

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
- ✓ £500 personal possession (Single article limit of £150)
- ✓ £25 curtailment per day up to maximum of £300 (£500 for annual)
- ✓ £150 Hotel and Travel expenses.

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 under 85 years old.
- ! 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, unless the additional premium is paid to upgrade this limit to 65 days.
- ! You must have booked commercial accommodation for one or more nights in a row for cover to apply in your country of residence



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 aged 21 or over and under the age of 85
- You must be permanently resident in the United Kingdom and possess a valid UK, EEA (European Economic Area) or Swiss driving license.

(continued on the next page)



What are my obligations? *(continued)*

- 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 your 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?

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?

If you do decide to cancel the policy during the 14 day cooling off period then your premium will be refunded in full minus an administration fee of £5, provided no claims have been made, you have not travelled or no incidents have occurred that may give rise to a claim and that you have not commenced your hire agreement. Should you decide to cancel after the 14 day cooling off period no refund will be given.