

CAR HIRE EXCESS INSURANCE

Insurance Product Information Document

This policy is underwritten by Inter Partner Assistance S.A. UK Branch, with a registered office at 106-118 Station Road, Redhill, RH1 1PR. Inter Partner Assistance S.A. UK Branch is a Branch of Inter Partner Assistance S.A. (Financial Conduct Authority registration number 202664), which is a Belgian firm authorised by the National Bank of Belgium under number 0487. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

Company: Inter Partner Assistance SA

Product: Coverwise Car Hire Excess Cover

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete contractual information about the product is provided in your policy wording.

What is this type of insurance?

Car Hire Excess is insurance that protects the amount you will be liable to pay under a vehicle hire agreement in the event of an incident causing damage to or loss of the rented vehicle during the period of hire and incidental loss as specified in the policy wording.



What is Insured?

What you will be reimbursed for:

- ✓ The excess amount which the vehicle rental company will retain, under your vehicle rental agreement, at the end of the rental period if any damage to or theft of your vehicle has occurred during the rental period, up to £7,000 subject to the following limits:
- ✓ Damage to the roof of the vehicle up to £500
- ✓ Damage to windows, windscreen or glass in sunroof up to £650
- ✓ Damage to undercarriage up to £400
- ✓ Tyres - £80 for replacement £40 for repair/flat
- ✓ Administration Charges up to £100
- ✓ Loss of or damage to personal possessions up to £250 and single article limit £125
- ✓ Misfuelling up to £250
- ✓ Roadside and Towing up to £250
- ✓ Loss of or damage to hire vehicle keys up to £250



What is not Insured?

- ✗ Use of the vehicle outside the terms of your rental agreement.
- ✗ Damage to the interior of the rental vehicle.
- ✗ Mechanical failure of and/or repairs to the rental vehicle.
- ✗ Claims resulting from general wear and tear.
- ✗ Items that were defective at the time of the start of the rental period.
- ✗ Damage or loss occurring when the vehicle is driven off a public highway.
- ✗ Failure to comply with any law or equivalent requirements in the jurisdiction in respect of which the hire vehicle rental agreement has been made.
- ✗ Any claim resulting from foreign matter entering the fuel system except for diesel or petroleum.



Are there any restrictions on cover?

- ! The maximum amount that can be claimed in relation to any one Incident is £7,000.
- ! You can only claim if the vehicle you are renting has no more than 9 seats.
- ! A single car hire period must not exceed 31 days. Where you have purchased an annual policy, the total duration for all car hire periods must not exceed 180 days.
- ! You must be aged between 18 and 75 years of age on the start date of this policy.
- ! You must hold a valid driving licence or international driving permit, recognised by the country in which you drive the hire vehicle.
- ! You must be a named driver on the vehicle rental agreement.
- ! You must reside permanently within the United Kingdom.



Where am I covered?

Worldwide except Afghanistan, Belarus, Cuba, Congo, Iran, Iraq, Ivory Coast, Liberia, Myanmar (Burma), North Korea, Sudan and Zimbabwe.



What are my obligations?

- You must be the person shown as a named driver on the rental agreement for the hire vehicle to make a claim.
- You must, as driver of the vehicle, present a copy of your driving licence when you make a claim.
- You must provide receipts for any reimbursement-based claims.
- You must notify us of your claim within 6 months of the incident which gave rise to it.



When and how do I pay?

The premium is due immediately on issue of the insurance and upon renewal of the contract. The premium can be paid by debit or credit card.



When does the cover start and end?

- Cover is applicable to your car hire period, starting from the time you take possession of your hire vehicle, until the time of its redelivery to the vehicle rental firm, subject to a maximum duration of 31 days.
- You accept that we will not extend the period of cover beyond the term of the original rental agreement.



How do I cancel the contract?

If you find that the cover provided under this policy does not meet your needs, you can cancel your policy up to 24 hours prior to your policy start date. To cancel your policy you can call us on 01903 931 057, or email us at carhire@coverwise.co.uk.