

CAR HIRE EXCESS INSURANCE



INSUREFOR VEHICLE HIRE EXCESS INSURANCE

This policy has been arranged by CHEW Insurance which is a trading style of The Medical Screening Company Limited. The Medical Screening Company Limited is 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 by visiting <http://www.fca.org.uk/register> or by telephoning 0800 111 6768.

To contact **us** about **your** policy telephone: 0208 770 2755 or email info@chewinsurance.com.

INSURER

Insurance Company 'Euroins' AD are 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.

DATA PROTECTION

Any information that **you** have given to CHEW Insurance will be used for the administration of **your** policy. The information that **you** have provided will be shared with the following parties:

The insurers of the policy, Insurance Company 'Euroins' AD, to obtain a premium if **your** quote requires referral to them. The personal information that will be shared with the insurer at this time will be **your** name, **your** contact details and any medical history as declared to **us** by **you**.

If **you** purchase a product with CHEW Insurance, **your** information will be shared with the insurer of the policy to underwrite **your** policy.

In the event of a claim **your** personal information will be shared with the insurer and their appointed emergency assistance company and/or claims administrator. Details of these organisations are stated within this policy terms and conditions.

The Financial Conduct Authority and/or other regulatory/governing bodies for the purposes of compliance monitoring and to prevent and detect fraud. **We** reserve the right to disclose personally identifiable information in order to comply with the law, applicable regulations and government requests.

We also reserve the right to use such information in order to protect **our** operating systems and integrity as well as other users.

Any third parties employed by **us** to process **your** data on **our** behalf are subject to contractual obligations to protect the security of **your** data. These activities are carried out within the **UK** and European Economic Area (EEA), and outside the EEA. The data protection laws and/or the agreements **we** have entered into with the receiving parties in relation to the processing of data outside the EEA provide a similar level of protection to the laws and/or agreements **we** have entered into within the EEA. **You** are entitled, on request, to a copy of the personal information CHEW Insurance holds about **you**, and **you** have other rights in relation to how **we** use **your** data. Please let **us** know if **you** think any information held about **you** is inaccurate, so that it may be corrected.

APPLICABLE LAW

This insurance is issued from the **United Kingdom** and shall be governed by the Laws of England.

YOUR DUTY OF DISCLOSURE

It is vital that **you** answer any questions in relation to arranging or administering this insurance policy honestly and accurately. **You** must take reasonable care not to make any misrepresentation because inaccurate answers may result in a claim being declined.

TAX

We will charge the amount of tax as directed by the relevant authorities in **your Country of Residence**.

CORRESPONDENCE

CHEW Insurance as the agent responsible for the sale of the policy normally corresponds via email. By purchasing this policy **you** agree to this form of communication and agree to update CHEW Insurance immediately if there is any change to **your** email address.

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**
3. Eligible to hire and drive a **hired vehicle** and able to adhere to the terms of the **hire agreement**
4. Age limits that apply:

Vehicle	Min Age	Max Age
Cars	21	84

This insurance is provided for one **hired vehicle** at any one time which may be driven and operated by **you** or included 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 4).

VEHICLES COVERED BY THIS POLICY

Any vehicle with a value up to £60,000 (excluding tax) at the time of the policy being inception and less than 10 years old at first registration.

1. **Cars** with up to 9 seats.

The type of vehicle covered by this policy will be shown on the **certificate of insurance**.

DAILY OR ANNUAL POLICIES

This insurance can be purchased as either a daily policy insuring a single **hire agreement** or as an annual policy insuring unlimited hire agreements up to 31 days in length. Policies are available as follows:

Vehicle	Daily (UK and Europe)	Daily (Worldwide)	Annual
Cars	Up to 180 days	Up to 65 Days	Yes

GEOGRAPHICAL LOCATION

United Kingdom and Europe

Europe means all countries west of the Ural Mountains, British Isles, Ireland, and islands in the Mediterranean, Morocco, Tunisia, Turkey, Canary Islands, Madeira, Iceland, Israel and the Azores.

Worldwide

Means anywhere in the world.

We provide cover under all sections of this policy for using car rentals in **your country of residence**, as long as **you** have booked commercial accommodation for one or more nights in a row. This applies to Single trip and Annual multi-trip policies.

Please note: No cover is provided for **trips** where **you** have travelled to a specific country or to an area where, prior to **your trip** commencing, the Foreign and Commonwealth Office have advised against all (but essential) travel.

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, within 14 days from either the date of purchase or receipt of **your certificate of insurance**, whichever is later, and provided that **you** have not commenced **your hire agreement**, have not reported or are not intending to report a claim.

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 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.

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 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.

WHAT MAKES UP THIS POLICY?

This Policy and the **Certificate of insurance** must be read together as they form **your** insurance contract.

CLAIMS NOTIFICATION

If **you** need to make a claim please obtain a claim form by telephoning or writing to the claims service below within 28 days of **your** return, quoting the scheme reference number quoted at the top of this document and which section of the policy **you** are claiming under. Alternatively, **you** can register **your** claim online, download claim forms and access a comprehensive list of FAQ's to help **you** with the claims process:

Reactive Claims Limited, PO Box 353
ALTON, GU34 9LE
Phone: 01420 259 061
Web claims: www.reactiveclaims.com

You will need to provide:

- A copy of **your hire agreement**.
- A copy of the local police report, if required by law in the country where the loss occurs.
- **Your** copy of the **hire company** accident damage report and photographic picture of the damage caused, please ensure that the date stamp on **you** camera is activated.
- Invoices / Receipts / other documents confirming the amount **you** have paid in respect of the damage to the **hired vehicle** for which **you** are seeking reimbursement.
- A final repair invoice from the repairing garage which details the breakdown of parts and labour.
- Copy of **your** credit/debit card statement showing payment of the damages which **you** are seeking reimbursement.
- Copy of the driving licence of the policy holder and the person named on the **hire agreement** in control of the vehicle at the time of the incident.
- Any other documentation requested by **us** in order to settle **your** claims.
- **Your** bank details:
 - UK Bank - Sort Code and Account Number.
 - Bank based outside the UK - IBAN and BIC.

DEFINITIONS

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

Additional travel expenses means 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 means any glass that forms part of the **hired vehicle**

and includes windscreens, windows, internal and external lights and sunroof.

Business Use Class 3 means the insured person and any named driver(s) using the motor vehicle for business, to solicit orders or to deliver pre-purchased goods. This also includes anyone who uses the motor vehicle to travel from customer to customer on commercial business.

Car means a motor vehicle which is constructed for the carriage of passengers and their effects and is 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** on confirmation of purchase along with **your** policy wording.

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

Consequential Loss means an indirect loss that occurs following a loss under this policy.

Country of Residence means 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 means all countries west of the Ural Mountains, British Isles, Ireland, and islands in the Mediterranean, Morocco, Tunisia, Turkey, Canary Islands, Madeira, Iceland, Israel and the Azores.

Excess Reimbursement means 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 means the contract signed by **you** for the hire of the vehicle.

Hire company means a company licensed in the territory in which it is situated to provide vehicles for hire.

Hired vehicle means any vehicle rented under a hire contract on a daily or weekly basis from such 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 means 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 means the period during which 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.

Period of insurance

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

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 and where medical evidence confirms that **you** are not capable of undertaking paid work of any and every kind for the rest of **your** life.

Personal Possessions means clothing luggage and another articles that belong to **you** (or for which **you** are legally responsible for) which are worn, used or carried by **you** but excluding **Personal Money**, documents of any kind and **Valuables**.

Personal Money means 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.

Public Highway is deemed as any road made or unmade that is

intended for use by the general public.

Relative(s)

Means 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 means 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 pick up location whichever is closest.

Trip(s)

Means 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 means England, Wales, Scotland, Northern Ireland, Channel Islands and the Isle of Man.

Under body means 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).

You, your means 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**.

We, us, our means Insurance Company 'Euroins' AD.

Worldwide means any country.

GENERAL CONDITIONS IN ADDITION TO THOSE SHOWN ELSEWHERE IN THIS POLICY

1. **You** agree to abide by the terms and conditions of this policy at all times.
2. 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.
3. **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.
4. All certificates, information and evidence required by **our** appointed claim handlers shall be provided at **your** expense.
5. 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.
6. **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.
7. This insurance is provided for one **hired vehicle** at any one time, which may only be driven and operated by **you**.
8. 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.
9. 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.
10. **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.
11. **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** chose 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.
12. Where there are 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.
13. When purchasing a daily policy, the policy must coincide with

the period shown on the **hire agreement**. No policy can be issued retroactively.

14. 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.
15. The lead driver indicated on the **hire agreement** must coincide with the policy holder and lead driver's name on the **Certificate of insurance**.
16. **We** reserve the right to apply additional terms on renewal.
17. 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 jeopardise the reimbursement of **your** costs.
18. 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 THAT APPLY TO THE WHOLE POLICY

1. Any loss or damage to a third party including bodily injury and property.
2. Any loss that occurs where the full premium has not been paid.
3. Any loss arising from driving as **your** occupation or profession or rentals for **Commercial Use** or **Business Use Class 3**.
4. 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).
5. 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.
6. Any fraudulent, dishonest or criminal act committed by any person(s) in connection with this policy.
7. Loss arising from operation of the **hired vehicle** in violation of the terms of the **hire agreement**.
8. Any amount recovered from the **hire company** or its insurers.
9. Any vehicles which are not hired from a **hire company** and that are not specified on the **hire agreement**.
10. Wear, tear, mechanical or electrical breakdown, other than for **towing**.
11. Losses arising out of illegal activities.
12. Driving by any persons not authorised by the **hire company**.
13. 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**.
14. 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.
15. 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.
16. Expenses reimbursed by the insured person's employers' insurer.
17. Losses occurring from driving whilst not on a **Public Highway**.
18. Losses occurring from driving on **safari** or adventure trails.
19. **Additional travel expenses** unless otherwise stated in the policy wording.
20. Consequential losses unless otherwise stated in the policy wording.
21. Damage to the **hired vehicle** interior unless the damage is as a result of an accidental collision fire, theft or vandalism.
22. Any claim arising whilst driving in violation of the road laws of the country of hire.
23. 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 (0-100kph) time of less than 6 seconds.
24. Any fines imposed, administration costs, claims for diminution of value or any costs involved with the impounding of the **hired Vehicle**.
25. Call out charges not related to the main claim.
26. Payment card transaction fees.
27. Courtesy **cars** from a repair garage or dealership.
28. **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**.

COMPLAINTS PROCEDURE

We always aim to provide a first class service. However, if **you** have any cause for complaint, please address these in the first instance to:

The Customer Service Manager,
CHEW Insurance
Delta House,
16 Bridge Road,
Haywards Heath
RH16 1UA
Email: complaints@chewinsurance.com

For complaints about how a claim has been handled **you** should contact:

Reactive Claims Limited, PO Box 353
ALTON, GU34 9LE
Email: Complaints@reactiveclaims.com

If **you** are still not satisfied **you** can contact the Financial Ombudsman Service:

Financial Ombudsman Service
Exchange Tower,
Harbour Exchange Square, London, E14 9SR
Phone: 0800 023 4567
Email: correspondence@themaydaygroup.com

The Mayday adheres to the Alternative Dispute Resolution Regulations 2015 EU Directive. **You** can access the Online Dispute Resolution Portal here: <https://webgate.ec.europa.eu/odr/main/?event=main.about.show>

COMPENSATION SCHEME

The Financial Services Compensation Scheme covers insurance company 'Euroins' AD and The Medical Screening Company Limited in the event that either are unable to meet their obligations. **You** may be entitled to compensation from the scheme in such circumstances but this will depend on the circumstances. Insurance arranging is covered up to 90% of the claim without upper limit.

Further information is available about the compensation scheme from the FSCS website www.fscs.org.uk.

AUTORENEWAL

To ensure **you** have continuous cover under **your** policy, **we** will aim to automatically renew (auto-renew) **your** annual multi-trip policy when it runs out, unless **you** tell us not to. Each year **we** will write to **you** 21 days before the renewal date of **your** policy, and tell **you** about any changes to the premium or the policy terms and conditions. If **you** do not want to auto-renew **your** policy, just call 0208 770 2755 or email info@chewinsurance.com. Otherwise **we** will collect the renewal premiums from **your** credit card or debit card.

Please note that **your** renewed policy will only be valid when:

- **you** have told **us** about any material changes to **your** policy details ; and
 - **your** credit card or debit card details have not changed.
- In some cases **we** may not be able to automatically renew **your** policy. **We** will let **you** know at the time if this is the case.

We are entitled to assume that **your** details have not changed and **you** have the permission of the card holder, unless **you** tell **us** otherwise. **We** do not hold **your** payment details. **We** will contact the relevant processing bank that have **your** payment details to charge the relevant premium to **your** debit or credit card on or before the renewal date.

You can tell **us** about any changes to **your** policy details or opt out of automatic renewal at any time by phoning us on 0208 770 2755 or emailing info@chewinsurance.com.

WHAT IS COVERED

EXCESS REIMBURSEMENT, LOSS DAMAGE WAIVER AND TOWING

What you are covered for

This section covers **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

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

ADMINISTRATION CHARGES

We will pay up to the amount shown in the summary of cover in respect of unrecoverable **administration charges** levied by the **hire company** following loss or damage to the **hired vehicle**.

KEY COVER

What you are covered for

We will pay **you** up to the amount shown in the summary of cover 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

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

LOCKED OUT COVER

What you are covered for

We will pay **you** up to the amount shown in the summary of cover 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

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

PERSONAL POSSESSIONS AND BAGGAGE

What you are covered for

We will pay **you** up to amount shown in the summary of cover 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

1. The **Excess** shown in the summary of cover
2. Wear, tear and depreciation;
3. Claims not reported to an appropriate police authority within 24 hours of discovery and an official police report obtained;
4. Claims where the evidence of forced entry have not been confirmed by the **hire company** or police authority;
5. Any theft from the unattended **hired vehicle** between the hours of 20:00 and 08:00 local time;
6. Claims arising where **your** **Personal Possessions** are not secured in the **hired vehicle's** locked boot or glove compartment;
7. Any other contents of the **hired vehicle** not owned by **you**;
8. 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** **we** will pay **you** up to amount shown in the summary of cover for costs **you** incur in respect of:

1. Flushing the engine of the incorrect fuel;
2. **Additional travel expenses**;
3. Vehicle recovery.

What you are NOT covered for

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

CURTAILMENT

What you are covered for

We will pay **you** up to the amount shown in the summary of cover 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

We will pay **you** up to the amount shown in the summary of cover 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

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

ROAD RAGE COVER

What you are covered for

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

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

CAR JACKING COVER

What you are covered for

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

1. Physical assault caused by a **relative** or a person known to **you**;
2. Bodily injury not supported by medical evidence;
3. Where **you** or one of **your** passengers contributed either vocally or physically to the incident;
4. Any incident not reported to the local police authority within 24 hours.
5. 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

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

HOTEL AND TRAVEL EXPENSES

What you are covered for

We will pay **you** up to the amount shown in the summary of cover 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

1. for overnight accommodation if **you** are less than 50 miles from **your** home.
2. 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

We will pay **you** up to the amount shown in the summary 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**:

1. The accidental serious injury, serious illness or death of **you**, **your relative**, **your** travelling companion, **your** business colleague or person with whom **you** intend to stay at the **trip** destination.
2. **Your** receipt of a summons for jury service, being subpoenaed as a court witness or being placed in compulsory quarantine.
3. **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.
4. **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.
5. **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.
6. A Government regulation following a natural disaster that stops **you** from travelling.
7. 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

1. where **you** cancel the **hire agreement** after its start date;
2. 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, 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

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

SUMMARY OF COVER

Vehicle	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.