

Insurance4CarHire

**Annual Excess Reimbursement Insurance
Policy Wording**



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A warm welcome to Insurance4CarHire

Thank You for choosing Insurance4CarHire

Choosing the right insurance provider is an important part of **You** getting peace of mind; **You** want **Your** insurance provider to be there when **You** need them.

At Insurance4CarHire **We** are specialists in providing the right protection for **Our** customers, and are there when the unexpected happens. **We** have been providing this level of cover for over 15 years and **You** can be confident that in choosing this **Policy You** will have the cover **You** need.

This **Policy** document gives **You** the details of **Your** cover and should be read along with **Your Certificate** and any special terms or conditions as one single contract. Please keep this in a safe place as this will assist **You** if **You** need to contact **Us**.

If **You** need to make a claim **Our** team are always ready to assist. **We** have also included useful information on page 5 about what **You** need to do and what to look out for when hiring a car.

If **You** have any questions about **Your Policy** or would like to discuss any insurance needs, please feel free to contact **Us** on **+44 (0) 1242 538 475**.

Once again thank **You** for choosing Insurance4CarHire

Signed by



Steven Anson
CEO
On behalf of Insurance4CarHire

How to use Your Policy

This is **Your Policy** containing details of the cover **You** have purchased. **We** have made every effort to make the **Policy** details as clear as possible. Please read **Your Policy** carefully and if **You** have any queries please feel free to contact **Us** on **+44 (0) 1242 538 475** and **We** will be pleased to help **You**.

What to look out for

The **Policy** is divided into a number of parts and also includes conditions and exclusions. Some are outlined within the individual parts and others are listed on pages 20 – 23 of this **Policy** and are intended to apply to the **Policy** as a whole.

Some key words, expressions or phrases that have the same meaning whenever they appear in this **Policy**, will be shown in **Bold** throughout and are referred to as **Definitions**. Full details are provided on pages 7 – 9 of the **Policy**.

Policy Limitations

Your cover is subject to certain exclusions and conditions. Some will apply to the **Policy** as a whole and others will apply specifically to the parts of the **Policy** **You** have selected and paid for. **Your Certificate** will detail the parts of the **Policy** that are in force.

What cover is included?

The **Policy** is divided into a number of parts. Each part explains what **We** will or will not pay for. To find which parts are in force **You** should check **Your Certificate** which is enclosed with the **Policy**. **Your Certificate** will provide **You** with a summary of how much **You** are insured for.

	Part A Annual Europe Pages 24 – 27	Part B Annual Worldwide Page 27	Part C Joint Extension Page 27	Part D Worldwide Plus CDW/SLI Pages 28 – 29	Part E Primary Motor Excess Page 30	Part F Lifestyle Excess Page 30
Annual Europe	Annual Cover				Optional	Optional
Joint Annual Europe	Annual Cover		Additional		Optional	Optional
Annual Worldwide	Annual Cover	Additional			Optional	Optional
Joint Annual Worldwide	Annual Cover	Additional	Additional		Optional	Optional
Worldwide Plus CDW/SLI	Annual Cover	Additional		Additional	Optional	Optional

Helpful Hints and Tips

Choosing Your car hire

Have a quick look online to choose **Your** car hire company – do they accept additional drivers, what are the waiting times to collect and return vehicles, are cars of good quality, are the headline prices low but **You** need to pay for a lot of ‘extras’, how much luggage space do **You** need?

Make sure **You** take a credit card with **You** for the hire company to ‘hold’ the **Excess** payment. Most car rental companies will not accept debit or switch cards or **Cash**.

Arrival at the car rental desk

When **You** arrive at the rental desk, **You** should decline their car hire excess insurance. It’s not necessary to show them **Your** Insurance4CarHire **Policy** however they will ask **You** to hand over **Your** Credit Card so they can put a ‘block’ on **Your** card for the amount of **Excess** **You** are liable for. If the **Car Rental Company** makes charges to **Your** card for something covered by **Your** **Policy**, **You** are able to submit a claim to **Us** for reimbursement.

You must ensure that **Your** **Rental Agreement** includes collision damage waiver and theft protection cover, unless **You** have purchased **Our** Worldwide Plus CDW/SLI cover.

You must ensure that **Your** **Rental Agreement** includes third party liability cover unless **You** have purchased **Our** Worldwide Plus CDW/SLI cover and are hiring a car in North or South America.

Before You drive away. Always check the condition of the vehicle and take photos of the hire car

Almost half of **Our** customers who **We** surveyed told **Us** they take photos of their hire car using their smartphones (and even videos) before they drive away or sign the **Rental Agreement** to avoid any unnecessary charges for **Damage** that may have already been caused to the vehicle. If **You** notice any issues with **Your** hire car, notify the hire company.

It’s wise to take a torch with **You** in case it’s dark when **You** collect the vehicle. Also, remember to keep **Your** paperwork after **Your** rental just in case **You** notice an unexpected charge appear on **Your** Credit Card.

Check the car’s mileage and fuel level – ‘full to full’ or ‘full to empty’?

Every **Car Rental Company** is different and **You** should check the fuelling policy before **You** drive away. Some rental companies opt for a ‘full to full’ policy where **You** should return the tank full whereas some others opt for a ‘full to empty’ policy where **You**’ll return the vehicle with an empty tank.

Almost every customer **We** surveyed told **Us** the best fuel policy is always ‘full to full’ which means **You** will only pay for the fuel **You** use. Make a note of nearby filling stations so **You** can refuel yourself and avoid hefty fuelling charges. ‘Full to empty’ means **You**’ll get charged for any unused fuel when **You** return the car.

When You return the car

Check the car before **You** return it to the **Car Rental Company**, especially if **You** have opted for a key drop return (nobody is at the rental company desk to check the car). Just like **Our** advice on before **You** drive away, this could help avoid any unnecessary charges **You** may incur if **You** have returned the car undamaged.

For more information, including driving guides and helpful tips, please visit **Our** website www.insurance4carhire.com

Information relevant to this Policy

Your Policy provides cover for the parts and the **Period of Insurance** shown in **Your Certificate**. This **Policy** is an agreement between **You** and the parties providing the cover under the individual parts of this **Policy** but is only valid if **You** pay the premiums.

Please take the time to read **Your Policy** documentation carefully. If any of the information on which this insurance is based is incorrect or changes, or if **You** have any questions or there is anything that **You** do not understand, please contact Insurance4CarHire on **+44 (0) 1242 538 475**.

Please note that **Your** cover relates only to the parts which are shown on the **Certificate** as being included.

Your Policy has been arranged by Insurance4CarHire on behalf of the **Insurer**, American International Group UK Limited.

Insurance4CarHire is a trading name of Towergate Underwriting Group Limited. Registered in England Company No. 4043759. Registered Office: 1 Minster Court, Mincing Lane, London EC3R 7AA. Authorised and regulated by the Financial Conduct Authority. This can be checked on the FCA's register by checking the FCA website at [fca.org.uk/register](https://www.fca.org.uk/register) or by contacting them on **0800 111 6768**.

The **Insurer's** registered office is The AIG Building, 58 Fenchurch Street, London EC3M 4AB, United Kingdom. Registered in England No. 10737370. The **Insurer** is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN 781109). This can be checked by visiting the Financial Services Register (register.fca.org.uk).

The **Policy** is divided into a number of parts (e.g. **Your** Cover, Optional Covers and Making a Claim) and includes some key words, expressions or phrases that have the same meaning whenever they appear in the **Policy**. These are shown in **Bold** throughout the **Policy**. These are referred to as **Definitions**, please refer to pages 7 – 9 of the **Policy** for full details.

Cooling off period and Your right to cancel Your Policy

If the main **Policyholder** decides that they wish to cancel this insurance, they should simply contact Insurance4CarHire on **+44 (0) 1242 538 475**, or write to Insurance4CarHire, Ellenborough House, Wellington Street, Cheltenham GL50 1XZ, United Kingdom. If the main **Policyholder** cancels within 14 days of receiving the documents, they will receive a full refund of premium, as long as they have not made a **Trip**, have not made a claim and do not intend to make a claim.

The **Policyholder** can cancel at any time after the 14 day cooling off period and they will receive a full refund of premium less any customer service charge provided cancellation of the **Policy** is before the **Period of Insurance** begins.

If the **Period of Insurance** has begun, the **Policyholder** can cancel at any time after the 14 day cooling off period and they will receive a pro rata refund of any premium less any customer service charge for the remaining **Period of Insurance** providing they have not made and do not intend to make a claim.

If **You** purchased this **Policy** through a broker, **You** can also cancel the **Policy** by contacting **Your** broker.

Our right to cancel Your Policy

We may cancel **Your Policy** at any time by giving **You** 30 days' written notice to **Your** last known email address (or mailing address if **You** do not have an email address) provided by **You**. **We** will allow a proportionate refund of any premiums paid for the remaining **Period of Insurance**, as long as there have been no claims in the current **Period of Insurance**.

Definitions that apply to the whole Policy

The following words, expressions or phrases listed below apply to each and every part of the **Policy** and will have the same meaning wherever they appear in this **Policy** in **Bold**. Additional definitions where they apply to the specific parts of the **Policy** will be outlined within those sections. Please refer to the relevant parts of the **Policy** for further details:

Accident means a sudden, unexpected and specific event, external to the body, which occurs at an identifiable time and place.

Baggage and/or Personal Effects means luggage, clothing, **Personal Effects** and other articles normally worn, used or carried during any **Trip/s** and which belong to **You** (or for which **You** are legally responsible).

Bodily Injury means an identifiable physical injury to a person's body which is caused directly and solely by an **Accident**, is not intentionally self-inflicted and does not result from sickness or disease.

Car Club Company or **Agency** means a company or **Agency** licenced by the regulatory authority of the Country, State or local authority from which it operates, and provides registered paying members access to a **Rental Vehicle** within the **Car Club Company** or **Agency** fleet for short term hire. Please note that **Car Club Company** is different from **Car Rental Company** or **Agency**.

Car Club Member means a member of the **Car Club Company** or **Agency**. Please note this **Policy** covers "joint members" and/or "partner members" who live at the same main residence as the main **Car Club Member** and are named in the **Certificate**.

Car Rental Company or **Agency** means a company that rents cars for short periods of time, generally ranging from a few hours to a few weeks.

Cash means banknotes, currency notes, coins and vouchers.

Certificate means the document **You** receive from **Us**, once **You** have paid **Your** premium and gives details of the **Period of Insurance**, **Your** cover and the **Policy** number.

Commercial Vehicle means any vehicle used for business use including vehicles comprising more than eight seats in addition to the driver's seat, vehicles having a maximum mass exceeding 5 tonnes, vehicles designed and constructed for the carriage of goods and all trailers, ambulances, caravans, tractors, combine harvesters and agricultural vehicles.

Courtesy Car means the vehicle that is loaned to **You** while **Your** own vehicle is being repaired or serviced.

Damage means **Damage** to the **Rental Vehicle** or its **Membership Card/Keys** from external causes including fire, vandalism, **Accident**, volcanic ash cloud, sand, theft and includes loss of use of the **Rental Vehicle** which arises from these causes.

Europe means all European countries to the West of the Ural Mountains including the United Kingdom, the Channel Islands, Isle of Man, Republic of Ireland, Iceland, islands in the Mediterranean, Morocco, Tunisia, Turkey, Canary Islands, Madeira, and the Azores, but not including the Region of Crimea.

Excess means the amount **You** are responsible for paying in the event of any **Damage** to the **Rental Vehicle**, as confirmed in **Your Rental Agreement**.

Family Member means **Your** spouse, parents, parents-in-law, brothers or sisters, brothers or sisters in-law, children, step children or sons or daughters in-law, and also **Your** civil partner, partner who lives with **You**, fiancé/fiancée, and their parents or siblings.

Insured Driver means **You** and any other drivers named in the **Rental Agreement** that qualify for cover as outlined under pages 18 – 19 of this **Policy** document.

Insured Person means the person or persons shown on the **Certificate** and who must also be the **Lead Named/Main Driver** or **Car Club Member** on the **Rental Agreement**, unless the other **Insured Person** is the **Lead Named/Main Driver** or **Car Club Member** on that **Rental Agreement**.

Insurer means American International Group UK Limited for **Your** Excess Reimbursement insurance.

Incident means an **Accident** involving **Your Rental Vehicle** which results in **Damage** from external causes such as a scratch, chip or dent caused by an **Accident** that **You** are responsible for under the terms of **Your Rental Agreement**.

Lead Named/Main Driver means person(s) named as the hirer on the **Rental Agreement**.

Lifestyle Excess means the amount that **You** will have to pay in the event of a claim being made under **Your Main Insurance Policy**.

Main Insurance Policy/Policies means the following types of insurance policy arranged by **You** and **You** are named as the **Policyholder**:

- Home Insurance Policy – protects **Your** home – that is, **Your** normal place of residence, providing Buildings and/or Contents Insurance.
- Pet Insurance Policy – pays for veterinary costs if **Your** pet becomes ill or is injured in an **Accident** or **Your** pet dies, or is lost or stolen.
- Travel Insurance Policy – intended to cover overseas medical expenses, cancellation or delay of the **Trip**, personal **Baggage** and belongings and other losses incurred whilst **You** are travelling.

Membership Card/Key means the keys, key fobs or **Membership Cards** used to open and lock the **Rental Vehicle**.

Motor Insurance Policy means a policy which protects **Your** private motor vehicle and associated legal liability in respect of use on public roads.

Period of Insurance means the period shown in **Your Certificate** for which **We** have agreed to cover **You** and for which **You** have paid the premium.

Policy means the combination of the **Policy** wording and **Certificate** showing all of the parts of the cover that **You** have chosen to purchase.

Policyholder means the person who has paid for this **Policy** and is shown on the **Certificate** and who must also be the **Lead Named/Main Driver** or **Car Club Member** on the **Rental Agreement**.

Policy Limit means the maximum **We** will pay in any one **Period of Insurance** regardless of the number of claims **You** make.

Primary Motor Excess means the amount that **You** are responsible for in the event of **Damage** to or theft of **Your** private motor vehicle under **Your Motor Insurance Policy**.

Rental Agreement means the contract signed by the **Lead Named/Main Driver/Car Club Member** and the **Car Rental Company/Agency** or **Car Club Company** for the hire of a **Rental Vehicle** for the purpose of business or pleasure.

Rental Vehicle means the single automobile hired under a short term contract of no more than 60 days from a **Car Rental Company/Agency** or **Car Club Company**. This insurance will not cover any **Rental Vehicle**, as outlined under Exclusion 16 on page 23 of this **Policy**.

Trip/s means the period of a single **Rental Agreement** in respect of a single **Rental Vehicle** which is collected and rented from a **Car Rental Company or Agency** for the period stated on the **Rental Agreement**.

Valuables means photographic and video equipment, camcorders, radios and personal stereo equipment, computers, computer games and associated equipment, mobile telephones, telescopes and binoculars, furs, jewellery, watches, and articles made of or containing gold, silver or other precious metals.

We/Us/Our means Insurance4CarHire, which is a trading name of Towergate Underwriting Group Limited as the introducer, and American International Group UK Limited as the **Insurer**.

You/Your means the person who took out this insurance and is named as the **Car Club Member** or the **Lead Named/Main Driver** on the **Rental Agreement**, plus where a Joint Extension has been purchased a second **Insured Person** who is named as the **Car Club Member** or the **Lead Named/Main Driver** on the **Rental Agreement**.

Important Information

Fair Processing Notice

The privacy and security of **Your** information is important to **Us**. This notice explains who **We** are, the types of information **We** hold, how **We** use it, who **We** share it with and how long **We** keep it. It also informs **You** of certain rights **You** have regarding **Your** personal information under current data protection law. The terms used in this Fair Processing Notice are based on the Information Commissioner's Office. **You** can find out more about the ICO here: ico.org.uk.

Who are We?

Towergate (part of The Ardonagh Group of companies) is the Data Controller of the information **You** provide **Us** and is registered with the Information Commissioner's Office for the products and services **We** provide to **You**.

You can contact **Us** for general data protection queries by email to DataProtection@ardonagh.com or in writing to The Data Protection Officer, care of the office of the Chief Information Officer, The Ardonagh Group, 1 Minster Court, Mincing Lane, London EC3R 7AA. Please advise **Us** of as much detail as possible to comply with **Your** request.

For further information about The Ardonagh Group of companies please visit www.ardonagh.com.

What information do We collect?

To enable **Us** to provide **You** with the right product or service to meet **Your** needs (or to handle a claim) **We** will collect personal information which may include **Your** name, telephone number, email address, postal address, occupation, date of birth, additional details of risks related to **Your** enquiry or product and payment details (including bank account number and sort code).

We may need to request and collect sensitive personal information such as details of convictions or medical history for **Us** to provide **You** with the product or service or to process a claim.

We only collect and process sensitive personal data where it is critical for the delivery of a product or service and without which the product or service cannot be provided. **We** will therefore not seek **Your** explicit consent to process this information as it is required by **Us** to provide the product or service **You** have requested and is legitimised by its criticality to the service provision. If **You** object to use of this information then **We** will be unable to offer **You** that product or service.

How do We use Your personal information?

We will use **Your** personal information to:

- Assess and provide the products or services that **You** have requested
- Communicate with **You**
- Develop new products and services
- Undertake statistical analysis.

We may also take the opportunity to:

- Contact **You** about products that are closely related to those **You** already hold with **Us**
- Provide additional assistance or tips about these products or services
- Notify **You** of important functionality changes to **Our** websites.

Only where **You** have provided **Us** with consent to do so, **We** may also from time to time use **Your** information to provide **You** with details of marketing or promotional opportunities and offers relating to other products and services from The Ardonagh Group.

From time to time **We** will need to call **You** for a variety of reasons relating to **Your** products or service (for example, to update **You** on the progress of a claim or to discuss renewal of **Your** insurance contract). **We** are fully committed to Ofcom regulations and have strict processes to ensure **We** comply with them.

To ensure the confidentiality and security of the information **We** hold, **We** may need to request personal information and ask security questions to satisfy ourselves that **You** are who **You** say **You** are.

We may aggregate information and statistics on website usage or for developing new and existing products and services, and **We** may also provide this information to third parties. These statistics will not include information that can be used to identify any individual.

Securing Your personal information

We follow strict security procedures in the storage and disclosure of **Your** personal information in line with industry practices, including storage in electronic and paper formats.

We store all the information that **You** provide to **Us**, including information provided via forms **You** may complete on **Our** websites, and information which **We** may collect from **Your** browsing (such as clicks and page views on **Our** websites).

Any new information **You** provide **Us** may be used to update an existing record **We** hold for **You**.

When do We share Your information?

To help **Us** prevent financial crime, **Your** details may be submitted to fraud prevention agencies and other organisations where **Your** records may be searched, including the Claims and Underwriting Exchange (CUE) and the Motor Insurers Anti-Fraud and Theft Register (MIAFTR).

In addition to companies within the Ardonagh Group, third parties (for example insurers or loss adjusters) deliver some of **Our** products or provide all or part of the service requested by **You**. In these instances, while the information **You** provide will be disclosed to these companies, it will only be used for the provision and administration of the service provided (for example verification of any quote given to **You** or claims processing, underwriting and pricing purposes or to maintain management information for analysis).

This may also include conducting a search with a credit reference bureau or contacting other firms involved in financial management regarding payment.

We will only share **Your** information for any direct marketing of additional services and products within The Ardonagh Group of companies where **We** have **Your** consent to do so.

The data **We** collect about **You** may be transferred to, and stored at, a destination outside of the European Economic Area ("EEA"). It may also be processed by staff operating outside of the EEA who work for **Us** or for one of **Our** suppliers. Such staff may be engaged in, amongst other things, the provision of information **You** have requested.

If **We** provide information to a third party **We** will require it and any of its agents and/or suppliers to take all steps reasonably necessary to ensure that **Your** data is treated securely and in accordance with this Fair Processing Notice.

We may of course be obliged by law to pass on **Your** information to the police or other law enforcement body, or statutory or regulatory authority including but not limited to the Employer's Liability Tracing Office (ELTO) and the Motor Insurance Bureau (MIB).

We may also share **Your** information with anyone **You** have authorised to deal with **Us** on **Your** behalf.

How long do We keep Your information for?

We will not keep **Your** personal information longer than is necessary for the purpose for which it was provided unless **We** are required by law or have other legitimate reasons to keep it for longer (for example if necessary for any legal proceedings).

We will normally keep information for no more than 6 years after termination or cancellation of a product, contract or service **We** provide. In certain cases, **We** will keep **Your** information for longer, particularly where a product includes liability insurances or types of insurance for which a claim could potentially be made by **You** or a third party at a future date, even after **Your** contract with **us** has ended.

Your rights

Under data protection law **You** have the right to change or withdraw **Your** consent and to request details of any personal data that **We** hold about **You**.

Where **We** have no legitimate reason to continue to hold **Your** information, **You** have the right to be forgotten.

We may use automated decision making in processing **Your** personal information for some services and products. **You** can request a manual review of the accuracy of an automated decision if **You** are unhappy with it.

If **You** wish to inform **Us** of changes in consent for marketing please contact **Us** at the address or telephone number indicated in any recent correspondence or emails **You** have received from **Us**.

Further details of **Your** rights can be obtained by visiting the ICO website at ico.org.uk.

Data Protection

How We use Personal Information

American International Group UK Limited and Insurance4CarHire are committed to protecting the privacy of customers, claimants and other business contacts.

“**Personal Information**” identifies and relates to **You** or other individuals (e.g. **Your** partner or other members of **Your** family). If **You** provide Personal Information about another individual, **You** must (unless **We** agree otherwise) inform the individual about the content of this notice and **Our** Privacy Policy and obtain their permission (where possible) for sharing of their Personal Information with **Us**.

The types of Personal Information We may collect and why

Depending on **Our** relationship with **You**, Personal Information collected may include: contact information, financial information and account details, credit reference and scoring information, sensitive information about health or medical conditions (collected with **Your** consent where required by applicable law) as well as other Personal Information provided by **You** or that **We** obtain in connection with **Our** relationship with **You**. Personal Information may be used for the following purposes:

- Insurance administration, e.g. communications, claims processing and payment
- Make assessments and decisions about the provision and terms of insurance and settlement of claims
- Assistance and advice on medical and travel matters
- Management of **Our** business operations and IT infrastructure
- Prevention, detection and investigation of crime, e.g. fraud and money laundering
- Establishment and defence of legal rights
- Legal and regulatory compliance (including compliance with laws and regulations outside **Your** country of residence)
- Monitoring and recording of telephone calls for quality, training and security purposes
- Market research and analysis.

To opt-out of marketing communications **You** can contact **Us** by writing to: Information Security Officer, 1 Minster Court, Mincing Lane, London EC3R 7AA. If **You** opt-out **We** may still send **You** other important communications, e.g. communications relating to administration of **Your** insurance policy or claim.

Sharing of Personal Information

For the above purposes Personal Information may be shared with **Our** group companies and third parties (such as brokers and other insurance distribution parties, insurers and reinsurers, credit reference agencies, healthcare professionals and other service providers). Personal Information will be shared with other third parties (including government authorities) if required by laws or regulations. Personal Information (including details of injuries) may be recorded on claims registers shared with other insurers. **We** are required to register all third party claims for compensation relating to **bodily injury** to workers’ compensation boards. **We** may search these registers to prevent, detect and investigate fraud or to validate **Your** claims history or that of any other person or property likely to be involved in the policy or claim. Personal Information may be shared with prospective purchasers and purchasers, and transferred upon a sale of **Our** company or transfer of business assets.

International transfer

Due to the global nature of **Our** business, Personal Information may be transferred to parties located in other countries (including the United States, China, Mexico Malaysia, Philippines, Bermuda and other countries which may have a data protection regime which is different to that in **Your** country of residence). When making these transfers, **We** will take steps to ensure that **Your** Personal Information is adequately protected and transferred in accordance with the requirements of data protection law. Further information about international transfers is set out in **Our** Privacy Policy (see below).

Security of Personal Information

Appropriate technical and physical security measures are used to keep **Your** Personal Information safe and secure. When **We** provide Personal Information to a third party (including **Our** service providers) or engage a third party to collect Personal Information on **Our** behalf, the third party will be selected carefully and required to use appropriate security measures.

Your rights

You have a number of rights under data protection law in connection with **Our** use of Personal Information. These rights may only apply in certain circumstances and are subject to certain exemptions. These rights may include a right to access Personal Information, a right to correct inaccurate data, a right to erase data or suspend **Our** use of data. These rights may also include a right to transfer **Your** data to another organisation, a right to object to **Our** use of **Your** Personal Information, a right to request that certain automated decisions **We** make have human involvement, a right to withdraw consent and a right to complain to the data protection regulator. Further information about **Your** rights and how **You** may exercise them is set out in full in **Our** Privacy Policy (see below).

Privacy Policy

More details about **Our** use of Personal Information can be found in **Our** full Privacy Policy at www.towergateinsurance.co.uk/privacy-statement and www.aig.co.uk/privacy-policy or **You** may request a copy by writing to: Information Security Officer, 1 Minster Court, Mincing Lane, London EC3R 7AA, and/or Data Protection Officer, American International Group UK Limited, The AIG Building, 58 Fenchurch Street, London EC3M 4AB, or by email at: dataprotectionofficer.uk@aig.com.

Sanctions

The **Insurer** shall not be deemed to provide cover and the **Insurer** shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the **Insurer**, its parent company or its ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America.

We will not provide any benefit under this contract of insurance for residents of or **Incidents** occurring in Cuba, Iran, North Korea, Region of Crimea, Sudan and Syria.

Automatic renewals

If the **Policyholder** has opted in to **Our** auto-renewal service, **We** will automatically renew the **Policy** each year unless the **Policyholder** has since advised **Us** that they do not want this **Policy** to be automatically renewed or they no longer meet the eligibility criteria to be an Insurance4CarHire **Policyholder**. **We** will write to the **Policyholder** prior to the renewal date of this **Policy** to remind them that this **Policy** is due to be renewed.

Unless the **Policyholder** has previously advised **Us** that they do not want this **Policy** to be renewed or at renewal they have advised **Us** that they no longer wish to renew this **Policy** or they are no longer eligible for cover, the renewal premiums will again be collected from their specified credit or debit card to make sure that the **Policyholder** is always covered.

The **Policyholder** should also be aware that **We** can only automatically renew this **Policy** when:

- they have made **Us** aware of any changes to their circumstances and/or information previously provided, if any;
- the credit or debit card details **We** have on record have not changed; and
- the credit or debit card holder has given his or her consent for his or her card being charged at renewal.

If **We** are unable to auto-renew this **Policy** or if the **Policyholder** no longer meets the eligibility criteria for auto-renewal, **We** will notify the **Policyholder** of this at least 21 days prior to the renewal date.

We are entitled to assume at renewal that the **Policyholder's** details have not changed and they have the consent of the credit or debit card holder, unless the **Policyholder** informs **Us** otherwise. **We** will through **Our** administrative bank charge the payment details to the credit or debit card held on record for the renewal premium due.

If the **Policyholder** wishes to opt out of automatic renewal or needs to tell **Us** about any changes to their circumstances or insurance requirements, please contact Insurance4CarHire Customer Services by phoning **+44 (0) 1242 538 475** or by e-mailing **info@insurance4carhire.com**.

Contacting Us – Quick Reference

We are here to help whenever **You** need **Us**. If **You** have any questions about **Your Policy** or would like to discuss any other insurance needs, or need advice please contact **Us** on **+44 (0) 1242 538 475** or email **info@insurance4carhire.com**.

How to make a complaint

Full details of the Complaints Procedure can be found on pages 16 and 17. We hope that **You** are fully satisfied with **Our** service but if for any reason **You** are not, please contact **Us** on **+44 (0) 1242 538 475**.

Making a Claim

Firstly, check **Your Policy** and **Certificate** to make sure **You** have the appropriate cover. To report an **Incident** or claim, please use the following contact details:

Step 1

To report a claim please call **+44 (0) 1242 538 475** or contact **Us** at **www.insurance4carhire.com/car-hire-excess-insurance-claims**

Step 2

We will require:
Your name, address and contact information, along with details of the **Incident** that has occurred. Refer to page 32 for full details

Step 3

We will then provide **You** with a claim reference and keep in regular contact until **Your** claim has been finalised

Our Commitment to You

Complaints about a sale

We will do everything possible to ensure that **You** receive at all times excellent service and be there when **You** need **Us**. **We** hope that **You** do not have cause to complain, however if **You** at any time, are dissatisfied with the service **You** have received from **Us** and wish to make a complaint **You** can by:

Calling

We can resolve many issues straight away therefore in the first instance, please contact **Us** on **+44 (0) 1242 538 475**.

Writing

The Managing Director, Insurance4CarHire, Ellenborough House, Wellington Street, Cheltenham, Gloucestershire GL50 1XZ.

Alternatively, **You** may wish to email **Us** at info@insurance4carhire.com

Complaints about a claim or policy coverage

Write: **AIG Customer Relations Team, American International Group UK Limited, The AIG Building, 2-8 Altyre Road, Croydon CR9 2LG**

Call: **+44 0800 012 1301**

Email: uk.customer.relations@aig.com

Online: www.aig.co.uk/your-feedback

Lines are open Monday to Friday 9.15am – 5pm, excluding bank holidays. The Customer Relations Team free call number may not be available from outside of the UK – so please call **Us** from abroad on **+44 (0)208 649 6666**.

We take all customer complaints seriously and **We** have established the following complaint procedure to resolve **Your** concerns quickly, fairly and by the appropriate department.

Step 1: Within three business days of receiving Your complaint

In the first instance **We** would encourage **You** to contact the department **You** are unhappy with. Members of staff are empowered to support **You** and will aim to resolve **Your** concerns within three business days, following receipt of **Your** complaint. A written summary resolution communication will be provided to **You** if the complaint is resolved to **Your** satisfaction.

Step 2: If Your complaint cannot be resolved within three business days following receipt

We will send **You** an acknowledgement letter to explain **Your** complaint has been escalated to the Customer Relations Team who will appoint a dedicated Complaint Manager to support **You**, keep **You** informed of progress and provide one of the following within 8 weeks:

- A final response letter explaining the outcome of **Our** investigation, the reason for it and the next steps; or
- A holding letter confirming when **We** anticipate **We** will have concluded **Our** investigation.

Step 3: Referring to the Financial Ombudsman Service

After receiving **Our** final response or if **We** have been unable to conclude **Our** investigation within 8 weeks, **You** may be able to refer **Your** complaint to the Financial Ombudsman Service. **We** will provide full details of how to do this in **Our** final response or holding letter. The Financial Ombudsman Service can be contacted as follows:

In writing: Financial Ombudsman Service, Exchange Tower, London E14 9SR

Telephone: **0800 023 4567** or **0300 123 9123**

E-mail: complaint.info@financial-ombudsman.org.uk

Online: www.financial-ombudsman.org.uk

The Financial Ombudsman Service may not be able to consider a complaint if **You** have not provided **Us** with the opportunity to resolve it first, or if **You** are:

- a business with more than 10 employees and a group annual turnover of more than €2 million; or
- a trustee of a trust with a net asset value of more than £1 million; or
- a charity with an annual income of more than £1 million.

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 ec.europa.eu/consumers/odr.

Following this complaint procedure does not affect **Your** rights to take legal action. Calls may be recorded for quality, training and monitoring purposes.

Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS. If **We** are unable to meet **Our** financial obligations **You** may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim.

Further information about compensation scheme arrangements is available at www.fscs.org.uk or call (Freephone) on **0800 678 1100** or **020 7741 4100**.

Your Policy Explained

What is Excess Reimbursement Insurance?

Most car **Rental Agreements** apply an insurance **Excess**, which is the amount **You** are responsible for paying if the **Rental Vehicle** suffers any **Damage** (for example bumps and scratches). This Excess Reimbursement Insurance is designed to repay **You** up to the amount of any **Excess You** are charged by the **Car Rental Company** under the terms of the **Rental Agreement**. The **Policy** also provides cover for the cost of repair of **Damage** to the windows, tyres, wheels, headlights, undercarriage and roof of the **Rental Vehicle** if cover is not provided for these under the collision damage waiver cover provided by the **Car Rental Company**.

To Qualify for Cover

1. **You** must be the person named as the **Car Club Member** or the **Lead Named Driver** on any **Rental Agreement**.
2. **You** can include up to seven (7) additional **Insured Drivers** for each **Trip** as long as each additional **Insured Driver** is named as a driver on the **Rental Agreement**.
3. **You** and all additional **Insured Drivers** must be aged between 21 and 85 years of age on the date of purchase of this insurance and must have a full valid driving licence, or internationally recognised licence or permit to drive the **Rental Vehicle**.
4. **You** must be a permanent resident in Germany, Italy, France, the Netherlands, Spain, Sweden, Ireland, the United Kingdom, Isle of Man or Channel Islands.
5. Cover is only available for **Rental Vehicles** with a market value at the start of the **Rental Agreement** of less than £120,000 and not over 10 years old.

Valid Rental Agreements

This **Policy** must have been purchased and have commenced prior to the start of a **Rental Agreement** for which **You** wish cover to apply. **We** will not accept any liability for **Damage** occurring under a **Rental Agreement** that commenced prior to the start of this **Policy** or ends outside of the **Period of Insurance**.

Maximum Rental Period

This **Policy** covers **You** for multiple **Rental Agreements** during the **Period of Insurance**. The maximum period of any single **Rental Agreement** should not exceed 60 continuous days. Where a rental period has a duration of over 60 days, cover under the policy will expire at the end of the 60th day of the **Rental Agreement** and no cover will be provided for any **Incident** which occurs after this 60th day.

Territorial Limits

You are covered only when **You** use the **Rental Vehicle** in the territories specified in **Your Certificate**.

The **Policy** includes the following geographical areas:

UK and Europe: All European countries to the West of the Ural Mountains including the United Kingdom, the Channel Islands, Isle of Man, Republic of Ireland, Iceland, islands in the Mediterranean, Morocco, Tunisia, Turkey, Canary Islands, Madeira, and the Azores but not including the Region of Crimea.

Worldwide: Anywhere in the World excluding any **Trip** in, to, or through Cuba, Iran, North Korea, Region of Crimea, Sudan and Syria.

We will not provide cover for claims arising as a direct result of a situation highlighted by the Foreign and Commonwealth Office where **You** have hired a car in a specific country or area where, prior to the car **Rental Agreement** commencing, the Foreign and Commonwealth Office has advised against all or all (but essential) travel. Up to date advice can be found on the FCO's website: www.gov.uk/foreign-travel-advice.

What is Covered

We will pay **You** up to the **Policy Limit**, as stated within the **Policy** for up to the amount of **Excess You** have to pay under the terms of the **Rental Agreement** for **Your Rental Vehicle** as a result of:

- (a) 'Damage' to the **Rental Vehicle**;
- (b) loss of use of the **Rental Vehicle** due to **Damage**;
- (c) towing costs resulting from the **Damage** to the **Rental Vehicle**; or
- (d) towing costs resulting from mechanical breakdown or electrical breakdown of the **Rental Vehicle**.

Provided that **You** are held responsible for the **Damage** as declared in the **Rental Agreement** and are liable for the **Excess**.

The **Policy** also provides cover for the cost of repair of **Damage** to the windows, tyres, wheels, headlights, undercarriage and roof of the **Rental Vehicle** if cover is not provided for these under the collision damage waiver cover provided by the **Car Rental Company**.

Conditions which apply to this Policy

The following conditions listed below, apply to each and every part of the **Policy**. If **You** do not comply with these conditions, **We** may not be able to pay **Your** claim. Additional conditions may apply specifically to Parts A – F. Please refer to the relevant parts of the **Policy** for details.

1. **You** must keep to the terms and conditions of this **Policy**. Take all reasonable steps to avoid, prevent **Damage**, injury or loss and reduce or avoid incurring unnecessary costs.
2. In deciding to accept this **Policy** and in setting the terms and premium **We** have relied on the information **You** have given **Us**. **You** must take care when answering any questions **We** ask by ensuring that all information provided is accurate and complete.

If **We** establish that **You** deliberately or recklessly provided **Us** with false or misleading information **We** will treat this **Policy** as if it never existed and decline all claims.

If **We** establish that **You** carelessly provided **Us** with false or misleading information it could adversely affect **Your Policy** and any claim. For example, **We** may:

- treat this **Policy** as if it had never existed and refuse to pay all claims and return the premium paid. **We** will only do this if **We** provided **You** with insurance cover which **We** would not otherwise have offered;
- amend the terms of **Your** insurance. **We** may apply these amended terms as if they were already in place if a claim has been adversely impacted by **Your** carelessness;
- reduce the amount **We** pay on a claim in the proportion the premium **You** have paid bears to the premium **We** would have charged **You**; or
- cancel **Your Policy** in accordance with the cancellation rights above.

We will write to **You** if **We**:

- intend to treat **Your Policy** as if it never existed; or
- need to amend the terms of **Your Policy**.

If **You** become aware that information **You** have given **Us** is inaccurate, **You** must inform **Us** as soon as practicable.

3. **You** must tell **Us** about any claims as soon as reasonably possible. **You** must provide **Us** with all the information and help **We** may need or ask for and at **Your** own expense, provide full details to support **Your** claim, (such as photographs, invoices, receipts, insurance valuations, details of any other parties involved or witnesses etc.). Where **You** have received medical treatment and/or been detained in hospital, **You** will need to provide documentary evidence (e.g. medical report, letter from the hospital etc.) where required to support **Your** claim.
4. **You** must report any loss, theft, attempted theft, malicious **Damage** or physical assault to the police as soon as reasonably possible and not exceeding 48 hours of discovery.
5. **You** must not admit liability on **Our** behalf or to give any representations or other undertakings binding upon **Us** except with **Our** written consent. **We** shall be entitled to the absolute conduct, control and settlement of all proceedings arising out of or in connection with claims in **Your** name or the name of any **Insured Driver**.
6. **We** may at **Our** own expense take proceedings in **Your** name or the name of the **Insured Driver** to recover compensation from any Third Party in respect of any indemnity provided under this Insurance and any amounts so recovered shall belong to **Us**. **You** and/or the **Insured Driver** must provide all reasonable assistance to **Us**. **You** must advise **Us** should, **You** be reimbursed any amount from **Your Car Rental Company or Agency** or a third party that relates to a claim that **You** have submitted to **Us**.

7. Fraudulent acts

If **You** make a fraudulent claim under this insurance contract, **We**:

- are not liable to pay the claim; and
- may recover from **You** any sums paid by **Us** to **You** in respect of the claim; and
- may by notice to **You** treat the contract as having been terminated with effect from the time of the fraudulent act.

If **We** exercise **Our** right under this clause:

- **We** will not be liable to **You** in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to **Our** liability under the insurance contract (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim); and
- **We** need not return any of the premiums paid.

8. If any claim is covered by any other insurance, or would have been covered if this **Policy** did not exist, **We** will:

- not pay under this **Policy** if a more suitable policy is in force; or
- only pay **Our** share of the claim even if the other insurer refuses the claim.

9. Contracts (Rights of Third Parties) Act 1999

A person who is not a party to this insurance has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this insurance but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

10. Law that Applies

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 **You** and **Us** before the commencement date.

11. The terms and conditions of this **Policy** will only be available in English and all communication relating to this **Policy** will be in English.

Exclusions which apply to this Policy

The following exclusions listed below, apply to each and every part of the **Policy**. Additional exclusions may apply to Parts A – F. Please refer to the relevant parts of the **Policy** for further details.

This **Policy** provides **You** with the ability to claim back up to the amount of any **Excess Car Rental Companies** impose following **Damage** to a **Rental Vehicle**. In order for this insurance to function, **You** must ensure **You** have accepted the **Car Rental Company's** insurance (often referred to as Collision Damage Waiver, Theft Protection and Supplemental Liability Insurance) when **You** book the **Rental Vehicle** or at the rental counter, unless **You** have purchased a Worldwide Plus CDW/SLI policy.

1. Any claim where **You** have not accepted the **Car Rental Company's** insurance (Collision Damage Waiver and Supplemental Liability Insurance) at the rental counter or where insurance (Collision Damage Waiver and Supplemental Liability Insurance) is not included in the total price of the car **Rental Agreement**, except where **You** have purchased a Worldwide Plus CDW/SLI policy.
2. Any costs or charges not directly related to an **Incident** resulting in '**Damage**' to the **Rental Vehicle**, including, but not limited to, any costs due to mechanical or electrical failure of the **Rental Vehicle**, with the exception of towing costs.
3. **Your** country of residence is outside Germany, Italy, France, the Netherlands, Spain, Ireland, Sweden, the United Kingdom the Channel Islands or the Isle of Man.
4. **You** and any other **Insured Driver** do not qualify for cover – as defined on page 18 of this **Policy**.
5. Any **Rental Agreement** for a period longer than 60 continuous days or which falls outside of the **Period of Insurance**.
6. **Damage** arising as a result of wilfully self-inflicted injury or illness, alcoholism or the use of alcohol or drugs (other than drugs taken in accordance with treatment prescribed and directed by a registered medical practitioner, but not for the treatment of drug addiction).
7. **Damage** arising from transporting contraband or illegal trade or from the operation of the **Rental Vehicle** in violation of the terms of the **Rental Agreement**.
8. Any expenses assumed, waived or paid by the **Car Rental Company or Agency** or **Car Club Company** or its insurer.
9. **Damage** to vehicles which are not **Rental Vehicles** hired by **You** under a **Rental Agreement** (other than a **Courtesy Car**). Any **Damage You** cause to a third party vehicle is not covered.
10. **Damage** caused by wear and tear, gradual deterioration, insect or vermin.
11. **Your** claim results in any way from war, revolution, or any similar event. Terrorism and/or Nuclear Risk.
 - (i) 'Nuclear Risk', as defined as being from ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or component thereof.
 - (ii) 'Terrorism' defined as any act of any person or organization involving, causing or threatening harm or putting the public or any section of the public in fear if it is likely that the purpose is of a political, religious, ideological (of an intellectual or rational nature) or similar nature.
12. **Damage** to the interior or contents of the **Rental Vehicle** or loss of the **Rental Vehicle** contents.
13. **Damage** caused by wear and tear or the carriage of animals.
14. The **Rental Vehicle** is being driven by persons who are not named on the **Rental Agreement**.

15. The market value of the **Rental Vehicle** exceeds £120,000 at the start of the **Rental Agreement**, or the **Rental Vehicle** is more than 10 years old.
16. The **Rental Vehicle** is a motor home, van, camper van, trailer or caravan, **Commercial Vehicle** or truck, motorcycle, moped, motorbike, vehicle for which the main use is intended to be off-road, or a vehicle with more than 9 seats.
17. **Damage** is the result of driving off-road, or on an unmade road, or a road which is not designated as a public thoroughfare.
18. **You** have been specifically alerted to the risk of possible **Damage** to the **Rental Vehicle**, (for example, warned of high water or the presence of animals that may cause **Damage**).
19. Any additional costs charged by a **Car Rental Company** or **Agency** or **Car Club Company** or **Agency** which result from **Your** failure to report **Damage** to them within the time period specified on **Your Rental Agreement**.

Your Cover

Part A – Annual Europe

Your Certificate will show the cover **You** have selected and paid for under this part of the **Policy**. **We** agree to provide the insurance described and subject to the terms, conditions, exclusions and limitations as described below and on pages 20 – 23 of the **Policy**. To make sure **You** get the most from the cover, please take the time to read the details carefully.

The Cover	What We will pay You
A. Damage	<p>If You are responsible for Damage to the windows, tyres and wheels, headlights, the undercarriage or the roof of the Rental Vehicle, We will repay You the amount of any charges or repair costs that You have to pay under the terms of the Rental Agreement.</p> <p>The Excess charged by the Car Rental Company for Damage to other parts of the Rental Vehicle.</p> <p>Up to the limits shown below and detailed in Your Policy to a maximum total of £6,500 during any one Period of Insurance.</p>
B. Car Rental Key Cover	<p>Costs incurred, for Damage to or loss of the Membership Card/Key for a Rental Vehicle – including replacement locks and locksmith charges, up to a maximum of £500 per claim and £2,000 in any one Period of Insurance.</p>
C. Mis-fueling Cover	<p>Costs incurred for cleaning out the engine and fuel system and any towing costs where You have put the wrong type of fuel in Your Rental Vehicle, up to a maximum of £500 per claim and £2,000 in any one Period of Insurance.</p>
D. Reparation	<p>A sum of £25 per day, if the Rental Agreement is cancelled or cut short on the written advice of a medically qualified doctor. Up to a maximum of £300 for any one Period of Insurance subject to:</p> <ul style="list-style-type: none"> (i) The Insured Driver must be confined to a bed in a hospital, hotel or private accommodation during the time that the Rental Vehicle was booked and paid for. (ii) The Rental Agreement must be for at least a minimum of 7 days.
E. Drop Off Charges	<p>Additional costs that You incur where the Insured Driver as named on the Rental Agreement is unable to return the Rental Vehicle to the Car Rental Company or Agency following an Accident or illness for which hospitalisation takes place.</p> <p>The maximum amount We will pay is up to but not exceeding £300 per claim.</p>

The Cover	What We will pay You
F. Unintentional Lock-Out	<p>Costs incurred to open the Rental Vehicle, without causing any further Damage up to a maximum of £60 per claim subject to:</p> <p>The Car Rental Company or Agency approving both the locksmith and the course of action prior to a locksmith being called out.</p>
G. Road Rage	<p>If You suffer a physical assault by another person as a direct result of an Accident involving Your Rental Vehicle which results in a physical injury.</p> <p>We will pay You or Your legal representatives up to £1,000 for any one Incident, or any one Period of Insurance.</p> <p>We will not pay You where the physical assault:</p> <ul style="list-style-type: none"> ■ is caused by a relative or a person known to You; ■ results in a physical injury which is not supported by medical evidence; ■ is not reported to the police within 48 hours of the Incident; ■ is contributed to by, anything said or done by You or any passenger in Your Rental Vehicle, other than the Incident itself; ■ where the Incident occurs outside of the Territorial Limits detailed on pages 18 – 19 and covered by this insurance.
H. Car Jacking	<p>If You suffer a physical assault by another person as a result of Your Rental Vehicle being subject to a theft or attempted theft which results in a physical injury.</p> <p>We will pay You or Your legal representatives up to £1,000 for any one Incident, or any one Period of Insurance.</p> <p>We will not pay You where the physical assault:</p> <ul style="list-style-type: none"> ■ is caused by a relative or a person known to You; ■ results in a physical injury which is not supported by medical evidence; ■ is not reported to the police within 48 hours of the Incident; ■ is contributed to by, anything said or done by You or any passenger in Your Rental Vehicle, other than the Incident itself. ■ where the Incident occurs outside of the Territorial Limits detailed on pages 18 – 19 and covered by this insurance.

The Cover	What We will pay You
I. Courtesy Car	<p>When You are provided with a Courtesy Car, when Your own car is being serviced or repaired for Damage, We, will pay You the costs of repairs or Excess relating to the Courtesy Car for which You are responsible, up to £6,500 for any one Incident and no more than £6,500 in any one Period of Insurance.</p> <p>The maximum number of days for each loan period must not exceed 60 continuous days.</p>
J. Flat Battery	<p>Costs incurred, as a result of a flat battery in Your Rental Vehicle, up to a maximum of £250 per claim and £1,000 in any one Period of Insurance.</p> <p>We will not pay for any claim where You have not acted on the instruction of Your Car Rental Company's recovery service.</p>
K. Out of Hours Collection Charges	<p>Costs incurred for collection of the Rental Vehicle outside of the standard hours, due to an unscheduled flight delay. We will pay You up to a maximum of £50 per claim.</p>
L. Baggage Cover	<p>Loss or Damage to Baggage and/or Personal Effects as a result of theft or attempted theft, We, will pay You a maximum of £300 for any one claim, with a single item limit of £150. Subject to:</p> <ul style="list-style-type: none"> (i) You have been required to pay an Excess or repair costs under the Rental Agreement. (ii) Where no proof of purchase receipt or pre loss valuation is provided the maximum We will pay is £75 for any single item with a maximum of £200 for all such items. (iii) Baggage Cover, We, will not pay for any claim resulting from: <ul style="list-style-type: none"> (a) Theft or Damage of Cash or Valuables. (b) Wear, tear and depreciation of Baggage and/or Personal Effects. (c) Not reported to an appropriate police authority within 48 hours of discovery and an official police report obtained. (d) Theft or Damage of Baggage and/or Personal Effects from Your Rental Vehicle unless taken from a locked boot or glove box.

Policy Limit

We will pay You up to the amount of the **Excess** under a **Rental Agreement** up to a maximum of £6,500 during any one **Period of Insurance**. You can claim more than once but We will only pay You the limits outlined in each sub-section of **Your Policy** up to a total maximum of £6,500.

Where payment has been made in local currency any limits specified in this **Policy** will be applied based on the exchange rate that applied at the time of the purchase of **Your Policy**. At any point during the **Period of Insurance**, We will only cover one **Rental Agreement**. **Rental Agreements** may not overlap under any circumstances unless agreed and accepted by Us.

Additional Covers

The additional covers below only apply if noted on **Your Certificate** as operative and are subject to the terms, conditions, exclusions and limitations as described below and on pages 20 – 23 of the **Policy**. To make sure You get the most from the cover, please take the time to read the details carefully.

Part B – Annual Worldwide

Provided You have selected and paid for Part B, this will be clearly shown on **Your Certificate**. You will be covered when You use the **Rental Vehicle** within the **Territorial Limits** of the UK and Europe and additionally:

Worldwide: Anywhere in the World excluding any **Trip** in, to, or through Cuba, Iran, North Korea, Region of Crimea, Sudan and Syria.

NB: Where You have selected Part D (Worldwide Plus – Collision Damage Waiver/Supplemental Liability Insurance) of this **Policy** and it is shown on the **Certificate**, **Worldwide** cover will automatically apply.

Part C – Joint Extension

Provided You have selected and paid for Part C and it is clearly shown on **Your Certificate**, the **Policy** extends to cover two **Insured Persons**, who must be **Family Members**, travelling together or separately.

Both **Insured Persons** may hire a vehicle simultaneously in which event, two **Rental Agreements** will be covered.

We will cover You up to the amount of the **Excess** under a **Rental Agreement** up to a maximum of £6,500 during the **Period of Insurance**, per person named on the **Certificate**.

NB: This extension is available under this **Policy** for both Annual Europe (Part A) and Annual Worldwide (Part B) cover.

Part D – Worldwide Plus CDW/SLI

What is Collision Damage Waiver and Supplemental Liability Insurance?

Some **Car Rental Companies**, usually but not exclusively in the USA, Canada, Caribbean, Mexico, South and Central America, do not include insurance (often known as Collision Damage Waiver (CDW) or Loss Damage Waiver (LDW)) in the **Rental Agreement**. Where this cover is not provided by the **Car Rental Company** this **Policy** will provide cover for up to US \$125,000 for **Damage** to the **Rental Vehicle**. This cover is provided **Worldwide**.

Some car **Rental Agreements** in the USA, Canada, the Caribbean, Mexico, South and Central America only offer limited or no third party liability Insurance. **Our** Supplemental Liability Insurance (SLI) provides cover for the amount **You** become liable for up to US \$1,000,000 for third party **Bodily Injury** and **Damage** to third party property.

For Supplemental Liability Insurance (SLI) and Motorist Compensation, cover is provided in the USA, Canada, the Caribbean, Mexico, South and Central America only.

The Cover	What We will pay You
1. Collision Damage Waiver (CDW)	<p>We will cover You for losses as a result of Damage to the Rental Vehicle up to:</p> <ul style="list-style-type: none"> ■ US \$125,000; ■ the value of the Rental Vehicle; or ■ the value of claim; <p>whichever is the lesser.</p> <p>We will also pay legal costs incurred with Our written consent in the defence of any claim which may be the subject of indemnity under this Policy, subject to the £6,500 Policy Limit as shown in Part A.</p>
2. Supplemental Liability Insurance (SLI)	<p>We will cover You against all sums which You shall become legally liable to pay as damages and claimants' costs in respect of Bodily Injury and Damage to property arising out of an Accident resulting from the use of a Rental Vehicle during the Period of Insurance for a Trip in or through the USA or Canada as well as, the Caribbean, Mexico, South and Central America.</p> <p>The Indemnity provided by this cover shall apply only in excess of amounts recoverable under any other applicable insurance, and the maximum We will pay in respect of all claims arising from any one Accident shall be the difference between the amount recoverable under any other insurance and US \$1,000,000 (or equivalent in local currency).</p>
Rentals in the United States	<p>In the event that the law of a US state deems this Policy to provide primary liability coverage, We, will indemnify You in the terms of this Policy for that primary liability coverage up to a maximum of US \$250,000. In the absence of any other applicable insurance, this Policy applies to a maximum of US \$250,000.</p>

The Cover	What We will pay You
Cover provided by Car Rental Company or Agency	Where liability insurance coverage is provided by the agreement between You and the Car Rental Company or Agency , the amount of such liability coverage may be adequate and Supplemental Liability coverage provided by this Policy may not be required.
Motorist Compensation	<p>(a) Un-Insured Motorist Compensation We will pay You compensation of up to US \$100,000 if You are injured in a road traffic Accident by an un-insured motorist or one whose insurance is repudiated by their insurance company.</p> <p>(b) Under-Insured Motorist Compensation We will pay You the balance of compensation awarded to You up to US \$100,000 following injury in a road traffic Accident by any motorists whose insurance is inadequate to meet the awards made.</p> <p>(c) Hit and Run Motorist Compensation We will pay You up to US \$100,000 in respect of any award for injury or Damage to Your property caused by an unidentified or untraceable motorist.</p>

Optional Covers

Parts E – Primary Motor Insurance and F – Lifestyle Excess

The optional covers below only apply if clearly noted on **Your Certificate** as operative and are subject to, the exclusions and additional terms, noted below.

Both Parts E and F only apply if:

- the **Incident** that gave rise to the claim under **Your Main Insurance Policy** or **Your Motor Insurance Policy** happened during the period of cover;
- the claim under **Your Main Insurance Policy** or **Your Motor Insurance Policy** was successful and was for more than the amount of the **Lifestyle Excess** or **Primary Motor Excess**;
- **You** are a permanent resident of the United Kingdom, including the Channel Islands and the Isle of Man;
- **You** are named as the **Policyholder** under the **Main Insurance Policy** or **Motor Insurance Policy**.

Part E – Primary Motor Excess

This **Primary Motor Excess** cover applies only to **Your** private motor vehicle whilst being used for social, domestic and pleasure purposes, commuting to and from **Your** normal place of work, or class one business use (using **Your** car to drive to work and to other work sites). If **You** make a claim under **Your Motor Insurance Policy**, **We** will pay **You** the amount of any **Primary Motor Excess** that **You** had to pay.

Important Limitations

We will not repay any **Primary Motor Excess** **You** have paid under a motor insurance policy if the claim under that policy was only for glass repair or replacement.

NB: This optional cover will not include **Commercial Vehicles**, light **Commercial Vehicles** used for business, vehicles with more than 9 seats or invalid carriages.

Part F – Lifestyle Excess

This **Lifestyle Excess** cover applies for **Your** own home, **Your** pet or a travel insurance policy. **Lifestyle Excess** cover applies only to **Your** own personal insurances. It will not include any commercial insurances of any nature.

If **You** make a claim under **Your Main Insurance Policy** **We** will repay **You** the amount of any **Lifestyle Excess** that **You** had to pay.

You can claim under **Lifestyle Excess** more than once during the **Period of Insurance**, but in total **We** will only pay **You** up to the maximum limit shown in the insurance **Certificate**.

Exclusions relating to Parts E (Primary Motor Excess) and F (Lifestyle Excess) Only

We will not pay You for the following:

1. Any **Incident** that gave rise to the claim under **Your Main Insurance Policy** or **Motor Insurance Policy** and happened before the start date of cover, as stated on **Your Certificate**.
2. You were aware at the start date of cover that You were going to make a claim under **Your Main Insurance Policy** or **Your Motor Insurance Policy**.
3. Your claim under **Your Main Insurance Policy** or **Motor Insurance Policy** was not successful or was for less than the amount of the **Lifestyle Excess** or **Primary Motor Excess**.
4. Any amount contributed by You or deducted from the settlement of Your claim is not clearly stated in **Your Main Insurance Policy** or **Motor Insurance Policy** as being the **Lifestyle** or **Primary Motor Policy Excess**.
5. Where the **Primary Motor Excess** You paid was under a **Motor Insurance Policy** and the motor vehicle was used for:
 - (i) hire and reward;
 - (ii) any competition, trial, performance test, race or trial of speed, including off-road events, whether between motor vehicles or otherwise, and irrespective of whether this takes place on any circuit or track, formed or otherwise, and regardless of any statutory authorisation of any such event;
 - (iii) any business use other than "Class One Business Use" as normally defined by motor insurers;
 - (iv) any purpose in connection with the motor trade.

How to make a Claim

To make a claim under any section of the **Policy You** must contact **Us** on the details below:

By post: **Insurance4CarHire Claims, The AIG Building, 2-8 Altyre Road, Croydon CR9 2LG, UK**

Phone: **+44 (0) 1242 538 475**

E-mail: **excessclaims@insurance4carhire.com**

Please note

All claims must be notified as soon as it is reasonably practical after the event which causes **You** to submit a claim.

Late notification of a claim may affect **Our** acceptance of a claim or result in the amount **We** pay being reduced.

In the event of a legal liability claim, **You** must not settle, reject, negotiate or agree to pay any claim without **Our** written permission.

You can report **Your** claim and upload the list of supporting documents by visiting **Your** existing customer area at **www.insurance4carhire.com**, simply log on using **Your** email address and unique PIN number, which **We** sent to **You** when **You** took out this **Policy**.

You can find **Our** claim form and the list of documents required to support **Your** claim on **Our** website at **www.insurance4carhire.com/car-hire-excess-insurance-claims**. Alternatively, **Our** Insurance4CarHire claims team is open Monday to Friday between 9.15am and 5pm, excluding bank holidays. A claim form can be sent to **You** as soon as **You** tell **Us** about **Your** claim.

We will ask **You** to complete a claim form and to provide at **Your** own expense all reasonable evidence required by **Us** to support a claim. If the information supplied is insufficient, **We** will identify the further information which is required and ask **You** to provide **Us** with it. If **We** do not receive the information **We** need, **We** may reject the claim.

Relevant information is likely to include, but not limited to:

1. A copy of the car **Rental Agreement**;
2. A copy of the **Damage** receipt (if separate from the car **Rental Agreement**);
3. If the **Incident** by law requires the attendance of the police, **We** will require a copy of the police report;
4. **Your** copy of the **Damage** report from the **Rental Company, Car Club or Car Rental Agency**;
5. Invoices, receipts or other documents confirming the amount **You** have paid in respect of the loss or **Damage** for which the **Rental Company** holds **You** responsible;
6. A copy of **Your** credit card statement or other proof of payment showing payment of the damages claimed;
7. For legal liability claims, all correspondence **You** may receive from the third party in addition to the documents listed in 1-6 above if applicable;
8. Photographs of vehicle **Damage**, the site of any **Accidents** or thefts and any other photographic evidence which **You** think might be helpful in assessing **Your** claim.

To help **Us** prevent fraudulent claims, **We** store **Your** personal details on computer and **We** may transfer them to a centralised system. **We** keep this information in line with the conditions of all applicable Data Protection legislation, including (without limitation and to the extent applicable) the European General Data Protection Regulation or GDPR. Full details are provided on pages 12 – 13 of this **Policy** Wording 'Data Protection'.

This insurance is underwritten by American International Group UK Limited (the Insurer). American International Group UK Limited is registered in England under number 10737370. American International Group UK Limited's registered office is The AIG Building, 58 Fenchurch Street, London EC3R 4AB, United Kingdom. American International Group UK Limited is a member of the Association of British Insurers.

American International Group UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN 781109). This can be checked by visiting the Financial Services Register (register.fca.org.uk).

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