Cover4Rentals - Car Hire Excess Insurance – Silver Cover

Insurance Product Information Document

Insured by: Collinson Insurance Europe Limited, 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. Registration number in Malta: C89977. Address: 3rd Floor, Development House, St. Anne Street, Floriana FRN 9010, Malta.

Distributed by: Eversure Cell of Jatco Insurance Brokers PCC Ltd, entity authorised and regulated by the Malta Financial Services Authority to carry on insurance intermediaries activities under the Insurance Distribution Act, CAP 487 of the Maltese Law. Registration Number in Malta: C9233. Address: "The Reed Centre", Blue Harbour, Ta' Xbiex Marina, Ta' Xbiex, XBX 1027, Malta.

This document only provides a basic summary of policy cover. The full terms and conditions of the contract are shown in the policy wording, which you should read carefully to ensure you have the cover you need.

What is this type of Insurance?

This policy provides cover for the reimbursement of an excess and associated costs following the damage or theft of a rental vehicle for which you are held responsible by the rental company.

What is insured?

✓ **Excess Reimbursement**
We will pay you back the rental excess (up to EUR10,000) charged by the rental company, including:
- damage to auto glass, roof, tyres, wheels, and underbody.
- charges for loss of use, towing costs (up to EUR500) associated with the incident and administration fees (up to EUR200) associated with the incident.

We will pay you back for repair charges paid directly to the repairer for minor damage, provided the cost was EUR250 or less.

✓ **Misfuelling**
We will pay you back the costs (up to EUR500) of:
- draining the incorrect fuel from the rental vehicle.
- transporting the rental vehicle to a location where the fuel can be drained.

✓ **Lock Out**
We will pay you back the cost (up to EUR500) of regaining access to the rental vehicle if you are locked out.

✓ **Key Cover**
We will pay you back the cost (up to EUR500) of replacing the keys and if necessary, the locks of the rental vehicle, if the rental vehicle keys are lost or stolen.

✓ **Personal Possessions**
We will pay the cost (up to EUR250) of replacing the personal possessions items stolen from the rental vehicle or stolen along with the rental vehicle.

Optional Cover (if selected and additional premium paid)

- **Family Cover**
  Allows your family members who live with you to benefit from the cover provided by this policy (subject to being named on the policy) if they rent a vehicle independently.

What is not insured?

× Any claim for excess reimbursement where the rental agreement doesn't include basic collision damage waiver cover.

× Any claim where you are unable to evidence the amounts being claimed.

× Any claim for vehicles rented in your country of residence (**unless shown as insured on Your Certificate of Insurance**).

× Any claim for damage to the interior of the rental vehicle.

× Any claim where the lead driver on the rental agreement is not listed as insured on the policy.

× Any claim where the driver of the rental vehicle is not listed on the rental agreement.

× Any claim where the period of insurance does not cover the whole period of the rental agreement.

× Any claim for vehicles rented for business use.

× Any claim for vehicles rented from a car club.

× Any claim for vehicles rented from Green Motion, Wheego or Panek.

× Any claim where the driver of the hire vehicle doesn't meet the driver eligibility criteria:
  - Aged 25-84
  - Resident of UK, EU, EEA or Switzerland
  - Valid driving licence issued in UK, EU, EEA, Australia, Canada, New Zealand or USA.

× Any claim for damage to the rental vehicle caused by volcanic ash.

× Any claim for cleaning charges.

× Any claim for the loss of parts, components, or contents (belonging to the rental company) of the rental vehicle, other than as a result of an accident or theft.

× Any misfuelling claim for the cost of the incorrect fuel.

× Any claim for personal possessions not in conjunction with a claim for damage to or theft of the rental vehicle.

× Any claim under possessions for mobile phones, tablets, navigation devices, laptops, audio equipment (including headphones) and photography equipment.

Are there any restrictions on cover?

- ! The rental vehicle must be a car (including 4x4s intended for on-road use), with a maximum of 7 seats, up to 10 years old (inclusive) and a manufacturer recommended retail price of EUR65,000 or less.
- ! This policy only provides cover for rental vehicles used on a public highway.
- ! For annual cover, you must ensure the rental agreement does not exceed the maximum rental period chosen by you and shown on your certificate of insurance.
- ! This policy is only available to residents of the EU or an EEA member state.

Where am I covered?

The policy provides cover for rentals in Europe or Worldwide, depending on the cover selected and shown on your certificate of insurance.

- **Europe** - Andorra, Austria, Belgium, Bulgaria, The Channel Islands, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France (including Corsica, excluding Overseas Departments), Germany, Gibraltar, Greece, Hungary, Isle of Man, Italy (including Sardinia and Sicily), Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal (including Maderia), Republic of Ireland, Romania, San Marino, Slovak Republic, Slovenia, Spain (including the Balearic and Canary Islands), Sweden, Switzerland and the United Kingdom.
- **Worldwide** – Any other country, excluding: Afghanistan, Armenia, Belarus, Côte d'Ivoire, Crimea, Cuba, Democratic Republic of Congo, Dominican Republic, Iceland, Iran, Iraq, Israel, Jamaica, Liberia, North Korea, Myanmar, Republic of the Congo, Russia, Sudan, Syria, Venezuela, Ukraine, and Zimbabwe.

What are my obligations?

- You must provide full, accurate and truthful (to the best of your knowledge) answers to all questions asked. Your policy will be based on the information you provide.
- If you become aware that information you have given us is inaccurate or any circumstances have changed which may affect the cover provided, you must inform us as soon as possible. **Failure to do this may invalidate your policy and claims may not be paid**.
- You must comply with the terms of the rental agreement.

When and how do I pay?

- You must pay your policy premium in full before the policy commences.
- The premium can be paid by credit or debit card.

When does the cover start and end?

- Single Trip – One or more consecutive rental agreements within the period of insurance chosen by you and shown on your certificate of insurance.
- Annual Cover – Unlimited rental agreements in a 365 day period starting on a date chosen by you and shown on your certificate of insurance.

How do I cancel the contract?

If you wish to cancel your policy for any reason, you must notify Eversure Cell via their website cover4rentals.com/contact-us. You will need to confirm your policy number, personal details and when you would like cancellation to be effective from.

Annual Policies and Single Trip Policies of 31 days or more:
You have the right to cancel your policy of insurance within 14 days of either the receipt of your policy documentation, or the start date of your policy, whichever is the later. Provided no claim has been made and there has been no incident known to you prior to cancellation which may give rise to a claim, we will refund to you any premium you have paid.
You may cancel the insurance cover after 14 days, however we will not return any premium.

Single Trip Policies of 30 days or less:
You do not have any statutory cancellation rights, however, if you request to cancel prior to the start of the period of insurance, we will refund to you any premium you have paid. Once the Period of Insurance has commenced, we will not return any premium.

Please refer to Eversure Cell's Client Terms of Business Agreement for details of any other fees that may be payable in the event of cancellation.