

## Car Rental Excess Insurance Policy Summary

Some important facts about your insurance are summarised below. This summary does not form part of the contract and does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides. A copy of the full policy document is available on request if it is not provided to you with this summary.

**Insurers:** This insurance policy is underwritten by AWP P&C SA. Their details can be checked on the Financial Services Register at [www.fca.gov.uk](http://www.fca.gov.uk).

Virtual Insurance Products Limited trading as Jackson Lee Underwriting is authorised and regulated by the Financial Conduct Authority (firm reference number 307038). Their details can be checked on the Financial Services Register at [www.fca.gov.uk](http://www.fca.gov.uk).

### DEMANDS AND NEEDS STATEMENT

This insurance is designed for any person eligible to purchase this policy renting a car with a licensed rental agency and where **you** have a financial liability under the terms and conditions of the car rental agreement.

### WHAT IS COVERED?

**MAIN FEATURES AND BENEFITS** (see page 3 of your policy):

SECTION	SECTION OF COVER (Cover Provided)	Cars	Excess
1	<b>Excess Reimbursement</b>		N/A
	<i>Europe</i>	£5,000 per claim and in the aggregate	
	<i>Worldwide</i>	£50,000 per claim and in the aggregate	
	<i>Incl Towing Costs following an <b>accident</b></i>	£500 per agreement	
2	<b>Personal Accident</b>		N/A
	<i>Death</i>	£10,000	
	<i>Permanent Total Disablement</i>	£10,000	
	<i>Loss of Limb(s) / Loss of Sight</i>	£10,000	
3	<b>Baggage Cover</b>		£50
	<i>Overall Limit</i>	£300	
	<i>Limit per item, pair or set</i>	£75	
4	<b>Key Cover</b>		N/A
	<i>Limit per claim</i>	£500	
	<i>Limit per <b>period of insurance</b></i>	£500	
5	<b>Curtailment Of Rental</b>	£30 per day / £300 per agreement	N/A
6	<b>Drop Off Charges</b>	£300	N/A
7	<b>Mis-Fuelling</b>	£500	N/A
8	<b>Road Rage Cover</b>	£1,000	N/A
9	<b>Car Jacking Cover</b>	£1,000	N/A
10	<b>Annual Policy - Extended Any One Rental*</b>	Available for Additional Premium	N/A

### WHO IS ELIGIBLE TO PURCHASE THIS INSURANCE?

Any person:

- aged between 21 and 84 years inclusive, and
- holding a full and valid, internationally recognised driving licence, and
- eligible to rent and drive the rental vehicle and able to adhere to the terms of the car rental agreement, and
- whose usual place of residency is in the United Kingdom at the time of purchase of the policy

This **policy** is not valid if **you** are unable to meet all the eligibility criteria noted above.

# Car Rental Excess Insurance Policy Summary

## TYPES OF POLICY AVAILABLE AND POLICY DURATIONS

Policies are available for individual Car Rental Agreements. A policy provides cover for the duration of the Car Rental Agreement, not exceeding 180 days in total for Daily Policies and 31 days for Annual Policies UNLESS appropriate additional premium has been paid.

## TERRITORIAL LIMITS

If you choose **European cover** you will be covered to a rent a car in the following areas:

The continent of Europe west of the Ural Mountains, Madeira, Canary Islands, Iceland, the Azores, Mediterranean Islands and Non-European countries bordering the Mediterranean (except Algeria, Israel, Lebanon and Libya), and includes rentals in your usual country of residence.

If you choose **Worldwide cover** you will be covered to a rent a car in the following areas:

The USA, Canada and the Caribbean and rentals in your usual country of residence. However the following areas are excluded Afghanistan, Belarus, Cuba, Congo, Iran, Iraq, Ivory Coast, Liberia, North Korea, Burma, Sudan and Zimbabwe.

## THE MAIN GENERAL EXCLUSIONS IN YOUR POLICY (see page 5 of your policy for further details)

- Any claim where the **insured person** was driving under the influence of alcohol or drugs
- Claims arising where the **rental vehicle** was used in, or training for, racing competitions, trials, rallies or speed testing.
- Wear and tear, mechanical breakdown, gradual deterioration or insect or vermin, inherent vice or damage.
- Driving by persons who are not named on the car rental agreement and where the lead named person is not an insured person.
- The rental of a motor home, trailer, caravan, van, truck, non-passenger carrying vehicle, vehicle that carries more than 9 people including the driver, motorcycle, moped, motorbike or off-road vehicle.
- Losses occurring whilst driving on safaris or adventure trails.
- Reimbursement is only provided for any excess for which you are liable under the terms of the car rental agreement and not for the full value of the rental vehicle itself

## THE MAIN EXCLUSIONS IN YOUR POLICY RELATING TO THE EXCESS REIMBURSEMENT (see page 7 of your policy for further details)

- Any claim where **you** have not met the terms of **your car rental agreement**.
- Any claim in respect of the **excess** if the **car rental company** hold a third party responsible for the damage to the **rental vehicle** and as a result have reimbursed the **excess** amount to **you**.
- Any claim for towing costs or loss of use of the **rental vehicle** which are not as a result of any physical loss or damage to the **rental vehicle** for which **you** are responsible under the terms of the **car rental agreement**.

## SPECIAL CONDITIONS IN YOUR POLICY RELATING TO PERSONAL ACCIDENT (see page 7 & 8 of your policy for further details)

The **accident** giving rise to the loss under this section of cover must be sustained as a result of:

- **you occupying** any **rental vehicle**, or
- **you** being struck by any motor vehicle during the duration of the **car rental agreement**;
- a loss occurring within 180 days of the date of the **accident**.

## THE MAIN EXCLUSIONS IN YOUR POLICY RELATING TO BAGGAGE COVER (see page 8 of your policy for further details)

- Claims arising for theft of cash or **valuables**;
- Claims arising for theft which are not reported to any appropriate police authority within 24 hours of discovery and an official written report obtained;
- Claims from an unattended **rental vehicle** between the hours of 8pm and 8am local time;
- Claims arising from theft of **personal possessions** from **your rental vehicle** unless taken from a locked boot, glove box or locked and secured roof box and there is evidence of forced entry which is confirmed by a police report;
- Wear, tear and depreciation of the article(s) (see page 8 of your policy for further details on deductions for depreciation).

## THE MAIN EXCLUSIONS IN YOUR POLICY RELATING TO DROP OFF CHARGES (see page 9 of your policy for further details)

- Any claim if **your car rental agreement** is a one way rental.

# Car Rental Excess Insurance Policy Summary

## THE MAIN EXCLUSIONS IN YOUR POLICY RELATING TO MIS-FUELING (see page 9 of your policy for further details)

- Any claims for the cost of repair or replacement of any mechanical part or damage to the engine arising from the use of the incorrect fuel.

## THE MAIN EXCLUSIONS IN YOUR POLICY RELATING TO ROAD RAGE AND CAR JACKING (see page 9 & 10 of your policy for further details)

- Any claim where the physical assault is caused by a relative or a person known to **you**.
- Any claim for **bodily injury** which is not supported by medical evidence.
- Any claim if the incident is not reported to the Police within 24 hours of it taking place and a written report obtained.
- Any claim if **you** or one of **your** passengers contributed either vocally or physically to the incident, other than the initial **accident**.

## HOW TO MAKE A CLAIM (see page 4 of your policy for further details)

To claim please phone **020 8603 9652** and ask for a claim form or write to: Allianz Global Assistance, Vehicle Hire Excess / Deposit Reimbursement Protection Insurance Claims Department, PO Box 1900, Croydon CR90 9BA. Email [travel.claims@allianz-assistance.co.uk](mailto:travel.claims@allianz-assistance.co.uk)

## COMPENSATION SCHEME

**We** are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if **We** cannot meet **Our** obligations. This depends on the type of business and circumstances of the claim. Most insurance contracts are covered for 90% of the claim.

Further information is available from the Financial Conduct Authority or the FSCS. The latter can be visited on the web at [www.fscs.org.uk](http://www.fscs.org.uk) or by contacting the FSCS on 020 7892 7300.

## DATA PROTECTION

Please note that any information provided to **us** will be processed by **us** and our agents and Virtual Insurance Products Limited in compliance with the provisions of the Data Protection Act 1998 as amended, for the purpose of providing insurance and handling claims, if any, which may necessitate such information being provided to third parties.

## DATA PROTECTION & PRIVACY STATEMENTS

**We** may store, use and process **your** personal information in order to administer **your** policy and provide **you** with **our** services; identify other products and services that might be suitable for **you**; renew **your** policy with **us** and keep **our** records about **you** up to date. **we** may also use the information to prevent and detect fraud and/or money laundering or similar activity. **we** will use **your** information to manage **your** insurance policy, including underwriting and claims handling. This may include disclosing it to other insurers, administrators, third party underwriters and reinsurers.

Under the Data Protection Act 1998 **you** are entitled to a copy of the information **we** hold about **you** on request, upon payment of the relevant fee. Please let **us** know if **you** think any information **we** hold about **you** is inaccurate so that **we** can correct it. The information **we** hold about **you** is confidential. **We** will only ever disclose it to another party with **your** consent, for the purposes of contacting **you** about other products or services, if the law requires **us** to disclose it and/or to **our** agents providing services to **you**.

**We** may monitor and record phone calls to help maintain **our** quality standards and for security purposes.

## COMPLAINTS PROCEDURE

**We** aim to provide **you** with a first class policy and service. However, there may be times when **you** feel **we** have not done so. If this is the case, please tell **us** about it so that **we** can do **our** best to solve the problem. If **you** make a complaint your legal rights will not be affected.

In the first instance, please:

Write to: Customer Support, Allianz Global Assistance, 102 George Street, Croydon, CR9 6HD Telephone: 020 8603 9853  
Email: [customersupport@allianz-assistance.co.uk](mailto:customersupport@allianz-assistance.co.uk)

Please supply **us** with your name, address, policy number and claim number where applicable and enclose copies of relevant correspondence as this will help **us** to deal with **your** complaint, in the shortest possible time.

If **you** are not satisfied with our final response **you** can refer the matter to the UK Financial Ombudsman Service for independent arbitration.