



Single Trip Insurance Policy Summary

Insurance Provider

Purpose of the Insurance

The purpose of this car hire excess insurance policy is to provide cover for losses you may be liable to pay when renting a car; (a) the excess you may have to pay under a car rental agreement, and (b) additional costs you may be liable to pay over and above the amount you are covered for under the terms of your car rental agreement.

The cover provided is subject to certain limits, as set out in the Table of Benefits (see pages 3 and 4 of the policy wording and pages 8 and 9 of this document).

Significant Features, Conditions and Exclusions

The cover provided is subject to certain conditions and exclusions. The table below sets out the significant features of the cover and the conditions and exclusions that apply. To ensure the policy is suitable for you, you are advised to read the Policy Wording which sets out all of the features, conditions and exclusions.

Significant Features	Conditions and Exclusions	Policy Wording Reference
<p>Accidental Damage, Theft & Loss of Use</p> <p>The following limits apply per incident:</p> <p>Up to £6,000 (Subject to a maximum total limit of £7,000 in any one period of insurance)</p>	<p>The cover provided includes:</p> <ul style="list-style-type: none"> the excess for which you are liable to pay as a result of accidental damage, fire or vandalism to, or theft of, the rental car; and damage to windows and tyres, the undercarriage and the roof. <p>Significant Conditions:</p> <ul style="list-style-type: none"> The policyholder must be named as the lead driver on the car rental agreement; Cover does not commence until the rental car has been collected and is in your possession. <p>Significant Exclusions:</p> <ul style="list-style-type: none"> Cover is not provided: <ul style="list-style-type: none"> if the policyholder has not accepted the rental company's insurance (Collision Damage Waiver) or where insurance (Collision Damage Waiver) is not included in the total price of the car rental agreement; any claim which is not reported to an appropriate police authority as soon as reasonably possible or where an official police report has not been obtained, if required by local law; any claim arising from wear and tear, gradual deterioration, insect or vermin, hidden defect or inherent damage of the rental car; any claim as a result of mechanical or electrical breakdown, other than towing costs; for damage to the rental car's interior unless the damage is as a result of an accidental collision, fire, theft or vandalism. 	<p>Page 19, Section A</p> <p>Page 15, General Conditions</p> <p>Pages 16 to 18, General Exclusions and Page 19, What you are not covered for</p>

Significant Features	Conditions and Exclusions	Policy Wording Reference
<p>Car Rental Keys</p> <p>The following limits apply per incident:</p> <p>Up to £500 (Subject to a maximum of £2,000 in any one period of insurance)</p>	<p>The cover provided includes:</p> <ul style="list-style-type: none"> • the costs incurred replacing a lost, stolen or damaged rental car key; • replacement locks; and • locksmith charges. <p>Significant Conditions:</p> <ul style="list-style-type: none"> • The policyholder must be named as the lead driver on the car rental agreement; • Cover does not commence until the rental car has been collected and is in your possession. <p>Significant Exclusions:</p> <ul style="list-style-type: none"> • Cover is not provided: <ul style="list-style-type: none"> - if the policyholder has not accepted the rental company's insurance (Collision Damage Waiver) or where insurance (Collision Damage Waiver) is not included in the total price of the car rental agreement (unless you have purchased a Worldwide Excess & Collision Damage Waiver & Supplemental Liability Insurance policy); - if the theft is not reported to an appropriate police authority as soon as reasonably possible or where an official police report has not been obtained; - any loss which is not reported to an appropriate police authority as soon as reasonably possible or where an official police report has not been obtained, if required by local law. 	<p>Page 19, Section B</p> <p>Page 15, General Conditions</p> <p>Pages 16 to 18, General Exclusions and Page 19, What you are not covered for</p>
<p>Out of Hour Charges</p> <p>The following limits apply per person, per incident:</p> <p>Up to £200</p> <p>Single item limit £50</p>	<p>Cover is provided for charge being incurred through the rental company for the collection of the rental car out of standard hours as a result of an unscheduled flight delay.</p> <p>Significant Conditions:</p> <ul style="list-style-type: none"> • The policyholder must be named as the lead driver on the car rental agreement; • <p>Significant Exclusions:</p> <p>Cover is not provided where you are unable to provide proof of the unscheduled flight delay.</p>	<p>Page 20, Section C</p> <p>Page 15, General Conditions</p> <p>Pages 16 to 18, General Exclusions and Page 20, What you are not covered for</p>

<p>Towing The following limits apply per incident:</p> <p>Up to £1,000 (Subject to a maximum of £1,500 in any one period of insurance)</p>	<p>Cover is provided for the cost of towing charges, not otherwise covered under the terms of the car rental agreement, as a result of:</p> <ul style="list-style-type: none"> • accidental damage; • mechanical breakdown; and • electrical breakdown. <p>Significant Conditions:</p> <ul style="list-style-type: none"> • The policyholder must be named as the lead driver on the car rental agreement; 	<p>Page 20, Section D</p> <p>Page 15, General Conditions</p>
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Significant Features	Conditions and Exclusions	Policy Wording Reference
	<ul style="list-style-type: none"> • Cover does not commence until the rental car has been collected and is in your possession; • If the rental car needs to be towed, you should contact the rental company in the first instance as these costs may already be covered under the terms of the car rental agreement. 	
<p>Misfueling</p> <p>The following limits apply per incident:</p> <p>Up to £500 (Subject to a maximum of £1,000 in any one period of insurance)</p>	<p>Cover is provided for the costs of cleaning out the engine and fuel system if you put the wrong fuel type in your rental car.</p> <p>Significant Conditions:</p> <ul style="list-style-type: none"> • The policyholder must be named as the lead driver on the car rental agreement; • Cover does not commence until the rental car has been collected and is in your possession. 	<p>Page 20, Section E</p> <p>Page 15, General Conditions</p>
<p>Collision Damage Waiver</p> <p>NOTE: This Section only applies if the car rental agreement does not contain any Collision and/or Loss Damage Waiver insurance provision.</p> <p>Up to US\$100,000</p>	<p>Cover is provided for your liability to pay for any accidental damage to the rental car during the car rental agreement caused by damage, fire, vandalism, theft to your rental car.</p> <p>Significant Exclusions:</p> <ul style="list-style-type: none"> • Cover is not provided: <ul style="list-style-type: none"> - if the policyholder has not accepted the rental company's insurance (Collision Damage Waiver) or where insurance (Collision Damage Waiver) is not included in the total price of the car rental agreement (unless you have purchased a Worldwide Excess & Collision Damage Waiver & Supplemental Liability Insurance policy); - if the theft is not reported to an appropriate police authority as soon as reasonably possible or where an official police report has not been obtained; - any loss which is not reported to an appropriate police authority as soon as reasonably possible or where an official police report has not been obtained, if required by local law. <p>Significant Conditions:</p> <ul style="list-style-type: none"> • The policyholder must be named as the lead driver on the car rental agreement; • Cover does not commence until the rental car has been collected and is in your possession. 	<p>Page 20, Section E</p> <p>Page 15, General Conditions</p>

Limitations		Policy Wording Reference
Excluded Countries	<p>The geographical area which you are entitled to hire a car is shown on your policy schedule.</p> <p>No cover is provided under this policy for any trip in, to or through Afghanistan, Liberia or Sudan.</p> <p>No cover is provided for claims arising as a direct result of a situation highlighted by the Foreign and Commonwealth Office (FCO) where you have hired a car in a specific country or area where, prior to your trip commencing, the FCO has advised against all (but essential) travel.</p>	<p>Page 8, 'Geographic areas'</p> <p>Page 12, General definitions, 'Geographical limit of cover'</p> <p>Page 17, General exclusions, number 19</p>
Excluded Vehicles	<p>No cover is provided for the hire of:</p> <ul style="list-style-type: none"> (i) any vehicle other than the rental car (as specified on the car rental agreement) (ii) motor homes, camper vans, trailers or caravans, trucks, commercial vehicles, goods carrying vans, motorcycles, mopeds, motorbikes, off-road vehicles, recreational vehicles and passenger vans and vehicles with more than 9 seats (iii) 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 7.5 seconds (iv) any vehicle which is over 20 years old 	<p>Page 12, General definitions, 'Commercial Vehicle'</p> <p>Page 15, General exclusions, number 4</p>
Age Limits	<p>To be eligible for cover all insured persons must be between 21 and 85 years of age at the date of buying this insurance.</p>	<p>Page 7, 'Age Limits'</p> <p>Page 13, General definitions, 'Insured person'</p> <p>Page 16, General exclusions, number 3 (ii)</p>
Residency	<p>The policyholder and all insured persons must have their main residence in the UK at the time this policy is bought. Residents of the Channel Islands and Isle of Man must have their main residence in the Channel Islands or the Isle of Man respectively.</p>	<p>Page 7, 'Residency'</p>
Law and Jurisdiction	<p>This policy will be governed by English law and you and we agree to submit to the courts of England and Wales to determine any dispute arising under or in connection with it, unless you reside in Scotland, Northern Ireland or the Isle of Man, in which case the law applicable to that jurisdiction will apply and its courts will have exclusive jurisdiction, unless agreed to the contrary by us before the start date of your policy. The terms and conditions of this policy will only be available in English and all communication relating to this policy will be in English.</p>	<p>Page 5, 'Law and Jurisdiction'</p>

Period of Insurance

Cover under all sections starts on the first day of the period of insurance as shown on your policy schedule and when the rental car has been collected and is in your possession. Cover cannot start if you have already collected your rental car before the commencement date of your policy.

Cover ends at the end of the period of insurance as shown on your policy schedule or when you return the rental car to the rental company if earlier.

You are covered for an unlimited number of rentals within the period of insurance provided no single car rental agreement lasts longer than 62 days.

'Cooling-Off' Period and Your Right to Cancel Your Policy

If this cover is not suitable for you and you want to cancel your policy, the policyholder must contact Car Hire Excess within 14 days of buying this policy or the date you receive your policy documents. In line with the conditions below we will refund the premium the policyholder has paid within 30 days of the date they contact Car Hire Excess to ask to cancel the policy.

If you have collected your rental car or made a claim before the policyholder asks to cancel the policy within the 14-day cooling-off period, the policyholder will not be entitled to a refund of premium.

If you have not collected your rental car or made a claim before the policyholder asks to cancel the policy, the policyholder will be entitled to a proportionate refund of the premium paid.

To obtain a refund, please phone, email: cs@carhireexcess.insure or write to Customer Services, **CarHireExcess.insure**, 71-75 Shelton Street, Covent Garden, London, WC2H 9JQ

Claim Notification

You can make a claim for all sections by contacting: Car Hire Excess

Phone: E-mail :xxxxxx

Postal Address:

Car Hire Excess Claims are open Monday to Friday between 9am and 5pm.

Calls will be charged at National Rate

Your Right to Complain

We believe you deserve courteous, fair and prompt service. If there is any occasion when our service does not meet your expectations please contact us using the appropriate contact details below, providing the Policy/Claim Number and the name of the Policyholder/Insured Person to help us deal with your comments quickly.

Write to: Customer Services, CarHireExcess.insure, 71-75 Shelton Street, Covent Garden, London, WC2H 9JQ

Call: 0345 123 4563

Email: cs@carhireexcess.insure

Online: www.carhireexcess.insure/complaints

Lines are open Monday to Friday 9am – 5pm, excluding bank holidays. The Customer Relations free call number may not be available from outside of the UK – so please call us from abroad on XX.

We will acknowledge the complaint within 5 business days of receiving it, keep you informed of progress and do our best to resolve matters to your satisfaction within 8 weeks. If we are

unable to do this you may be entitled to refer the complaint to the Financial Ombudsman Service. We will provide full details of how to do this when we provide our final response letter addressing the issues raised.

Please note that the Financial Ombudsman Service may not be able to consider a complaint if you have not provided us with the opportunity to resolve it.

The Financial Ombudsman Service can be contacted at:

Write to: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR
 Call: 0800 023 4567 or 0300 123 9 123
 Email: complaint.info@financial-ombudsman.org.uk
 Online: www.financial-ombudsman.org.uk

If you wish to complain about an insurance policy purchased online you may be able to use the European Commission's Online Dispute Resolution platform, which can be found at <http://ec.europa.eu/consumers/odr/>

Following this complaint procedure does not affect your right to take legal action.

Table of Benefits for Europe Excess Cover

Section	Cover	Sum Insured up to	
		Per Claim	Per Period of Insurance
A	Accidental Damage, Theft & Loss of Use	£6,000	£7,000
B	Car Rental Keys	£500	£2,000
C	Out of Hours Charges	£50	£200
D	Towing	£1,000	£1,500
E	Misfueling	£500	£1,000

Table of Benefits for Worldwide Excess Cover

Section	Cover	Sum Insured up to	
		Per Claim	Per Period of Insurance
A	Accidental Damage, Theft & Loss of Use	£6,000	£7,000
B	Car Rental Keys	£500	£2,000
C	Out of Hour Charges	£50	£200
D	Towing	£1,000	£1,500
E	Misfueling	£500	£1,000
F	Collision/Loss Damage Waiver	US\$100,000	US\$100,000