

Car Hire Excess Insurance – Gold Cover

Insurance Product Information Document

Collinson Insurance (a trading name of Astrenska Insurance Limited) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom, under Firm Reference Number 202846. Registered in England number 01708613.

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 £12,000) charged by the rental company, including:

- damage to auto glass, interior, roof, tyres, wheels, underbody and interior.
- charges for loss of use, towing costs (up to £1,000) associated with the incident.
- administration fees associated with the incident.

We will pay you back for repair charges paid directly to the repairer for minor damage, provided the cost was £250 or less.

✓ Misfuelling

We will pay you back (up to £3,000) the costs 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 £3,000, £500 single claim limit) of regaining access to the rental vehicle if you are locked out.

✓ Key Cover

We will pay you back the cost (up to £3,000, £500 single claim limit) of replacing the keys and if necessary, the locks of the rental vehicle, if the rental vehicle keys are lost or stolen.

✓ Curtailment of Rental

We will pay you back the unused portion of the rental (up to £600, £30 maximum per day,) if no one is able to drive the rental vehicle on unexpected medical grounds, resulting in the cancellation of the rental agreement.

✓ Drop-off Charges

We will pay you back the costs (up to £600) of recovering the vehicle to the rental company if no one is able to drive the rental vehicle on unexpected medical grounds.

✓ Personal Possessions

We will pay the cost (up to £1,000) of replacing the personal possessions items stolen from the rental vehicle or stolen along with the rental vehicle.

✓ Breakdown Cover

We will pay the cost (up to £1,000) of roadside assistance and towing following a mechanical or electrical failure.

Collision Damage Waiver - For USA & Canada (standard) and Worldwide (optional). Europe is excluded.

- If your rental agreement doesn't include collision damage waiver cover (CDW) and the rental vehicle is involved in an accident, suffers damage or is stolen We will pay you back the amount you are held liable for (up to USD 100,000) by the rental company when the rental vehicle is involved in an accident, suffers damage or is stolen.

Family Cover - Optional

- 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 vehicles rented from Wheego or Panek.
- ✗ 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)
- ✗ Any claim where you are unable to evidence the amounts being claimed.
- ✗ Any claim for vehicles rented in the UK (**unless shown as insured on Your Certificate of Insurance**).
- ✗ 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 where the driver of the hire vehicle doesn't meet the driver eligibility criteria:
 - Aged 25-84.
 - Resident of UK (including England, Scotland, Wales, Northern Ireland, The Channel Islands, The Isle of Man, Gibraltar and Crown Servants overseas), EU, EEA or Switzerland.
 - Current Full Valid driving licence issued in UK, EU, EEA, Australia, Canada, New Zealand or USA.
- ✗ 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 £75,000 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 United Kingdom (including England, Scotland, Wales, Northern Ireland, The Channel Islands, The Isle of Man, Gibraltar and Crown Servants overseas).



Where am I covered?

Where you are covered is shown on your Certificate of Insurance under “Geographical Limit” and “Rentals in United Kingdom” this will either be:

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*.

USA & Canada: The continental United States and Alaska and Hawaii (U.S. states), U.S. territories including Puerto Rico, Guam, and the U.S. Virgin Islands, and Canada.

Worldwide: United Kingdom*, Europe, USA & Canada and all other countries 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.

***Rentals in the United Kingdom:** Is covered as standard for all single trip policies. For annual policies cover is valid when shown in your certificate of insurance under “rentals in United Kingdom”

For all Geographical Limits: Any country or region where the UK government has advised against all travel, or all but essential travel are excluded (even if listed above).



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 Cover4Rentals via their website www.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 Cover4Rentals' Terms of Business for details of any other fees that may be payable in the event of cancellation.