

# Car Hire Excess Insurance

Additional pre-contractual information document for non-life insurance products  
(Additional Non-Life IPID)



Product: Gold Cover

Date of implementation of the extra IPID: 06/01/2026

This document is the latest available.

## Scope

This document contains additional and complementary information to that contained in the pre-contractual information document for non-life insurance products (Non-Life IPID), to help the potential policyholder understand the characteristics of the product in more detail, with particular regard to insurance coverage, limitations, exclusions, costs as well as the financial situation of the company.

The contractor must read the insurance conditions before signing the contract.

## Society

Collinson Insurance Europe Limited (CIEL) is an entity authorised and regulated by the Malta Financial Services Authority to carry on insurance business under the Insurance Business Act, Cap 403 of the Maltese Laws and is authorised by IVASS to carry out business in Italy under Freedom of Service.

Registration number in Malta: C89977.

Address: 3rd Floor, Development House, St Anne Street, Floriana FRN 9010, Malta.

Website: [www.collinsongroup.com](http://www.collinsongroup.com)

Customer service : [Global Car Rental Excess Insurance | Cover4Rentals](#)

PEC: [collinson.insurance@legalmail.it](mailto:collinson.insurance@legalmail.it)

### Information on the financial situation of the insurer:






The below financial information relates to the latest approved financial statements of the company.

This information can be found in the Solvency and Financial Condition Report on [www.collinsongroup.com](http://www.collinsongroup.com)

Share Capital:	€ 8.300.000
Shareholders' Equity:	€ 12.945.599
Capital Reserves:	€ 1.700.000
Minimum Capital Requirement (MCR):	€ 4.000.000
Solvency Capital Requirement (SCR):	€ 8.613.223
Amount of own funds eligible to cover the SCR:	€ 18.429.725

Collinson Insurance Europe Limited's non-life solvency ratio, which represents the ratio of the amount of the available solvency margin to the amount of the solvency margin required by law, is 213.97%.

This Policy is governed by and interpreted in accordance with the laws of the country in which You are habitually resident within the EEA.

<b>Product</b>	
	<b>What is insured?</b>
There is no further information than that provided in the Non-Life IPID.	
	<b>What is NOT insured?</b>
<b>Risks excluded</b>	<p>In addition to exclusions detailed in the IPID, you are also not covered for:</p> <ul style="list-style-type: none"> <li>✗ Any claim for theft, attempted theft or vandalism not reported to the police (or equivalent authority) and an official report obtained.</li> <li>✗ Any claim for excess reimbursement where the rental agreement doesn't include basic collision damage waiver cover. (Unless the optional Collision Damage Waiver cover has been purchased)</li> <li>✗ Any claim where a third party is responsible, and You have (or will have) costs charged to You by the Rental Company in relation to the incident reimbursed.</li> <li>✗ Any claim for Loss of Use where the daily rate is more than the rate shown on Your Rental Agreement.</li> <li>✗ Any claim for the use of a tyre foam canister unless accompanied by a claim for Damage to the tyres of the Rental Vehicle.</li> <li>✗ Any claim related to a Rental Vehicle used for a purpose other than the permitted use shown on Your Certificate of Insurance. Where business use is excluded, this means use of the Rental Vehicle in connection with any occupation, trade or profession.</li> <li>✗ Any claim where the terms of the Rental Agreement have not been followed.</li> <li>✗ Any claim for the mechanical or electrical failure of the Rental Vehicle.</li> <li>✗ Any claim resulting from the use of the Rental Vehicle anywhere other than a Public Highway.</li> </ul>
	<b>Are there coverage limits?</b>
There is no further information than that provided in the Non-Life IPID.	
	<b>Who is this product aimed at?</b>
This Policy will suit the Demands and Needs of any person who rents a vehicle from a Rental Company and wishes to protect themselves from the cost of the rental excess and other costs in the event of an Accident, Damage to or theft of the Rental Vehicle.	
	<b>What costs do I have to pay?</b>
The average fee received by the intermediary is 40% of the premium paid.	

HOW CAN I FILE COMPLAINTS AND RESOLVE DISPUTES?	
<b>To the insurance company</b>	<p>Contact the Complaints Manager of Eversure Cell (the distributor of the Policy):  Name: Ms Roberta Saglimbene  By post to: "The Reed Centre", Blue Harbour, Ta' Xbiex Marina, Ta' Xbiex, XBX 1027, Malta  By email: <a href="mailto:roberta@jatcoinsurance.com">roberta@jatcoinsurance.com</a>  The Complaints Manager will acknowledge the complaint without delay and provide a response within a maximum of 45 days from the date of receipt of the complaint.</p> <p>If you are still not satisfied with the answer provided or have not received any response from Eversure Cell, you can contact the insurer: Collinson Insurance Europe Limited has engaged Collinson Insurance Solutions Europe Limited to handle claims on its behalf as set out above.  By post to: Collinson Insurance Solutions Europe Limited (UK Branch), Quality Department, Sheencroft House, 10-12 Church Road, Haywards Heath, RH16 3SN, England.  By email: <a href="mailto:cielcomplaints@collinsoninsurance.com">cielcomplaints@collinsoninsurance.com</a></p>
<b>To IVASS</b>	<p>In the event of an unsatisfactory outcome or late reply from the insurer, please contact IVASS (<a href="https://www.ivass.it">https://www.ivass.it</a>):</p> <ul style="list-style-type: none"> <li>- by telephone: +39 06 404 14 679</li> <li>- by using a form downloadable from the website <a href="https://www.ivass.it/consumatori/reclami/index.html">https://www.ivass.it/consumatori/reclami/index.html</a> and to send to <a href="mailto:tutela.consumatore@pec.ivass.it">tutela.consumatore@pec.ivass.it</a></li> <li>- by certified e-mail: <a href="mailto:ivass@pec.ivass.it">ivass@pec.ivass.it</a></li> <li>- by post: IVASS, Via del Quirinale, 21 - 00187 Rome, Italy.</li> </ul>
<b>BEFORE APPLYING TO THE JUDICIAL AUTHORITY it is possible to make use of alternative dispute resolution systems, such as:</b>	
<b>Insurance Arbiter</b>	By filing a complaint to the Insurance Arbiter through the portal available on the Arbiter's website ( <a href="http://www.arbitroassicurativo.org">www.arbitroassicurativo.org</a> ), where you can consult the eligibility requirements, other information regarding the filing of the complaint, and any other useful information.
<b>Mediation</b>	By contacting a mediation body among those present in the list of the Ministry of Justice's list, available at <a href="http://www.giustizia.it">www.giustizia.it</a> (law 9/8/2013, no.98). Mediation is an out-of-court dispute resolution tool that makes use of the intervention of an impartial third party (mediator) in order to assist two or more subjects in seeking an agreement. Mediation is mandatory for disputes relating to insurance contracts.
<b>Assisted negotiation</b>	By request of your lawyer to the Company. Assisted negotiation is not mandatory
<b>Other alternative dispute resolution systems</b>	<p>Complaints may also be submitted in English to the Office of the Arbiter for Financial Services:</p> <ul style="list-style-type: none"> <li>- by using a form online: <a href="https://financialarbiter.org.mt/oafs/enquiry">https://financialarbiter.org.mt/oafs/enquiry</a></li> <li>- by telephone: (+356) 21249245</li> <li>- by post: Office of the Arbiter for Financial Services, N/S in Regional Road, Msida MSD 1920, Malta.</li> </ul> <p>For the resolution of cross-border disputes, you can file a complaint with the competent foreign system by requesting the activation of the FIN-NET procedure, which can be found by accessing <a href="#">Make a complaint about a financial service provider in another EEA country - European Commission</a></p>

TAX REGIME	
<b>Tax treatment applicable to the contract</b>	<p>The contract is subject to the Insurance Premium Tax rate applicable in Italy:</p> <ul style="list-style-type: none"> <li>• Motor liability: 12,5 %</li> <li>• Solidarity fund: 1%</li> </ul> <p>The Insurance Premium Tax related to the contract is included in the premium paid by the Policyholder.</p> <p>The insurance premium is deductible according to the tax legislation in force.</p>