



Customer Service: info@chewinsurance.com

Submit a Claim: imgclaims@imglobal.com



Policy Wording

Car Hire Excess Waiver Insurance underwritten by AmTrust Specialty Limited

Valid from 1st June 2026

CHEW Insurance is a trading style of Freedom Insurance Services Limited which is authorised and regulated by the Financial Conduct Authority, reference number 306536. Registered in England number 4399749.



freedom

INSURANCE SERVICES LTD

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Important contact details

Customer services

If **you** need to make a change to **your** policy, cancel **your** policy or if **you** have any questions about **your** cover, please contact:

✉ info@chewinsurance.com

🖥 visit www.chewinsurance.com and use the Web Chat service (available 9am to 5pm on weekdays)

☎ 01223 446 900

Making a claim

If **you** need to make a claim, please contact:

✉ imgclaims@imglobal.com

☎ 02921 684 240

You must tell **us** about any claims within 30 days of the end of the **trip**.

Please see the section 'How to make a claim' for further information.

Introduction

This policy document contains details of the insurance cover **you** have bought, what is not covered, the terms and conditions of the cover and how to make a claim or complaint.

Your certificate of insurance will show the information that is specific to **your** policy – for example:

- the details of the **policyholder**
- the premium **you** have paid
- when **your** cover starts and ends
- any optional add-ons **you** have included in **your** cover.

Please check that the information shown in **your** certificate of insurance is correct and that the policy is right for **you**. If **you** do not keep to the terms and conditions, **we** may not be able to pay any claim that **you** make.

If **you** need to change anything shown in **your** certificate of insurance, or if **you** have questions about the cover provided, please contact customer services:

✉ info@chewinsurance.com

🖥 visit www.chewinsurance.com and use the Web Chat service (available 9am to 5pm on weekdays)

☎ 01223 446 900

This policy document and the certificate of insurance make up **your** contract of insurance with AmTrust Specialty Limited. Please keep these documents in a place where **you** can easily find them if **you** need to. As long as **you** pay the premium, **we** will give **you** the cover set out in the contract.

Some words and phrases have a particular meaning. These words are shown in bold type. The meanings are shown within 'Definitions' table at the end of this policy wording.

We cannot give **you** a personal recommendation for the cover **you** need or tell **you** if this product is right for **you**. **You** must decide if the product meets all of **your** needs before **you** decide to buy it. Or, if after buying the product, upon reading the policy **you** find it does not meet **your** needs, please refer to the 'How to cancel the policy' section.

Important information you need to know about

You must give us the information we ask for

When **we** look at an application for a policy **we** rely on the information in it. **You** must take reasonable care to give full and accurate answers to the questions **we** ask. This applies when **you** buy a policy or make changes to it. If **you** don't give **us** full and accurate answers, this can affect **your** cover. For example, the law may allow **us** to:

- cancel the policy from the date it started and refuse to pay any claim; or
- not pay a claim in full.

We will write to **you** if **we**:

- plan to cancel the policy; or
- need to change the policy terms; or
- need **you** to pay more for the policy.

If **you** realise that **you** have given answers that are not full or accurate, **you** must tell **us**.

Eligibility conditions

This policy is only available to a person who:

- 1) is over the age of 22 years old and under the age of 85 at the time of buying this policy;
- 2) is a permanent resident in the **United Kingdom**;
- 3) holds a current full valid UK driving licence or a full valid internationally recognised licence to drive the **car** in the country where they are driving;
- 4) is eligible to hire and drive the **car** and be able to keep to the terms of the **hire contract**;
- 5) is not currently banned from driving; and
- 6) is not driving against medical advice.

This policy is for one **car** at any one time. The **car** may be driven and operated by the **lead driver** or any **named driver** for each **trip** as long as each **named driver**:

- is named on the **hire contract**, and
- meets the eligibility conditions 1-6.

This policy will cover the first seven **named drivers** on the **hire contract**. A **named driver** can drive the **car** without the **lead driver** being present.

This policy does not cover a **named driver** if they hire a **car** independently to the **lead driver**.

The **lead driver** on the **hire contract** must be the same person as the **policyholder** named on the certificate of insurance.

Cars which this policy covers

Cover is only provided if the **car you** are hiring:

- 1) is valued at less than £70,000 (or equivalent local currency) at the start of the **hire contract**; and
- 2) is less than 10 years old; and
- 3) has no more than nine seats.

Cover will not be provided for the hire of:

- trailers;
- caravans;
- commercial vehicles
- motorcycles;
- mopeds;
- off-road vehicles
- vans;
- motor homes; or
- camper vans.

General conditions

1. This policy is only valid if the dates on the **hire contract** fall within the period shown on **your** certificate of insurance.
2. Cover begins when **you** take legal control of the **car** and ends when the **hire company** takes back control of the **car**.
3. **You** must follow any recommendations, laws or regulations made by any government or other authority both before and during the **period of insurance**. For example, government regulations that **you** must not travel or leave the **United Kingdom** during a pandemic lockdown situation.
4. **When you return the car to the hire company**
If no-one is available to accept **your** drop-off, **you** must take photos of the **car**. This is to show that either:
 - no damage has occurred to the **car**, or
 - if there is any damage to the **car**, the extent of that damage.
5. **This policy operates on a reimbursement basis**
This means that if **you** are involved in an accident, **you** must pay the **excess** or administration fees due under the **hire contract**. **You** then make a claim on this policy. All claims must be made within 30 days of the end of **your trip**.
6. Please obtain and keep a loss damage report. **You** will be asked to provide this to **us** when making a claim.
7. All certificates, information and evidence needed to support **your** claim must be provided at **your** expense.
8. **We** have a right to change details or premium if **your** policy is renewed. **We** will notify **you** within 30 days of the renewal date.

Policy types

Single trip

Covers one **hire contract** of up to 31 days. The certificate of insurance will show the start and end dates of **your** cover.

Annual

Covers any number of **hire contracts** within the **period of insurance** as long as each **hire contract** is for no longer than 31 days or 65 days, depending on the policy **you** have bought. The certificate of insurance will show the start and end dates of **your** cover and the maximum number of days each **hire contract** can be for.


On both single trip and annual policies, cover begins when **you** take legal control of the **car** and ends when **you** return it to the **hire company**.

Geographical areas

Your certificate of insurance will show the area **you** have chosen. If **you** need to make any changes to **your** policy, please contact customer services:

 info@chewinsurance.com

 visit www.chewinsurance.com and use the Web Chat service (available 9am to 5pm on weekdays)

 01223 446 900

Single trip and Annual areas

- **Europe** – Albania, Andorra, Austria, Azerbaijan, Azores, Balearics, Belgium, Bosnia-Herzegovina, Bulgaria, Canary Islands, Corsica, Crete, Croatia, Cyprus, Czech Republic, Denmark, Eire (Republic of Ireland), Estonia, Faroe Islands, Finland, France, Georgia, Germany, Gibraltar, Greece, Greek islands, Hungary, Iceland, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Mediterranean Islands, Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Sardinia, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey, **United Kingdom** and Vatican City.

- **Worldwide** – anywhere in the world.

Travel restrictions

This policy will not cover **you** while **you** are travelling in a country or an area where the Foreign, Commonwealth & Development Office (FCDO) or the World Health Organisation (WHO) advise against all or all but essential travel to. **You** should check the relevant websites for information before **you** travel:

www.gov.uk/foreign-travel-advice

www.who.int/travel-advice

After you buy the policy but before you travel


If the travel advice changes to advise against all or all but essential travel, **you** will need to contact **your hire company**. If **you** are able to rearrange the **hire contract** and:

- **your** rearranged car hire dates are different to those on **your** certificate of insurance or
- the rearranged **trip** is to a different area to the one on **your** certificate of insurance

please contact customer services:

 info@chewinsurance.com

 visit www.chewinsurance.com and use the Web Chat service (available 9am to 5pm on weekdays)

 01223 446 900

What you are covered for

Table of Benefits

The limits shown are the maximum amount **we** can pay for each incident for everyone covered (not each person):

<u>Section of cover</u>	<u>Sum insured – up to Annual</u>	<u>Sum insured – up to Single trip</u>	<u>Excess payable</u>
1. Excess reimbursement	£10,000	£6,000	Nil
2. Car recovery	£1,000	£1,000	Nil
3. Loss of use	£500	£500	Nil
4. Administration fees	£1,000	£1,000	Nil
5. Key cover	£500 a claim up to £1,000	£500 a claim	Nil
6. Locked-out cover	£500	£500	Nil
7. Misfuelling	£500	£500	Nil
8. Drop-off charges	£300	£300	Nil
9. Road rage and car-jacking cover	£1,000	£1,000	Nil
10. Hotel and travel expenses	£150	£150	Nil
11. Personal possessions - Single article limit	£500 £150	£500 £150	£50
12. Curtailment	£25 a day, up to £500	£25 a day, up to £300	Nil
Cover under the following section only applies if the appropriate additional premium has been paid:			
13. Car hire cancellation	£500	£500	Nil

Section 1 – Excess reimbursement

✓ **We** will pay up to the amount shown in the Table of Benefits if **you** are responsible for the following costs under the terms of the **hire contract** due to an **accident**, accidental damage, theft or attempted theft, malicious damage or fire:

- the **excess** and deposit **you** have paid to the **hire company**
- damage to these parts of the **car**:
 - bodywork and roof;
 - wheels, wheel rims, bumpers, trim and tyres;
 - the under body;
 - glass that forms part of the **car**, for example windscreens, windows, mirrors, internal and external lights and sunroof.

What you are not covered for

1. ✘ any claim if a third party is responsible for the **accident** or damage and if **you** have had (or will have) the **excess** paid back to **you** under the terms of the **hire contract**;
2. ✘ any claim for theft, attempted theft or vandalism if the incident has not been reported to the police and an official police report obtained;
3. ✘ any claim following an **accident** which, when required by law, has not been reported to the police and an official police report obtained;
4. ✘ damage to the interior of the **car**. This exclusion does not apply if the damage is caused by **accident**, malicious damage or fire;
5. ✘ anything excluded in the General exclusions.

Section 2 – Car recovery

✓ If the **car** cannot be driven as a direct result of an event which is covered under this policy, for example damage to the **car**, **we** will pay up to the amount shown in the Table of Benefits for the recovery of the **car**:

- to the nearest premises owned by the **hire company** or
- the original pick-up location,

whichever is closest.

Section 3 – Loss of use

✓ **We** will pay up to the amount shown in the Table of Benefits for the time when the **car** is not available for **you** to use during the **hire contract** period due to damage that happened during the **hire contract** period. Cover will only be provided if the **hire company** has not given **you** a replacement **car**.

We calculate loss of use charges at the same daily rate **you** paid when **you** hired the **car**.

Section 4 – Administration fees

What you are covered for

✓ The **hire agreement** may include administration fees in some circumstances. An example might be a fee if the **hire company** has to make a claim to its insurance company. **We** will pay up to the amount shown in the Table of Benefits for fees the **hire company** charges as a direct result of an event which is covered under this policy, for example damage to the **car**.

Section 5 – Key cover

What you are covered for

✓ **We** will pay up to the amount shown in the Table of Benefits for the following costs:

- replacing damaged, lost or stolen **car** keys and key fobs that are used to operate the **car**.

- replacement locks and locksmith charges.
- key programming and key delivery if applicable.

The locksmith must be approved by the **hire company** before being called out.

What you are not covered for

1. ✘ more than two claims in any **period of insurance**;
2. ✘ anything excluded in the General exclusions.

Section 6 – Locked-out cover

What you are covered for

✓ **We** will pay up to the amount shown in the Table of Benefits for a locksmith to open the **car** if **you** accidentally lock yourself out of it. The locksmith must be approved by the **hire company** before being called out.

What you are not covered for

1. ✘ damage caused by **you** or the locksmith in opening or trying to open the **car**;
2. ✘ anything excluded in the General exclusions.

Section 7 – Misfuelling

What you are covered for

✓ **We** will pay up to the amount shown in the Table of Benefits for the following costs if **you** accidentally put the wrong type of fuel into the **car**. This covers:

- flushing the engine of the wrong fuel
- additional travel expenses if the **car** cannot be used
- **car recovery**.

What you are not covered for

1. ✘ repairs to the engine or fuel system;
2. ✘ anything excluded in the General exclusions.

Section 8 – Drop-off charges

What you are covered for

✓ **We** will pay up to the amount shown in the Table of Benefits for charges made by the **hire company** to recover the **car** if there is no-one authorised to return it to the agreed drop-off point if **you** have an **accident** or illness which means **you** are not able to drive. **You** must provide a medical certificate or letter from a medical practitioner confirming **you** were not able to drive for medical reasons when making the claim.

What you are not covered for

1. ✘ one-way **hire contracts**;
2. ✘ charges if a **named driver** is able to return the **car**;
3. ✘ anything excluded in the General exclusions.

Section 9 – Road rage and car-jacking cover

What you are covered for

✓ We will pay the amount shown in the Table of Benefits if **you** or anyone travelling in the **car** suffers a physical assault by another person which results in their **bodily injury** as part of, or immediately after:

- an **accident** that has involved the **car**
- the theft or attempted theft of the **car**

What you are not covered for

1. ✘ physical assault by a person known to **you**;
2. ✘ physical assault by a passenger travelling in the **car**;
3. ✘ **bodily injury** not supported by a medical report from the treating medical practitioner;
4. ✘ if **you** or one of the **car's** passengers contributed either vocally or physically to the incident;
5. ✘ any incident not reported to the local police within 24 hours;
6. ✘ any claim where the **car** was being driven by someone who wasn't the **lead driver** or **named driver**;
7. ✘ anything excluded in the General exclusions.

Section 10 – Hotel and travel expenses

What you are covered for

✓ For **you** and the passengers travelling in the **car**, we will pay for any necessary:

- overnight accommodation; and
- travel home or to **your** destination

if **you** are not able to use the **car** as a result of **breakdown**, or if the **car** is stolen or damaged following an **accident**.

We will pay up to the amount shown in the Table of Benefits.

What you are not covered for

1. ✘ for overnight accommodation if **you** are less than 50 miles from **your** home or accommodation;
2. ✘ anything excluded in the General exclusions.

Section 11 – Personal possessions

What you are covered for

✓ **We** will pay up to the amount shown in the Table of Benefits for the value of the **lead driver's personal possessions** (not hired or loaned to them) which are:

- stolen following forcible entry to the **car**;
- stolen or damaged in the theft or attempted theft of the **car**; or
- stolen or damaged if the **car** is car-jacked.

Forced entry must be evidenced by photos and police reports. **We** will make a deduction for wear and tear and depreciation for any items being claimed which are more than one year old at the time of the incident – a deduction of 10% of the value of the item will be made for each full year **you** have owned the item.

What you are not covered for

1. ✗ the **excess** shown in the Table of Benefits;
2. ✗ claims if **you** have not reported the theft to the nearest police authority within 24 hours of discovery and have obtained a written police report;
3. ✗ **personal possessions** stolen from an unattended **car**, unless they were in the locked glove compartment, or rear boot or luggage area of the **car** and they were covered so they could not be seen from outside the **car**;
4. ✗ **personal possessions** stolen from an unattended **car** left for any period between the hours of 10pm and 6am;
5. ✗ claims if the evidence of forced entry has not been confirmed by the **hire company** or the local police;
6. ✗ any other contents of the **car** not owned by **you**;
7. ✗ anything excluded in the General exclusions.

A **car** is unattended if:

- it is not in **your** full view, and
- **you** are not in a position to intervene or try to prevent the theft of **personal possessions**.

Section 12 – Curtailment

What you are covered for

✓ If **you** cut short the **hire contract** after the start date because:

- **you** are not fit to drive, and
- there is no **named driver** available to drive the **car**

we will pay any **hire contract** cancellation charges, up to the amount shown in the Table of Benefits.

You must show **us** evidence that a doctor confirms that **you** were not fit to drive.

What you are not covered for

1. ✗ anything excluded in the General exclusions.

Optional extras

These covers are available for an additional premium. **Your** certificate of insurance will show if **you** have chosen them.

Dual lead driver

The terms and conditions of this policy are amended to allow two **lead drivers** named on the certificate of insurance to hire cars independently of each other. Both persons must permanently live at the address shown on the certificate of insurance and will be known as joint policyholders. Note, this cover differs to the cover provided for **named drivers** in that each **lead driver** can enter into their own **hire contract** at the same time.

Section 13 – Car hire cancellation

What you are covered for

✓ **We** will pay up to the amount shown in the Table of Benefits towards any cancellation charges which can't be refunded by the **hire company** if **you** cancel the **hire contract** before its start date.

If possible, **you** should cancel the **hire contract** within the notice period advised by the **hire company**.

As long as **you** bought the policy before the event happens, cover is provided if **you** need to cancel **your trip** due to any of the following reasons:

1. the death, **bodily injury** or illness of **you** or **your** travelling companion. The injury or illness being severe enough to mean that person was not fit to travel;
2. the death, **bodily injury** or illness of a close relative (husband, wife, partner, mother, father, brother, sister, son, daughter (including fostered/adopted son or daughter), grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, brother-in-law, sister-in-law, step-parent, step-child, step-brother, step-sister or legal guardian) of **you** or of **your** travelling companion. The injury or illness meaning that **you** or **your** travelling companion needed to stay with the close relative rather than travel;
3. the death, **bodily injury** or illness of any person who **you** have arranged to stay with during **your trip**. The injury or illness being severe enough to mean **your** visit could not go ahead;
4. if **you** are called for jury service or as a witness in a Court of Law (but not as an expert witness or if **your** employment would normally need **you** to attend court);
5. **you** or **your** travelling companion being made redundant as long as **you** were working at **your** current place of employment for a minimum continuous period of two years and that **you** were not aware that **you** would be made redundant at the time **you** bought this policy or booked **your trip**. This cover would not apply if **you** are self-employed or if **you** accept voluntary redundancy;
6. **your** home being made uninhabitable due to flooding, storm, fire, earthquake, subsidence or explosion within the seven days before the start of **your** booked **trip**, or the police asking **you** to be present following a burglary or attempted burglary at **your** home;
7. the passport belonging to **you** or **your** travelling companions being stolen during the fourteen days before the start of **your** booked **trip**;
8. if **you** are a member of the Armed Forces, emergency services, the nursing profession or a government employee and having **your** authorised leave cancelled unexpectedly.

What you are not covered for

1. ✗ if **you** cancel the **hire contract** after its start date;
2. ✗ if **you** are not able to provide documentation to support the reason for **your** cancellation, such as a medical certificate from **your** GP to confirm **you** were not fit to travel;

3. ✘ anything excluded in the General exclusions.

General exclusions

These exclusions apply to the whole policy.

1. ✘ Any amount that is covered by the **hire contract** or that can be recovered from the **hire company**.
2. ✘ Any claim before the start date and after the end date of **your period of insurance** (this does not apply to claims made under section 13 – Car hire cancellation).
3. ✘ Any claim that happens if **you** have not followed the terms of the **hire contract**.
4. ✘ Any claim that **you** are not responsible for under the terms of the **hire contract**.
5. ✘ Any claim arising from wear and tear or damage to the **car** which existed before **you** took control of the **car**.
6. ✘ Any claim for the **excess** if a third party is responsible for the damage to the **car** and, as a result, the **hire company** will have reimbursed the excess amount to **you**.
7. ✘ Any claim arising due to mechanical or electrical breakdown (other than for **recovery**).
8. ✘ Any claim **you** make if **you** chose to travel against governmental lockdown travel regulations or against Foreign, Commonwealth & Development Office travel advice.
9. ✘ Any deliberate damage caused by **you** or any passengers in the **car**.
10. ✘ Any liability for injuries to passengers, other drivers or any other third party.
11. ✘ Any damage to property belonging to passengers, other **named drivers** or any other third party. Only the **personal possessions** belonging to the **lead driver** are covered.
12. ✘ Any claim arising from:
 - driving as an occupation or profession, for example as a taxi, minicab, limousine or driving school; or
 - using a **car** for business or to deliver goods, for example to travel from customer to customer on a commercial basis.
13. ✘ Any claim which happens when using the **car** when **your** blood alcohol level is higher than the legal limit allowed in the country **you** are in.
14. ✘ Any claim arising from the use of drugs (other than drugs prescribed by and taken in accordance with a registered medical practitioner's instructions, but not for the treatment of any drug addiction).
15. ✘ Any claim which is directly or indirectly caused by or is a result of war, terrorism, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power confiscation, or nationalisation riot or civil commotion outside the **United Kingdom**.
16. ✘ Any loss, damage, liability or expense directly or indirectly caused by or contributed to, or arising from, the use or operation, as a means for inflicting harm, of any computer, computer system, computer software program, malicious code, computer virus or process or any other electronic system.
17. ✘ Any illegal activity or any fraudulent, dishonest or criminal act committed by **you**.
18. ✘ Any **car** which is not hired from a **hire company** and that is not specified on the **hire contract**.
19. ✘ Any claim made by a person not named on the certificate of insurance or **hire contract**. (This policy covers up to seven additional drivers only if named on the **hire contract**.) This exclusion does not apply to the road rage and car-jacking cover section.

20. ✘ The hire of trailers, caravans, commercial vehicles, motorcycles, mopeds, off-road vehicles, vans, motor homes, camper vans.
21. ✘ The hire of any **car** more than 10 years old.
22. ✘ The hire of any **car** which has a retail value when new of £70,000 or more.
23. ✘ Any claim arising from the use of any **car** in racing competitions, rallying, trials or speed testing, or when driven on a motor sport circuit.
24. ✘ Any claim arising from driving on a road or land which is not intended for use by the general public. For example, driving on a safari, adventure trails or off-roading. (This exclusion does not apply to driving on a private road **you** need to drive on to reach **your** hotel or accommodation.)
25. ✘ Any claim arising when driving in violation of the road laws of the country of hire.
26. ✘ Any bank, credit card or transaction fees.
27. ✘ Any speeding, parking or traffic fines or any costs involved with the impounding of the **car**.
28. ✘ Any claim arising from using a courtesy car from a repair garage or dealership.

How to cancel the policy

To cancel this policy please contact customer services:

✉ info@chewinsurance.com

🖥 visit www.chewinsurance.com and use the Web Chat service (available 9am to 5pm on weekdays)

☎ 01223 446 900

Your rights to cancel your policy before the start date shown on your certificate of insurance

If the **hire contract** has not started and no claims have been made and no incidents have happened which may give rise to a claim, **your** policy will be cancelled and **you** will get a full refund of the premium **you** have paid.

Your rights to cancel your policy after the start date shown on your certificate of insurance

If **you** have arranged a Single trip policy and the **period of insurance** has already started, **you** cannot cancel the policy and **we** will not refund the premium.

If **you** have arranged an Annual policy and **you** cancel within 14 days of the start of the **period of insurance**, provided the **hire contract** has not started and no claims have been made and no incidents have occurred which may give rise to a claim, **your** policy will be cancelled and a full refund of **your** insurance premium will be made. If **you** cancel after 14 days of the start date of the **period of insurance**, no refund can be made.

Our rights to cancel your policy

There may be instances where **we** are unable to continue to provide cover under this policy:

- fraud or suspected fraud
- deliberate or reckless misrepresentations
- abusive behavior to **our** staff or agents

We can cancel **your** policy by giving **you** 30 days' notice in which case **we** will write to **you** by recorded delivery at **your** last known address or by email.

If **we** cancel **your** policy due to any of these reasons, no refund of **your** premium will be made.

How to make a claim

All claims must be made within 30 days of the end of **your trip**.

To make a claim, please contact:

✉ imgclaims@imglobal.com

☎ 02921 684 240

You will need to provide the following information:

- The **hire contract**
- The **hire company** accident damage report (or equivalent)
- Invoices/receipts confirming the amounts **you** are claiming for
- A copy of **your** debit/credit card statement showing the amounts **you** are claiming for
- A copy of the driving licence of the **policyholder** or the person named on the **hire contract** in control of the **car** at the time of the incident
- Any photographic evidence of the damage caused
- The local police report, if required by law in the country where the loss happens
- Any other documents requested in order to settle **your** claim.

Fraudulent claims or misleading information

If **you** (or anyone acting for **you**) make a claim that is fraudulent, exaggerated on purpose or trying to mislead **us**, **we**:

- do not have to pay the claim.
- can recover (from **you**) any payments **we** have already made for that claim.
- can cancel **your** policy from the time of the fraud.
- can tell the police of the fraud.

If **we** cancel the policy, **we** will not pay claims for any incident that happens after that. **We** do not have to return any premium **we** have received.

Other insurance

If **you** have another policy that would also cover **your** claim, **we** will only have to pay **our** share of the claim. So that **we** can recover any money that is more than **our** share of the claim, **you** must:

- tell **us** that **you** have the other insurance policy; and
- give **us** full details of it; and
- let **us** take all necessary steps to enforce it in **your** name.

Subrogation

If **you** make a claim on this policy and **you** have rights that **you** can enforce against someone else, **you** must:

- take all necessary steps to enforce those rights for **our** benefit; or
- let **us** take those steps in your name.

This is so that if the other person is liable to pay towards the claim, **we** can recover any money that **we** have paid or might have to pay.

You must also let **us**, in **your** name, take over, conduct, defend and settle any claim against **you** that **we** may be liable for. Doing this will not affect **your** claim with **us**.

If there are any costs for taking any of the steps in this subrogation clause, **we** will pay them.

How to make a complaint

Every effort is made to provide **you** with a high-quality service, but should there be an occasion if the service **you** receive falls below the standard **you** expect, please use the following contact details to register **your** concerns. Complaints can be made by phone, by e-mail or by post:

If your complaint relates to the sale of this policy, please contact:

CHEW Insurance

☎: 01223 446 900

✉: complaints@chewinsurance.com

Address: **CHEW Insurance, Freedom House, 58 Market Square, St Neots, Cambridgeshire. PE19 2AA**

When **you** contact CHEW Insurance, please provide **your** policy number which can be found on **your** certificate of insurance.

CHEW Insurance follows the Financial Conduct Authority guidelines to complaints handling. A copy of CHEW Insurance's complaints procedure is available upon request.

If your complaint relates to a claim you have made, please contact:

IMG Claims

☎: 02921 684 240

✉: qualityassurance@imglobal.com

Address: **3rd floor, Fitzalan House, Fitzalan Court, Cardiff CF24 0EL**

When **you** contact IMGlobal, please provide **your** claim number along with **your** policy number which can be found on **your** certificate of insurance.

If you remain unhappy with the outcome of your complaint

If **you**:

- are not happy with the final response to **your** complaint; or
- have not received a response within eight weeks of the date **you** made the complaint,

you may be able to take the complaint to the Financial Ombudsman Service (FOS), but **you** must do this within six months. **You** can find more information at:

www.financial-ombudsman.org.uk

The FOS is there to help resolve complaints when **you** are not happy with the response **you** have received. The service it offers is free and independent. Its contact details are:

Address: Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR

Call: **0800 023 4567** (calls to this number are free on mobile phones and landlines) or **0300 123 9123** (calls to this number cost no more than calls to 01 and 02 numbers)

E-mail: **complaint.info@financial-ombudsman.org.uk**

This complaints procedure does not affect **your** legal rights.

Regulatory, legal and other information

Administrator

CHEW Insurance is arranged and administered by Freedom Insurance Services Limited which is:

- authorised and regulated by the Financial Conduct Authority. Its financial services register number is 306536.
- registered in England under company number 4399749.

Its registered office is at: Freedom House, 58 Market Square, St Neots, Cambridgeshire PE19 2AA.

To check these details on the Financial Services Register, visit the website www.fca.org.uk/register or contact the Financial Conduct Authority on 0800 111 6768.

Insurer

AmTrust Specialty Limited is the insurer for this policy. It is:

- authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Its financial services register number is 202189.
- registered in England & Wales under company number 01229676.


Its registered office is at:

Exchequer Court, 33 St Mary Axe, London EC3A 8AA, United Kingdom

Financial Services Compensation Scheme

AmTrust Specialty Limited is covered by the Financial Services Compensation Scheme (FSCS). **You** may be able to get compensation from the FSCS if AmTrust goes out of business and can't meet its commitments under this contract. This might, for example, be a claim that it cannot pay, or a refund it owes **you**. **You** can get more details from:

Financial Services Compensation Scheme
PO Box 300
Mitcheldean
GL17 1DY

: **0800 678 1100** (calls are free) or **0207 741 4100**

 **www.fscs.org.uk**

Contract (Rights of Third Parties) Act 1999

This Act does not give anyone who is not a party to this contract any right to enforce any of the contract's terms. However, this does not affect a right or remedy they might have which exists or is available for any other reason. For example, someone who has cover on the policy might have the right to make a claim or a complaint.

Sanctions

We do not have to provide cover or benefits, pay any claim or give any refund if **you**, or any person acting on **your** behalf:

- are subject to, or
- do (or don't do) something that exposes AmTrust Specialty Limited, or any company in the AmTrust group, to

any sanction, prohibition or restriction under United Nations resolutions, or sanction, law or regulation of the European Union, United Kingdom, the USA or any other government or regulatory authority.

If this happens, **we** can also cancel the policy with immediate effect by writing to **you**.

Law and language

If there is a dispute about, or in connection with, this policy that the complaints process cannot resolve:

- the laws of England and Wales will apply to the dispute.
- only the courts of England can decide the outcome of the dispute.

This policy is written in English, and all correspondence will be in English.

Data protection

AmTrust Specialty Limited (AmTrust) will keep **your** personal information safe and private. AmTrust follows all laws that protect **your** privacy. Under the laws, AmTrust is responsible for handling **your** personal information as Data Controller. Here is a simple explanation of how and why it does this. For more details visit the website www.amtrustinternational.com/dpn

What AmTrust does with your personal information

There are different reasons for using **your** information. AmTrust will need it to:

- give **you** this policy.
- contact **you** to ask if **you** want to continue with the policy.
- protect both **you** and AmTrust against fraud and money laundering.
- follow the law and any regulations that apply.

AmTrust might need **your** information:

- to run through its computer systems to see if it can offer **you** this policy.
- to help **you** if **you** have any queries or want to make a claim.
- to give **you** information, products, or services that **you** ask for.
- for research or statistics.

Some personal information is very private or sensitive. For example, information about **your** health or any criminal convictions **you** might have. AmTrust might need this kind of information to decide if it can offer **you** this policy, or to help **you** with a claim. It will only use this type of information for these specific reasons and will follow any rules that it has to.

AmTrust might need to share **your** information with companies and people who provide a service to it, or to **you** on its behalf. It will only do this if the law allows it to. This includes, for example:

- companies in the AmTrust group and people it works with.
- reinsurers, insurance brokers, insurance reference bureaus and agents.
- credit and fraud agencies.
- medical professionals.
- regulators, and anyone it might need to share the information with by law.

AmTrust might send **your** information outside the UK and European Economic Area for processing and storage. This can include to the USA and Israel. It makes sure that **your** information is stored safely and processed in line with the law and this notice.

You can ask AmTrust to:

- provide **you** with the information it has about **you**.

- restrict or stop processing **your** information in certain occasions.
- correct any mistakes or update **your** information.
- delete **your** information (although there are some things it cannot delete).
- give your information to someone else involved in **your** policy.
- not use **your** information for marketing.

If **you** think AmTrust has done something wrong with **your** information, **you** should speak to the local data protection authority.

AmTrust will:

- not keep **your** information longer than it needs to. This is usually up to 10 years after **your** policy ends.
- only keep **your** information longer than 10 years if there is a business or regulatory reason for doing so.

If **you** have questions about how AmTrust uses **your** information, contact its Data Protection Officer. The contact details are on the website – www.amtrustinternational.com/dpn

Definitions

Wherever the following words and phrases appear in bold in this policy document, they will always have these meanings.

Definition	This means
Accident	<p>A sudden, identifiable and unexpected event which:</p> <ul style="list-style-type: none"> • results in loss or damage to the car, and • happens during the period of insurance, and • you are liable for under the hire contract. <p>The event must be a fire, explosion, weather, vandalism, road accident, theft or attempted theft.</p>
Bodily injury	Injuries which are severe enough to mean consultation is needed with a medical practitioner or where treatment is needed as a hospital inpatient or outpatient.
Breakdown	The car being immobilised due to electrical or mechanical failure, running out of fuel, a flat battery, a burst or punctured tyre or adverse weather conditions.
Car	<p>Any vehicle that:</p> <ul style="list-style-type: none"> • you have hired under a hire contract on a daily or weekly basis from a hire company; and • is valued at less than £70,000 (or equivalent local currency) at the start of the hire contract; and • is less than 10 years old at the start of the hire contract; and • has no more than nine seats. <p>These vehicles are <u>not</u> a car for the purposes of this policy: Trailers, caravans, commercial vehicles, motorcycles, mopeds, off-road vehicles, vans, motor homes, camper vans.</p>
Excess	The amount you must pay under the terms of the hire contract if there is damage to the car .
Hire company	<p>A legitimate car hire company:</p> <ol style="list-style-type: none"> 1) licensed in the territory in which it is located 2) to provide cars for hire.

Definition	This means
Hire contract	The contract signed by you for the hire of the car from a hire company .
Lead driver	The person whose name is shown on the hire contract as being responsible for the car . The lead driver must be the policyholder for this policy.
Named driver	A person named in the hire contract and allowed to drive the car , but who is not the lead driver .
Period of insurance	The period of time when cover under this policy applies. The policy start and end dates will be shown on your certificate of insurance.
Personal possessions	Suitcases, bags or similar, and their contents, that belong to the lead driver . Personal possessions does <u>not</u> include: cash, travellers' cheques, pre-paid cards, coupons or vouchers, travel tickets, event or entertainment tickets held by you for social, domestic and pleasure purposes, passports, travellers cheques and valuables .
Policyholder	The person named on the hire contract which attaches to this policy. The person signing the hire contract must be the policyholder. The policyholder's name will be shown on the certificate of insurance. The lead driver must be the policyholder for this policy.
Recovery	Transport of the car to the nearest premises owned by the hire company or the original pick-up location, whichever is closest.
Trip	The period of a single hire contract in respect of a single car which is collected and hired from a hire company for the period stated on the hire contract .
United Kingdom	England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.
Valuables	Valuable items including, for example: <ul style="list-style-type: none"> • Jewellery • Watches • Cash • Items made with or containing precious or semi-precious metals or stones • Phones and mobile phone accessories • Cameras and recording equipment • PCs, laptops, tablets and computerised equipment • Satellite navigation equipment • Video games and video game accessories • Drones
You, your	The policyholder and any named drivers .
We, us, our	CHEW Insurance, the claims administrator or the insurer as appropriate.