



# Welcome to your Car Hire Excess Insurance

Thank you for choosing us for your car hire excess insurance.

Our goal is to provide you with peace of mind and comprehensive cover for your car hire needs. This document outlines everything you need to know about your policy, including:

- What's covered and what's not
- How to make a claim
- How to make changes to your policy
- Contact information for any assistance

We've designed this booklet to be clear and easy to understand. If you have any questions, please don't hesitate to reach out to us.

## What is Car Hire Excess Insurance

Car Hire Excess Insurance is designed to protect you from the excess charges applied by car rental companies if your rental vehicle is damaged or stolen. Should you need to make a claim under this policy, we will request proof of a financial loss where you have paid the car hire company in respect of the charges you are liable for under the agreement. We will then reimburse you directly for the financial loss you have suffered, subject to the terms and conditions and eligibility of this policy. This type of insurance reimburses you for the excess amount you are liable for under the terms of the car hire agreement. It is important that you read the terms of this agreement to make sure the policy is right for you. If the policy does not meet your needs, please contact CHEW Insurance immediately.

## Your Policy

Your policy is a legally binding contract between you and us. In exchange for the premium, we will provide you with the cover shown in your policy. Your policy is made up of this policy booklet and the schedule.

Your policy is based on the information you provided when you applied for your policy. You must make sure that all the information you have provided is true and correct at all times.

It's important that you read and understand the policy you have bought. If you have any questions, any details are incorrect or if you want to change anything, please get in touch with CHEW Insurance.

## Who Can Buy Vehicle Hire Insurance?

Any person (please note this criteria also applies to each additional insured driver):

1. Holding a valid full UK, EEA (European Economic Area), or Swiss driving licence.
2. Permanently resident in the United Kingdom, Jersey or the Isle of Man.
3. Eligible to hire and drive a hired vehicle and able to adhere to the terms of the hire agreement.
4. Renting a private car only; other vehicle types such as motorcycles, vans, or commercial vehicles are not covered under this policy.
5. Renting a car with 9 seats or less.
6. Aged between 21 Years old and 84 Years old.

This insurance is provided for one hired 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 hire agreement and meets the criteria outlined above (points 1 to 6).

For rentals in the country of residence you must have booked commercial accommodation for at least one night for Single trip and three nights for Annual policies.

If you do not meet the eligibility criteria for this policy, please contact CHEW Insurance immediately for further assistance.

## About Us

We are **Acasta European Insurance Company Limited**.

We are authorised and regulated by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority for the conduct of UK business. Details about the extent of our regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from us on request.

Acasta Europe Limited assists us in providing services associated with this policy, such as claims handling. Acasta Europe Limited is part of the Acasta group of companies and is authorised and regulated by the Financial Conduct Authority.

## About CHEW Insurance

Your policy has been arranged for you by **CHEW Insurance**. They are also responsible for administering your policy. They do this under a separate agreement with you. Their fees and charges are set out in that document.

CHEW Insurance is a trading style of The Medical Screening Company Limited who are authorised and regulated by the Financial Conduct Authority (FCA). The Medical Screening Company Limited's FCA registration number is 472607.

You can check the regulatory status of The Medical Screening Company Limited by visiting <http://www.fca.org.uk/register> or by telephoning 0800 111 6768.

### We're here for you

If you need to get in touch, you can contact CHEW Insurance using the details below.

General queries and amendments to your policy

T: 0208 770 2755

E: [info@chewinsurance.com](mailto:info@chewinsurance.com)

Cancellations

T: 0208 770 2755

E: [info@chewinsurance.com](mailto:info@chewinsurance.com)

Complaints

T: 0208 770 2755

E: [complaints@chewinsurance.com](mailto:complaints@chewinsurance.com)

Or you can write to CHEW Insurance at:

The CHEW Insurance  
Delta House,  
16 Bridge Road,  
Haywards Heath  
RH16 1UA

Please include your full name and your policy number on any correspondence.

## MAKING A CLAIM

Call us on 0345 040 5975 or email us at [claims@acastaeurope.co.uk](mailto:claims@acastaeurope.co.uk)

We'll start working on your case as quickly as possible. We'll ask you for some information about your claim. This includes:

- A copy of your hire agreement.
- A copy of the local police report (if required).
- The hire company's accident damage report and photos of the damage.
- Invoices, receipts, and other relevant documents.
- Your bank details for reimbursement.

To make sure your claim is valid, we might ask for additional information. Don't worry, we'll only ask for what is absolutely necessary and we will always be fair in our requests.

If you don't provide us with the information we need, we may not be able to process your claim.

## Using Your Information

We use your personal information to manage your policy and process claims. This information may be shared with:

- Insurers: To underwrite your policy and process claims.
- Regulatory bodies: To comply with legal requirements and prevent fraud.
- Third parties: To process your data on our behalf, ensuring data protection compliance.

For more details on how we handle your data, please see the data protection section at the end of this document.

## Your Responsibilities

- Accuracy: Ensure all information provided is accurate.
- Premium Payment: Pay your premium on time.
- Changes in Circumstances: Notify us of any changes to your circumstances.
- Compliance: Follow the terms and conditions of your policy.

## Cancelling Your Policy

We hope you are happy with the cover this policy provides. However, you have the right to cancel this policy should it not meet your needs.

### Single-Day Policies:

If You request to cancel prior to taking legal possession of the vehicle, We will refund to You any premium You have paid. Once the Period of Insurance has commenced or you have taken legal possession, We will not return any premium.

### Annual Policies:

You may cancel the policy within the first 14 days or up until you have taken possession of the vehicle (whichever is earlier) and receive a full premium refund, minus an administration fee of £5, provided that no claims have been made during this time. After the first 14 days, you will receive a proportionate premium refund based on the remaining period of insurance, less an administration fee shown on your insurance policy schedule.

Refunds are only applicable from the point you contact us to cancel the policy. No refunds will be provided for periods that have already elapsed.

For all policies, no refund will be given if you have reported or intend to report a claim.

Any refund will be paid by us within 30 days of the date of your cancellation notice.

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

The CHEW Insurance  
Delta House  
16 Bridge Road  
Haywards Heath  
RH16 1UA

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.

## Geographical location

|           |   |
|-----------|---|
| Europe    | UK (Including the Channel Islands),<br>Continental Europe, Mediterranean<br>islands, Madeira, Canary Islands, the<br>Azores, Republic of Ireland, Iceland,<br>Russia, Estonia, Latvia, Lithuania,<br>Belarus, Ukraine, Moldova and Georgia. |
| Worldwide | Worldwide.  |

We are unable to provide cover in a country or specific area where the Foreign, Commonwealth & Development Office (FCDO) has advised against all, or all but essential, travel.

It is your responsibility to check the latest advice from the FCDO prior to commencing vehicle hire plans, which you can find at <https://www.gov.uk/foreign-travel-advice>.

## Summary of Cover

|                           | Excess Reimbursement   | Tyres, Windscreen, Underbody | Towing | Loss of Use | Excess Payable |
|---------------------------|--|------------------------------|--------|-------------|----------------|
| Cars                      | £10,000  | £10,000                      | £1,000 | £500        | Nil            |
| Key cover                 | £500 (per claim) £2000 per year for annual policies            |                              |        |             | Nil            |
| Locked out cover          | £500   |                              |        |             | Nil            |
| Misfuelling               | £1,000   |                              |        |             | Nil            |
| Admin charges             | £1,000   |                              |        |             | Nil            |
| Personal Possessions      | £500   |                              |        |             | £50            |
| Single Article Limit      | £150   |                              |        |             | £50            |
| Curtailement              | £25 per day up to a maximum of £300 (£500 for annual policies) |                              |        |             | Nil            |
| Drop-off charges          | £300   |                              |        |             | Nil            |
| Road Rage                 | £1,000   |                              |        |             | Nil            |
| Car Jacking               | £1,000   |                              |        |             | Nil            |
| Accidental Life           | £1,000   |                              |        |             | Nil            |
| Hotel and Travel Expenses | £150   |                              |        |             | Nil            |

| OPTIONAL COVER                        |         |  |  |  |     |
|---------------------------------------|---------|--|--|--|-----|
| Vehicle Rental Cancellation Insurance | £500    |  |  |  | Nil |
| Personal Accident                     | £10,000 |  |  |  | Nil |

Limits stated are on a per claim basis and are not cumulative across the period of insurance, unless otherwise stated.

## What's Covered and what's not

### EXCESS REIMBURSEMENT, LOSS DAMAGE WAIVER AND TOWING

#### What you are covered for

This section operates to reimburse you up to the amount shown in the summary of cover table for any physical loss or damage to the hired vehicle which you are responsible for under the terms of the hire agreement following a fire, lightning strike, explosion, accident, accidental damage, theft or attempted theft, malicious damage, storm and flood. This section includes loss or damage to Auto Glass, roof, tyres, wheel rims and the Under body and towing and loss of use.

#### What you are NOT covered for

- The Excess shown in the summary of cover.
- Damage to the hired vehicle interior unless the damage is as a result of an accidental collision fire, theft or vandalism.
- Loss or damage to the contents of the hired vehicle.
- Anything mentioned in the general exclusions.

### ADMINISTRATION CHARGES

This section operates to reimburse you up to the amount shown in the summary of cover table for any unrecoverable administration charges levied by the hire company following loss or damage to the hired vehicle.

### KEY COVER

#### What you are covered for

This section operates to reimburse you up to the amount shown in the summary of cover table for costs incurred for replacing damaged, lost or stolen hired vehicle keys, including replacement locks and locksmith charges unless only the parts needed to be changed.

#### What you are NOT covered for

- More than 4 claims per policy year for annual policies
- Anything mentioned in the general exclusions

### LOCKED OUT COVER

#### What you are covered for

This section operates to reimburse you up to the amount shown in the summary of cover table for costs incurred to open the hired vehicle if you unintentionally lock yourself out of the hired vehicle. The hire company must approve the locksmith prior to a locksmith being called out.

#### What you are NOT covered for

- Damaged caused by you or the locksmith in opening or attempting to open the hired vehicle.
- Anything mentioned in the general exclusions.

## PERSONAL POSSESSIONS AND BAGGAGE

### What you are covered for

This section operates to reimburse you up to the amount shown in the summary of cover table for the value of any of your own Personal Possessions (not hired, loaned or entrusted to you) which are stolen following visible and forcible entry to the hired vehicle.

### What you are NOT covered for

- The Excess shown in the summary of cover
- Wear, tear and depreciation;
- Claims not reported to an appropriate police authority within 24 hours of discovery and an official police report obtained;
- Claims where the evidence of forced entry have not been confirmed by the hire company or police authority;
- Any theft from the unattended hired vehicle between the hours of 20:00 and 08:00 local time;
- Claims arising where your Personal Possessions are not secured in the hired vehicle's locked boot or glove compartment;
- Any other contents of the hired vehicle not owned by you;
- Anything mentioned in the general exclusions.

## MISFUELLING

### What you are covered for

In the event that you put the wrong type of fuel into the hired vehicle this section operates to reimburse you up to the amount shown in the summary of cover table for:

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

### What you are NOT covered for

- Repairs to the engine or associated parts;
- Costs associated with any missed departure;
- Consequential losses;
- Anything mentioned in the general exclusions.

## CURTAILMENT

### What you are covered for

This section operates to reimburse you up to the amount shown in the summary of cover table if the hire agreement is cut short on the advice of a Medical Practitioner and there is no other person authorised by the hire company to drive the hired vehicle. You must be confined to a bed in a hospital, in a hotel or in private accommodation during such time that the hired vehicle was booked and paid for.

You must present a medical certificate or letter from the Medical Practitioner confirming the instruction not to drive. The Vehicle Hire must be confirmed for a minimum of seven (7) days.

### What you are NOT covered for

1. Anything mentioned in the general exclusions.

## DROP-OFF CHARGES

### What you are covered for

This section operates to reimburse you up to the amount shown in the summary of cover table for charges made by the hire company to recover the hired vehicle if there is no-one authorised to return

the hired vehicle to the agreed drop-off point following your accident or illness for which hospitalisation takes place. You must present a medical certificate or letter from a Medical Practitioner confirming the hospitalisation.

#### **What you are NOT covered for**

- One-way Hire Agreements;
- Anything mentioned in the general exclusions.

### ROAD RAGE COVER

#### **What you are covered for**

This section operates to reimburse you up to the amount shown in the summary of cover table. We will pay you or your legal representative up to the amount shown in the summary of cover if you suffer a physical assault by another person which results in bodily injury as a direct result of an accident that has involved your hired vehicle.

#### **What you are NOT covered for**

- Physical assault caused by a relative or a person known to you;
- Bodily injury not supported by a medical report from the treating practitioner
- Where you or one of your passengers contributed either vocally or physically to the incident;
- Any incident not reported to the local police authority within 24 hours;
- Anything mentioned in the general exclusions.

### CAR JACKING COVER

#### **What you are covered for**

This section operates to reimburse you up to the amount shown in the summary of cover table. We will pay you or your legal representative up to the amount shown in the summary of cover if you suffer a physical assault by another person which results in bodily injury as a direct result of theft or attempted theft of your hired vehicle.

#### **What you are NOT covered for**

- Physical assault caused by a relative or a person known to you;
- Bodily injury not supported by medical evidence;
- Where you or one of your passengers contributed either vocally or physically to the incident;
- Any incident not reported to the local police authority within 24 hours.
- Anything mentioned in the general exclusions.

### ACCIDENTAL LIFE

#### **What you are covered for**

We will pay up to the amount shown in the summary of cover if you suffer an accidental bodily injury during the trip, which within 12 months is the sole and direct cause of your death.

#### **What you are NOT covered for**

- any claims arising directly or indirectly from sickness, illness or disease;
- any injury not caused solely by outward, visible, external means;
- any claim arising directly or indirectly from your pregnancy;
- any claims under this section not notified to us within 12 months of the date of the accident;
- anything mentioned in the General Exclusions.



## HOTEL AND TRAVEL EXPENSES

### What you are covered for

This section operates to reimburse you up to the amount shown in the summary of cover table for you or your travelling companions for any necessary overnight accommodation and/or travel home or to your destination if you are unable to use hired vehicle as a result of it being stolen or damaged following an accident.

### What you are NOT covered for

- for overnight accommodation if you are less than 50 miles from your home.
- anything mentioned in the General Exclusions.

## 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 policy is cancelled. Limits stated are on a per claim basis and are not cumulative across the period of insurance.

## DUAL LEAD DRIVER

The terms and conditions of this policy are amended to allow two lead drivers, persons named on the certificate, to rent vehicles independently of each other. Both persons must be permanently resident at the address shown on the Certificate of insurance and are deemed as joint policyholders.

## VEHICLE RENTAL CANCELLATION

### What you are covered for

This section operates to reimburse you up to the amount shown in the summary of cover table towards any cancellation charges incurred from the car rental company if you cancel the hire agreement prior to its start date.

Provided your policy has been purchased prior to the event occurring, the following are reasons we will accept for you cancelling your trip:

- The accidental serious injury, serious illness or death of you, your relative, your travelling companion, your business colleague or treating practitioner;
- Your receipt of a summons for jury service, being subpoenaed as a court witness or being placed in compulsory quarantine
- Your unexpected requirement for emergency and unavoidable duty as a member of the armed forces, police, fire, nursing, ambulance or coastguard services resulting in cancellation of previously agreed leave.
- You being made redundant, as long as you had been working at your current place of employment for a minimum continuous period of two years, and that at the time of booking the trip or the date you purchased this insurance cover, you had no reason to believe that you would be made redundant. This cover would not apply if you are self-employed or accept voluntary redundancy.
- Your presence being required to make your property safe and secure following fire, flood or burglary that causes serious damage to your home occurring within 48 hours of departure, or whilst you are away.
- A Government regulation following a natural disaster that stops you from travelling.
- A warning issued by the UK Government advising against travel to or through a country which forms part of your itinerary or prevention of access by the Government of the country in question.

### What you are NOT covered for

- Where you cancel the hire agreement after its start date;
- Anything mentioned in the General Exclusions.

## PERSONAL ACCIDENT

### What you are covered for

If a driver is injured whilst travelling in the hired vehicle, then we will pay you or the driver's legal representative up to the amount shown in the summary of cover table if within 12 months of the accident, the injury is the sole cause of:

- death; or
- Permanent Total Disablement; or
- permanent Loss of a Limb; or
- permanent Loss of Sight in one or both eyes.

### What you are NOT covered for

- if the driver is not named as the lead driver on the hire agreement;
- for any injury or death resulting from suicide or attempted suicide, or committing or attempting to commit a self-injury;
- if the driver of the hired vehicle is convicted of an alcohol or drugs related offence at the time of injury;
- where the driver has committed a criminal act at the time of the accident;
- where a seatbelt was not worn at the time of the accident, if one is required by law;
- anything mentioned in the General Exclusions.

## General Conditions

- You agree to abide by the terms and conditions of this policy at all times.
- If, when you return your hire vehicle to the hire company, there is no one available to accept your drop-off, you must take date and time-stamped photographs to prove that no damage has occurred to the vehicle. You must send these photographs to the hire company within 24 hours of your return.
- You must advise our appointed claim handlers within 1 calendar month of the end of the hire agreement of any incident that may give rise to a claim under this policy.
- All certificates, information, and evidence required by our appointed claim handlers shall be provided at your expense.
- Except with our written consent, you 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.
- We may at our own expense take proceedings in your name to recover compensation from any third party in respect of any reimbursement made under this Insurance and any amounts recovered shall belong to us. You agree to provide reasonable assistance to us to recover such amounts.
- This insurance is provided for one hired vehicle at any one time, which may only be driven and operated by you.
- Cover commences from the time you take legal control of the hired vehicle and ends at the time the hire company assumes control of the hired vehicle, whether at its business location or elsewhere.
- This policy and any optional extras must have been purchased prior to the commencement of the hire agreement for which you wish this policy to be operative.
- You may amend your policy prior to the start of a hire agreement; any additional premium that may be charged is calculated as if the change was included at the inception of the policy.
- You must follow any recommendations, laws, or regulations made by any government or other authority both before and during the period of insurance, including government regulations that you must not travel and leave the United Kingdom during a pandemic lockdown situation. If you choose to travel against government lockdown travel regulations,

outside of Foreign, Commonwealth and Development Office travel advice, you will not be covered for any claim you make.

- Where other insurance policies and/or agreements are deemed 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.
- When purchasing a daily policy, the policy must coincide with the period shown on the hire agreement. No policy can be issued retroactively.
- This insurance policy in its entirety is invalid if the dates on the hire agreement and the dates on the Certificate of insurance do not match.
- The lead driver indicated on the hire agreement must coincide with the policyholder and lead driver's name on the Certificate of insurance.
- We reserve the right to apply additional terms on renewal.
- If you are renting a vehicle in your country of residence, we will need proof of your pre-booked accommodation for three or more nights in a row. This applies to Annual multi-trip policies only. Failure to follow these steps may delay or jeopardize the reimbursement of your costs.
- This Policy operates on a reimbursement basis, which means you are normally required to pay the Excess or Administration Charges due under your hire agreement first and reclaim the costs from us where permitted by our policy. Your hire agreement may require you to reserve the excess amount against your credit or debit card when you collect the hired vehicle. If the hired vehicle is involved in an accident or suffers damage for which you are held responsible, the Excess amount or an administration charge will be deducted from this reserve and you will receive a loss damage report. You will then use this report to claim back the Excess or administration charge.

## General Exclusions

### We do not cover:

- Any loss or damage to a third party including bodily injury and property.
- Any loss that occurs where the full premium has not been paid.
- Any loss arising from driving as your occupation or profession or rentals for Commercial Use or Business Use Class
- Alcoholism or the use 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 any drug addiction).
- Loss or damage directly or indirectly caused through or in consequence of war, 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.
- Any fraudulent, dishonest or criminal act committed by any person(s) in connection with this policy.
- Loss arising from operation of the hired vehicle in violation of the terms of the hire agreement.
- Any amount recovered from the hire company or its insurers.
- Any vehicles which are not hired from a hire company and that are not specified on the hire agreement.
- Wear, tear, mechanical or electrical breakdown, other than for towing.
- Losses arising out of illegal activities.
- Driving by any persons not authorised by the hire company.
- Claims made by any person not named on the Certificate of insurance or hire agreement.  
note: policy covers up to 7 drivers only if named on the hire agreement.

- The rental of: trailers or caravans; trucks; commercial vehicles; motorcycles; mopeds; motorbikes; off-road vehicles; vans; motor homes, camper vans; vehicles changed from its standard factory specifications or vehicles aged over 10 years old.
- Any claims due to the use of any hired vehicle in racing competitions, rallying, trials, rallies or speed testing, or when driven on a motor sport circuit.
- Expenses reimbursed by the insured person's employers' insurer.
- Losses occurring from driving whilst not on a Public Highway.
- Losses occurring from driving on safari or adventure trails.
- Additional travel expenses unless otherwise stated in the policy wording.
- Consequential losses unless otherwise stated in the policy wording.
- Damage to the hired vehicle interior unless the damage is as a result of an accidental collision fire, theft or vandalism.
- Any claim arising whilst driving in violation of the road laws of the country of hire
- Any claim arising for the rental of any vehicle which has a retail value when new in Excess of £60,000 and has a 0-62mph (0100kph) time of less than 6 seconds.
- Any fines imposed, administration costs, claims for diminution of value or any costs involved with the impounding of the hired Vehicle.
- Call out charges not related to the main claim.
- Payment card transaction fees.
- Courtesy cars from a repair garage or dealership.
- You are not covered for any claim in respect of the Excess if a third party is responsible for the damage to the rental vehicle and, as a result, the Car rental company will be or have reimbursed the Excess amount to you.

## Endorsements

Endorsements are modifications or additions to your insurance policy that alter the cover, terms, or conditions originally stated in your policy. These changes can either expand or restrict your cover. It is important to read and understand each endorsement as they form an integral part of your insurance agreement. If endorsements have been applied to your policy they will be detailed below.

### **Exclusion for Sand, Ash, Volcanic Eruptions, and Earthquakes in Iceland**

This endorsement modifies the cover provided under your policy.

This policy does not cover any claims arising from sand or ash-related events, volcanic eruptions, or earthquakes while in Iceland. This includes damage caused by sandstorms (abrading the vehicle's exterior), ash clouds (affecting the engine and mechanical components), and the accumulation of volcanic ash requiring cleaning. Additionally, claims related to volcanic eruptions, such as those resulting from lava flows, volcanic bombs, and pyroclastic flows, as well as earthquakes, including ground shaking, surface rupture, and seismic-induced landslides, are excluded.

### **Exclusion for Car Sharing and Short-Term Hire**

This endorsement modifies the cover provided under your policy.

This policy does not cover any claims arising from car sharing services, ride-sharing services, peer-to-peer car rentals, or any hire agreements where the rental period is less than 24 hours. This includes, but is not limited to, damages or losses incurred while the vehicle is being shared or rented for short-term periods that do not meet the minimum 24-hour rental duration.

If you have concerns about this exclusion, please contact CHEW Insurance immediately for further assistance.

## Definitions

**Accident:** An incident which happens as a result of a sudden, identifiable, and unexpected external cause while you are using the hired vehicle, resulting in you suffering bodily injury.

**Additional Travel Expenses:** Any additional travel costs you incur in connection with a loss under the relevant section of this policy.

**Administration Charges:** Unrecoverable fixed amounts charged by the hire company separately to the excess following damage to the hired vehicle.

**Auto Glass:** Any glass that forms part of the hired vehicle, including windscreens, windows, internal and external lights, and the sunroof.

**Bodily Injury:** An identifiable physical injury caused by sudden, external, violent and visible means.

**Business Use Class 3:** The insured person and any named driver(s) using the motor vehicle for business purposes, such as soliciting orders or delivering pre-purchased goods. This also includes using the motor vehicle to travel from customer to customer on commercial business.

**Car:** A motor vehicle constructed for the carriage of passengers and their effects, adapted to carry no more than nine passengers.

**Certificate of Insurance:** A document produced by us confirming that a policy has been issued to you and premium collected using CHEW Insurance. This document is issued to you upon confirmation of purchase along with your policy wording.

**Commercial Use:** The insured person and any named driver(s) using the motor vehicle as a taxi, minicab, limousine, or driving school vehicle, or being used for commercial purposes by sales representatives who have use and responsibility for their own company vehicle.

**Consequential Loss:** An indirect loss that occurs following a loss under this policy.

**Country of Residence:** The country where you are ordinarily permanently resident, spend more than 91 days per year, pay tax, or are registered with a medical practitioner.

**Europe:** UK (Including the Channel Islands), Continental Europe, Mediterranean islands, Madeira, Canary Islands, the Azores, Republic of Ireland, Iceland, Russia, Estonia, Latvia, Lithuania, Belarus, Ukraine, Moldova and Georgia.

**Excess Reimbursement:** The amount that you are liable for under the terms of the hire agreement, being the excess on the Collision Damage Waiver and Theft insurance policies provided by the hire company.

**Hire Agreement:** The contract signed by you for the hire of the vehicle.

**Hire Company:** A company licensed in the territory in which it is situated to provide vehicles for hire.

**Hired Vehicle:** Any vehicle rented under a hire contract on a daily or weekly basis from a hire company or agency, which must be licensed with the regulatory authority of that country, state, or local authority.

**Keys:** Keys and key fobs used to open and lock the hired vehicle.

**Lead Driver:** The person whose name is listed on the hire agreement as contractually responsible for the hired vehicle.

**Loss of Limb:** Total loss of use by physical severance at or above the wrist or ankle.

**Loss of Sight:** Total and permanent loss of sight without expectation of improvement in both eyes when your name is added to the Register of Blind Persons on the authority of a qualified ophthalmic specialist, or in one eye when the degree of sight remaining after correction is 3/60 or less on the Snellen Scale.

**Loss of Use:** The period during which the vehicle hired by you is not available for hire due to damage caused during the hire agreement. Loss of use charges are calculated at the same rate at which you paid when you hired the vehicle.

**Permanent Total Disablement:** A disablement which prevents you from carrying out any occupation for a period of 12 months after an accident sustained during your trip and which is, at the end of that period, beyond reasonable hope of improvement. Medical evidence must confirm that you are not capable of undertaking paid work of any and every kind for the rest of your life.

**Period of Insurance:** The period of hire of the hired vehicle as shown in the hire agreement.

**Personal Money:** Bank notes, currency notes and coins in current use, travellers' and other cheques, postal or money orders, pre-paid cards, coupons or vouchers, travel tickets, event and entertainment tickets, phone cards, and credit/debit or charge cards, all held for private purposes.

**Personal Possessions:** Clothing, luggage, and other articles that belong to you (or for which you are legally responsible) which are worn, used, or carried by you, but excluding personal money, documents of any kind, and valuables.

**Public Highway:** Any road made or unmade that is intended for use by the general public.

**Relative(s):** Spouse or partner, civil partner, parents, parents-in-law, brothers, sisters, brothers-in-law, sisters-in-law, adult child, or fiancé/fiancée living in the same residence as you.

**Safari:** An expedition to observe or hunt animals in their natural habitat.

**Towing:** Recovery of the vehicle following an accident, theft, malicious damage, fire, or mechanical breakdown to the nearest premises owned by the hire company or the original pickup location, whichever is closest.

**Trip(s):** The period of a single hire agreement in respect of a single hired vehicle, which is collected and rented from a hire company or agency for the period stated on the hire agreement.

**UK and United Kingdom:** England, Wales, Scotland, Northern Ireland, Jersey Channel Islands, and the Isle of Man.

**Underbody:** The underside of the vehicle, excluding bumpers, trim, tyres, and wheel rims.

**Valuables:** Jewellery, articles made of gold, silver, or other precious metals, precious or semi-precious stones, watches, binoculars, telescopes, photographic equipment, electronic audio or video equipment, and any computer equipment (including software), furs, or leather clothing (apart from footwear).

**We, Us, Our:** Acasta European Insurance Company Limited.

**Worldwide:** Any country.

**You, Your:** The person(s) named on the vehicle hire agreement which attaches to this policy. The person signing the hire agreement must be the policyholder. The policyholder's name will be shown on the certificate of insurance.

## Complaints

We strive to provide excellent service, but if you're unhappy with something, here's what to do:

Contact CHEW Insurance first

Get in touch with CHEW Insurance (contact details are shown on page 2) and mention your policy number.

CHEW Insurance will try to resolve it quickly

CHEW Insurance will work to solve most issues within 3 business days of receiving your complaint.

## Keeping you informed

If it takes longer, they'll contact you with an update on who's handling it and the next steps. They'll also keep you in touch regularly.

## Taking it further

If the issue isn't resolved within 8 weeks or you're unsatisfied with the response, you have the right to ask the Financial Ombudsman Service (FOS) to review your complaint.

## What is the FOS?

It's a free and independent service that helps resolve disputes between customers and financial institutions. Using the FOS won't affect your legal rights. You can contact the FOS using the details below:

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Phone: 0800 023 4567  
Address: Financial Ombudsman Service, Exchange Tower, London, E14 9SR  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## Data Protection

We are the data controller for the data you provide to us. We need to use your data in order to provide your insurance.

We collect non-public personal information about you from the following sources:

- (a) your application or other forms;
- (b) your transactions with us, our associates, the Administrator or others; and
- (c) consumer reporting agencies.

You are obliged to provide information without which we will be unable to provide a service to you. Any personal information provided by you may be held by us in relation to your insurance cover. It may be used by our employees in making a decision concerning your insurance and for the purpose of servicing your cover and administering claims.

We and other organisations may use the information you provide to:

- (a) help make decisions on insurance proposals and insurance claims, for you;
- (b) trace debtors, recover debt, prevent fraud, and manage your policy;
- (c) check your identity to prevent money laundering.

Information may be passed to the Administrator, loss adjusters, solicitors, reinsurers or other service providers for these purposes. We may obtain information about you from credit reference agencies, fraud prevention agencies and others to check your credit status and identity. The agencies will record our enquiries, which may be seen by other companies who make their own credit enquiries. If you provide false or inaccurate information and we suspect fraud, we will record this.

We do not disclose any non-public personal information relating to you to anyone except as is necessary in order to provide our products or services to you or otherwise as it is required or permitted by law (e.g., a subpoena, fraud investigation, regulatory reporting etc.).

We restrict access to non-public personal information relating to you to our employees, our associates, our associates' employees, the Administrator or others who need to know that information to service your policy. We maintain physical, electronic, and procedural safeguards to protect your non-public personal information.

We process all data in the UK and Gibraltar but where we need to disclose data to parties outside these territories we will take reasonable steps to ensure the privacy of your data. In order to protect our legal position, we will retain your data for a minimum of 7 years. We have a Data Protection regime in place to oversee the effective and secure processing of your data. Under GDPR legislation, you can ask us for a copy of the data we hold, have it corrected, sent to a third party or deleted (subject to our need

to hold data for legal reasons). We will not make your personal details available to any companies to use for their own marketing purposes.

If you wish to complain about how we have handled your data, you can contact us and we will investigate the matter. If you are not satisfied with our response or believe we are processing your data incorrectly you can complain to the Information Commissioner's Office (ICO). You can contact them by:

Phone: 0303 123 1113

Writing to: Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF

You can visit the ICO website at [www.ico.org.uk](http://www.ico.org.uk)

## Important Legal Information

This section covers some legal matters related to your policy:

### Taking action in your name

If necessary, we may (at our own expense) take legal action on your behalf to recover money or protect your rights under this policy.

### Rights of third parties

This policy doesn't grant any rights to people who aren't directly involved (third parties) under the Contract (Rights of Third Parties) Act 1999.

### Entire agreement

This policy booklet, the schedule, and any written endorsements constitute the complete agreement between us.

### Sanctions and restrictions

We won't provide cover or pay claims if doing so would violate any sanctions, prohibitions, or restrictions set by the United Nations, the European Union, the United Kingdom, or the United States of America.

### Laws and disputes (governing law and jurisdiction)

English and Welsh laws apply to this policy, and any legal disputes will be settled in the courts of England.

## Regulatory Information

This section provides the legal and regulatory details of the companies involved in providing or administering this policy:

Acasta European Insurance Company Limited, a company registered in Gibraltar (registered number: 96218), with a registered office at Unit 1, 124 Irish Town, Gibraltar, GX11 1AA. Acasta European Insurance Company Limited is authorised and regulated by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority for the conduct of UK business. Details about the extent of our regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from us on request.

Acasta Europe Limited, a company registered in England & Wales (registered number: 07270251), with a registered office at 4 Station Road Station Road, Cheadle Hulme, Cheadle, SK8 5AE. Acasta Europe Limited is authorised and regulated by the Financial Conduct Authority (FRN: 599391).

CHEW Insurance is a trading style of The Medical Screening Company Limited, a company registered in England & Wales (registered number: 04431372), with a registered office at Ground Floor Unit B Lynstock Way, Lostock, Bolton, England, BL6 4SG. The Medical Screening Company Limited is authorised and regulated by the Financial Conduct Authority (FRN: 472607).