Car Hire Excess Insurance

Insurance Product Information Document

Company: ReduceMyExcess Limited Product: Car Hire Excess Insurance - Annual Trip

Administered by: ReduceMyExcess is a trading name of Eversure Limited Registered in the United Kingdom. Authorised and regulated by the Financial Conduct Authority (FRN number 501311)

Underwritten by: American International Group UK Limited. Registered in the United Kingdom. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (FRN number 781109)

You can find complete information on the policy in your certificate of insurance and in your policy document. These will also tell you the level of cover you have and your benefit limits.

What is this type of insurance?

This policy is for car hire excess reimbursement. We will reimburse the excess and related charges you pay to a car rental company following damage to a rental vehicle for which you are held responsible, up to the level of cover you have chosen, and which is shown on your certificate of insurance.

What is insured

Dependent on the level of cover selected, we will insure you for the following:

- ✓ **Excess Reimbursement:** Reimbursement of the excess you pay following physical loss or damage to the rental vehicle for which you are responsible for under the terms of your car rental agreement. This includes charges for **loss of use**, **towing** and **administration.**
- ✓ **Personal Possessions:** If your covered possessions are damaged or stolen following forced entry into your rental vehicle, we will pay for repair or replacement up to £75 per item/£300 in total.
- ✓ **Lockout and Key Cover:** If you lock yourself out of the rental vehicle, or your keys are lost or stolen, we can reimburse the cost of locks, keys and locksmith charges up to a maximum of £500.
- ✓ **Misfuelling:** If you put the wrong fuel in your rental vehicle, we can reimburse the costs incurred for draining and flushing the engine, additional travel expenses and towing costs up to £1,000.
- ✓ **Curtailment of Rental:** If you suffer an accident or illness and are declared medically unfit to drive, we can reimburse you for unused rental days up to £30 per day, subject to a minimum rental of 7 days.
- ✓ **Road Rage & Car Jacking:** If you suffer injury as a result of road rage or carjacking, we will pay towards associated costs as described in the policy up to a maximum of £1,000.

Optional cover (if selected)

Collision Damage Waiver (CDW)

- Increased Excess Reimbursement cover in the USA and Canada up to USD $50,000 or the value of the rental vehicle (whichever is lowest).

Family cover

- Cover for up to four additional family members who must be permanently resident with you at the same address and are named on the certificate of insurance. Lead named drivers named on the certificate of insurance may hire separate rental vehicles in their own name during the period of cover.

What is not insured?

- ✘ Any rental vehicle that is not a car
- ✘ Any claim in relation to a rental vehicle hired in the UK (unless shown as insured on your certificate of insurance)
- ✘ Any claim which is not supported by an invoice either from the car rental company, or from a repairer for claims where you have paid directly and obtained written permission from the car rental company for the repair
- ✘ Any claim for damage repairs which have been paid in cash
- ✘ Any claim for damage repairs which have been paid for an amount above £200
- ✘ Non-UK, Channel Islands and Isle of Man Residents
- ✘ Any claim relating to travel to any country, or region thereof, in the world where the Foreign and Commonwealth Office has issued a Travel Advisory against all travel, or all but essential travel, to such country or region
- ✘ Any claim when the car rental company's insurance has not been accepted
- ✘ Any claim where the rental vehicle has been left unlocked and unattended
- ✘ Damage caused by self-inflicted injury or illness or the use of alcohol or drugs

Are there any restrictions on cover?

- ! The lead named driver on the rental agreement must be named on your certificate of insurance
- ! All lead named drivers must be aged between 21 and 84 years old at the time of purchase of the policy
- ! Additional drivers of the rental vehicle must be named on the car rental agreement and must also be aged between 21 and 84 years old at the time of rental
- ! All insured drivers must hold a full valid driving licence
- ! Only one rental vehicle may be covered at any one time (unless Family cover option is selected)
- ! The rental vehicle must have a market value of less than £65,000 and not be over 10 years old
- ! The rental vehicle must not be driven off road, including whilst on safari.

Where am I covered?

✓ Cover provided by this policy applies only in the geographical limits stated in the certificate of insurance. Trips in, to or through Afghanistan, Belarus, Congo, Crimea/Ukraine, Cuba, Iran, Iraq, Ivory Coast, Liberia, North Korea, Myanmar, Republic and the Democratic Republic of Congo, Russia, Sudan, Syria, Venezuela and Zimbabwe are excluded from cover.

What are my obligations?

— You must take care when answering any questions we ask by ensuring that any information provided is accurate and complete.

— If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible.

— If you make a claim, you must provide documentation and other evidence we may need to deal with your claim and comply with a specific claim procedure set out in your policy wording.

When and how do I pay?

You must pay the premium in full by credit or debit card when you purchase the policy on the ReduceMyExcess website.

When does the cover start and end?

Cover starts and ends as shown in the period of insurance section of your certificate of insurance. Within the period of insurance, cover is only in force from the point you collect the rental car and it's in your possession to the point you return the car to the rental company. The whole duration of each rental must be within the period of insurance.

How do I cancel the contract?

You can cancel your contract by contacting ReduceMyExcess by visiting www.reducemyexcess.co.uk/contact-us or writing to: ReduceMyExcess, Bury House, 1-3 Bury Street, Guildford, GU2 4AW. For details of your right to cancel and for details of any fees charged, please refer to ReduceMyExcess' Terms of Business for further details.