Car Hire Excess Insurance

Insurance Product Information Document

Company: AmTrust Specialty Limited **Product:** CHEW Insurance

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This document is a summary of the key information for this product. Please read the full terms and conditions in the policy wording to check this policy is right for you. Please check that the information shown in your certificate of insurance is correct. If you need to change anything shown in your certificate of insurance or if you have questions about the cover provided, please contact us.

What is this type of insurance?

This insurance policy is designed for someone who hires a car and wants to protect themselves against costs that are charged by the hire company if the car is damaged in an accident, by fire or is stolen, along with other costs in the event of an accident or damage to the vehicle.

What is insured?

The following summary gives an outline of the cover provided under each section. The policy wording has the full terms and conditions along with any exclusions which apply.

- ✓ **Excess reimbursement** – up to £10,000 on Annual and up to £6,000 on Single Trip if the hire car is damaged in an accident, theft or attempted theft, or due to fire.
- ✓ **Car recovery** – up to £1,000 for the cost of recovering the hire car if it cannot be driven due to damage.
- ✓ **Loss of use** – up to £500 if the hire vehicle is not available for you to use due to damage.
- ✓ **Administration fees** – up to £1,000 for hire company fees if the hire vehicle is damaged or stolen.
- ✓ **Key cover** – up to £500 each claim (£1,000 total if you choose Annual cover) for replacing damaged, lost or stolen keys and key fobs.
- ✓ **Locked out cover** – up to £500 for locksmith costs to open the hire car if you accidentally lock yourself out.
- ✓ **Misfuelling** – up to £500 for flushing the engine, additional travel expenses and car recovery costs if you accidentally put the wrong fuel in the hire car.
- ✓ **Drop off charges** – up to £300 for charges to recover the hire car if you have an accident or illness which means you are unable to drive and no named driver is able to return the car.
- ✓ **Road rage and car-jacking cover** – up to £1,000 if you or anyone travelling in the car are injured in a physical assault when your hire car has been involved in an accident, theft or attempted theft.
- ✓ **Hotel and travel expenses** – up to £150 for overnight accommodation and/or travel costs to your destination if your hire car breaks down, is stolen or is damaged in an accident.
- ✓ **Personal possessions** – up to £500 (single article limit of £150 and an excess of £50 applies) for items stolen from the hire car or damaged due to forceable entry, theft of the car or car-jacking. Only covers the possessions of the lead driver.
- ✓ **Curtailment** – up to £25 a day (£500 limit on Annual and £300 limit on Single Trip) if you are unfit to drive and no named drivers are available to drive so the hire agreement is cut short.

Cover under the following section only applies if the appropriate additional premium has been paid:

- **Car hire cancellation** – up to £500 for non-refundable hire vehicle charges if you cancel the hire agreement before it starts (specified reasons only).

What is not insured?

We will not provide cover for any:

- ✗ amount that is covered by the hire contract or that can be recovered from the hire company
- ✗ claim which happens before the start date or after the end date of the period of insurance shown on your certificate of insurance
- ✗ claim where the hire car was being driven by someone who wasn't the policyholder or one of the named drivers on the hire contract
- ✗ claim relating to damage to the interior of the hire car unless the damage is caused by accident, malicious damage or fire
- ✗ claim arising from wear and tear to the hire car or damage which existed before you took control of the car
- ✗ claim arising from driving as your occupation or profession or using the hire car for business or to deliver goods
- ✗ claim arising when using the hire car while under the influence of alcohol or drugs

Please refer to the policy wording to see the full list of exclusions.

Are there any restrictions on cover?

The policyholder and each additional driver must:

- ! be over the age of 22 and under the age of 85 at the time of buying the policy
- ! be a permanent resident in the United Kingdom
- ! hold a full valid UK driving licence or a full valid internationally recognised licence to drive the hire car in the country where they are driving
- ! be eligible to hire and drive the car and be able to keep to the terms of the hire contract
- ! not have a current driving ban
- ! not be driving against medical advice

Cover is only provided if the vehicle you are hiring:

- ! is valued at less than £70,000
- ! is less than 10 years old
- ! has no more than nine seats
- ! is not a trailer, caravan, commercial vehicle, motorcycle, moped, off-road vehicle, van, motor home or camper van

Where am I covered?

You can choose:

- to limit cover to Europe only (this covers most of Europe – see the policy wording for full details of the countries covered) or
- worldwide cover

No cover will be provided if you travel to a country or an area where the Foreign, Commonwealth and Development Office (FCDO) or the World Health Organisation (WHO) advise against all or all but essential travel to.

What are my obligations?

You must:

- make sure that all information you provide when buying your policy or making a claim is honest and accurate.
- tell us if any information shown on your certificate of insurance is incorrect or if any details need to be amended before the start date of your hire agreement.
- make sure you and each additional driver are eligible to hire and drive the hire vehicle and follow the terms of the hire agreement.
- if there is no one available to accept your drop-off when you return the hire car, take photographs to prove that no damage has occurred to the hire car or if damage has occurred, the extent of the damage.
- pay the excess or administration fees due under your hire agreement first and reclaim the costs if cover is provided under this policy.
- notify us of any claims within 30 days of the end of your trip.
- supply all certificates, information and evidence we ask for to support your claim.

When and how do I pay?

You will need to pay the full premium when you buy the policy. You can pay using a debit or credit card.

When does the cover start and end?

You can choose either:

- a single trip policy - this covers one hire contract of up to 31 days.

OR

- an annual policy - this covers any number of hire contracts within the period of insurance. You can then choose whether to have a maximum hire contract limit of 31 days or 65 days.

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

How do I cancel the contract?

If the terms and conditions of this policy do not meet your needs, please contact:

info@chewinsurance.com
visit www.chewinsurance.com and use the Web Chat service (available 9am to 5pm on weekdays)
☎ 01223 446 900

Provided your hire contract has not started, no claims have been made and no incidents have occurred which may give rise to a claim needing to be made, your policy will be cancelled and a full refund of your insurance premium will be made.

If you have arranged a Single Trip policy and the period of insurance has already started, no refund can be made.

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, no claims have been made and no incidents have occurred which may give rise to a claim needing to be made, 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.