not already travelled. We will not pay you a refund if you have made a claim. If you cancel outside of these 14 days, no refund will be given