



V1 01/22

Your Coverwise

CAR HIRE EXCESS

Policy

Sales
01903 931057

Claims/Assistance
01737 334262

Benefit Table

COVER

MAXIMUM POLICY LIMIT £7,000

EXCESS OR DEPOSIT REIMBURSEMENT	
Excess or deposit charged by car hire company (should an incident occur whilst the vehicle is in your possession) subject to the following limits:	£7,000
Damage to the roof of the vehicle	£500
Damage to the windows, windscreen or glass in sunroof	£650
Damage to the undercarriage	£400
Tyre replacement (per tyre)	£80
Tyre repair (per tyre)	£40
ADMINISTRATION CHARGES	£100
PERSONAL POSSESSIONS	£250 per claim
Single article limit	£125
VEHICLE HIRE KEY COVER	Up to a maximum of £250 per claim
MISFUELLING	Up to a maximum value of £250 per claim
ROADSIDE AND TOWING	Up to a maximum value of £250 per claim

Important limit applicable to your policy

The maximum amount that can be claimed in relation to any one **Incident** is £7,000.

Please note

This document sets out the terms and conditions of **your** cover and it is important that **you** read it carefully. It explains what is covered and what is not covered.

There are exclusions and conditions that **you** must follow for the policy to work.

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Status Disclosure

This policy is administered by Coverwise, First Floor, Grand Ocean Plaza, Ocean Village, GX11 1AA Gibraltar 103717.

This policy is provided on behalf of Coverwise, which is authorised and regulated by the Financial Conduct Authority. Its registered office is at First Floor, Grand Ocean Plaza, Ocean Village, GX11 1AA Gibraltar. It is registered in Gibraltar no:103717

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.

You can check this on the Financial Conduct Authority's Register by visiting the website www.fca.org.uk/register

AXA Assistance (UK) Limited provides the services described in this policy.

Your policy is subject to English Law and **you** and **we** agree to submit to the non-exclusive jurisdiction of the English Courts if there is an unresolved dispute between **us**.

| Important Information

This document sets out the terms and conditions of **your** cover and it is important that **you** read it carefully. The level of cover **you** hold is shown in the accompanying **policy schedule**.

If **we** make any changes to **your** policy cover limit, these will be confirmed to **you** separately in writing.

There are also general exclusions that apply to all sections of the cover, and there are general conditions that **you** must follow for the policy to cover **your** claim.

Introduction

Eligibility

To be eligible for cover under these benefits, the following criteria must be met:

- **You** must be aged between 18 and 75 years of age on the start date of this policy.
- The **hire vehicle** must have no more than 9 seats, including non-commercial vans.
- The **car hire period** must not be longer than 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 the person shown as a named driver on the **rental agreement** for the **hire vehicle**.
- **You** must hold a valid driving licence or international driving permit, recognised by the country in which **you** drive the **hire vehicle**.
- **You** must reside permanently within the UK.

Area of cover

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

Insurer

Inter Partner Assistance SA, directly and through its branches (including any AXA group companies IPA appoint), will provide and administer the Benefits and Services available under this policy. Inter Partner Assistance SA an insurance company regulated and authorised by the NBB, under number 0487, with registered office at Louizalaan 166, 1050 Brussels, and Company number 0415.591.055. Inter Partner Assistance SA is authorised by the Belgian National Bank and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of **our** regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from **us** on request.

Demands and needs

This policy meets the demands and needs of a person seeking to protect the amount they are liable to pay under their car hire agreement in the event of an **incident** affecting the **hire vehicle** during the **car hire period** and other loss incidental to the vehicle hire where the eligibility criteria are met.

What makes up this policy?

This policy along with **your policy schedule**, form **your** insurance contract between **you** and the **insurer**.

How your policy works

Your policy and **policy schedule** is a contract between **you** and the **insurer**. **We** will pay for any claim **you** make which is covered by this policy and happens during the **period of cover**. Unless specifically mentioned, the benefits and exclusions within each section apply to each person insured. Certain words have a special meaning as shown under the definitions.. These words have been highlighted by the use of bold print throughout the policy document.

Jurisdiction and applicable law

Unless agreed otherwise, English law will be applied and all communications and documentation in relation to this policy will be in English. In the event of a dispute concerning this policy the English courts shall have exclusive jurisdiction.

Definitions

Wherever the following words and phrases appear in bold in this document, they will always have the following meanings:

Car hire period

The dates for which **you** have arranged to hire the **hire vehicle**, as confirmed on **your rental agreement**.

Excess

The amount **you** must pay towards any **incident** which is not covered under the Collision Damage Waiver clause in **your rental agreement**.

Hire vehicle

The vehicle owned by a licensed **rental company** or agency, which **you** have agreed to hire from them according to the terms of **your rental agreement**.

Incident

An unexpected event resulting in damage to the **hire vehicle** caused by fire, vandalism, accident or theft occurring during **your car hire period**, for which **you** are liable under the **rental agreement**.

Insurer

Inter Partner Assistance SA.

Pair or set

A number of items of **personal possessions** that belong together or can be used together.

Period of cover

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. Where **you** have purchased an annual policy, the total duration for all **car hire periods** must not exceed 180 days.

Personal money

Cash, pre-paid cards, cheques, postal and money orders, current postage stamps, traveller's cheques, coupons or vouchers which have a monetary value, admission tickets and travel tickets.

Personal possession(s)

Each of **your** suitcases, trunks and similar containers (including their contents) and articles worn or carried by **you** (including **your valuables** and passport) in **your hire vehicle**.

Policyholder(s)

Means each person shown on the **policy schedule**.

Policy schedule

Means the document that contains the name of the insured person(s) and gives details of the cover provided by this policy. This document is issued to **you** on confirmation of purchase along with **your** policy wording.

Public highway

A main road or thoroughfare, such as a street, boulevard, or parkway, available to the public for use for travel or transportation.

Rental agreement

The contract of hire between **you** and the **rental company**.

Rental company

A company or agency which is fully licensed with the regulatory authority of the country, state or local authority where the **Hire Vehicle** is collected.

Valuables

Jewellery, watches, items made of or containing precious metals or semi/precious stones, furs, binoculars, telescopes, computer games, any kind of photographic, audio, video, computer, television, fax and phone equipment (including mobile phones), electronic games, TVs and CDs.

We/us/our

The service provider, arranged by Inter Partner Assistance SA UK Branch.

You/your

The individual named on the **rental agreement** being authorised to drive the **hire vehicle** and for whom the appropriate insurance premium has been paid for this policy.

General Conditions

The following conditions apply to the whole of **your** policy. Please read these carefully as **we** can only pay **your** claim if these conditions are met:

1. **You** take reasonable care to protect the **hire vehicle** and **your** property against accident, injury, loss and damage and act as if **you** are not insured and to minimise any potential claim.
2. **You** have a valid **rental agreement**.
3. **You** accept that **we** will not extend the **period of cover** beyond the term of the original **rental agreement**.
4. **Your** claim must be notified to **us** within 6 months of the **incident**.
5. Please provide **us** with full details of anything that may result in a claim and give **us** all the information **we** ask for. Please see the 'Claims Procedure' section for more information.
6. **You** accept that no alterations can be made to the terms and conditions of the policy by **you** and that if **we** make any alterations that these will be confirmed to **you** in writing.
7. This insurance contract is between **you** and the **insurer**. Any person or company who is not party to this policy has no right to enforce any condition of this policy.

General Exclusions

The following exclusions apply to the whole of **your** policy. **We** will not cover **you** for any claim arising from the following:

1. War, invasion, act of foreign enemy, hostilities (whether war is declared or not) civil war, civil commotion, rebellion, revolution, insurrection, military force, coup d'état, terrorism or weapons of mass destruction.
2. Any epidemic or pandemic.
3. **You** do not follow any suggestions or recommendations made by any government or other official authority including the Foreign, Commonwealth and Development Office during the **period of cover**.
4. **Your** property being held, taken, destroyed or damaged under the order of any government or customs officials.
5. Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.
6. Any currency exchange rate changes.
7. **You** acting in an illegal or malicious way.
8. Any consequential loss caused as a direct or indirect result of anything **you** are claiming for.
9. Any damage covered by **your** vehicle **rental agreement**.
10. Any damage that occurs as a result of **your** use of alcohol or drugs (other than drugs prescribed by a medical practitioner).
11. Anything arising out of misuse of the **hire vehicle**.
12. Failure to comply with any law or equivalent requirements in the jurisdiction in respect of which the **hire vehicle rental agreement** has been made.
13. Any **incidents** if the **hire vehicle** is driven off a **public highway**.
14. **Hire vehicles** not named in the **hire vehicle rental agreement**.
15. Any defect or damage which existed at the time that **you** commenced **your rental agreement**.
16. **We** will not provide cover, pay any claim or provide any benefit if doing so would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

Benefit Details

Excess Cover

What is covered

If **your hire vehicle** is involved in an **incident**, we will reimburse **you** for the **excess** up to £7,000 including fees and taxes, for any single **incident** / during any one **period of cover** in total for amounts not covered under the collision damage waiver clause of **your hire vehicle** agreement but subject to the following:

- Up to £500 for damage to the roof of the **hire vehicle**;
- Up to £650 for damage to the windscreen, windows or sunroof glass of the **hire vehicle**;
- Up to £400 for damage to the undercarriage of the **hire vehicle**;
- Up to £80 for damage to each tyre that needs replacing, or up to £40 for each tyre that needs repairing on the **hire vehicle**.

What is not covered

- Any claim where **you** have not followed the terms of **your rental agreement**;
- Damage to the **hire vehicle** interior;
- Mechanical failure of the **hire vehicle**;
- General wear and tear;
- Items showing as defective at the time the **rental agreement** commenced;
- Driving off the **public highway**;
- Commercial use.

Please refer to the General Exclusions and General Conditions sections.

Administrative Charges

What is covered

You are covered for up to £100 for administration fees charged by the **rental company** for processing **your** damage costs.

What is not covered

- Any administration fees that are not related to **you** substantiating **your** claim

Please refer to the General Exclusions and General Conditions sections.

Personal Possessions

What is covered

Up to £250 including fees and taxes, in total for **your personal possessions** damaged following attempted theft or stolen from the locked boot, covered luggage area or glove box of the **hire vehicle**, during **your car hire period**.

The maximum amount **we** will pay for a single article, **pair or set** is £125. Note: It will be **our** decision, taking **your** circumstances into account, either:

- To pay the cost of repairing **your** items;
- To replace **your** belongings with equivalent items; or
- To pay the cost of replacing **your** items.

What is not covered

You are not covered for more than £40 in total for:

- Tobacco, alcohol, fragrances and perfumes.
- Breakage of or damage to fragile articles, audio, video, computer, television, fax and phone equipment.
- Loss or damage due to the climate, wear and tear, loss in value.
- Loss or theft of, or damage to, the following:
 - Electronic games or DVDs.
 - Goods which deteriorate, bottles or cartons, and any damage caused by these items or their contents.
 - Contact or corneal lenses, unless following fire or theft.
 - Bonds, share certificates, guarantees or documents of any kind.
 - **Personal possessions** unless they are on **your** person, or they are out of sight in the locked boot or covered luggage area or glove box of the **hire vehicle**.
 - **Personal money**.

Please refer to the General Exclusions and General Conditions sections.

Car Hire Key Cover

What is covered

We will pay up to £250 including fees and taxes, in total to replace the car hire keys if these are lost, stolen, or damaged during the **car hire period**. This will also include, where necessary, the costs to replace locks or for a locksmith to break into the **hire vehicle**.

What is not covered

Please refer to the General Exclusions and General Conditions sections.

Misfuelling

What is covered

- Draining and flushing the fuel tank on site using a specialist roadside vehicle or
 - Recovery of the **hire vehicle**, the driver and up to six passengers to the nearest repairer to drain and flush the fuel tank.
 - Replenishing the fuel tank with 10 litres of the correct fuel.
 - **You** can only claim once per **period of cover**.
 - Reimbursement for costs including fees and taxes, up to a maximum value of £250 per claim.
-

What is not covered

- **You** will be responsible for paying any costs in **excess** of £250 per claim;
- Fuel, other than the 10 litres of correct fuel to replenish the fuel tank after draining and flushing out the contaminated fuel;
- Any claim resulting from foreign matter entering the fuel system except for diesel or petroleum;
- Mechanical or component damage to **your hire vehicle** whether or not caused as a result of misfuelling or the cost of hiring an alternative **hire vehicle** in the event mechanical or component damage is sustained;
- Any defect which is deemed NOT to be a direct result of misfuelling or a defect which existed before the **incident** of misfuelling;
- Any vehicle or vehicles other than the **hire vehicle**.

Please refer to the General Exclusions and General Conditions sections.

Roadside and Towing

What is covered

- If the **hire vehicle** breaks down following an **incident** which renders **you** unable to commence, continue or complete a journey as a result of **your hire vehicle** being unsafe to drive or being immobilised, **you** will need to contact the hire car company immediately and follow their instructions.
- If **you** are required to arrange or pay for the recovery of the **hire vehicle**, **we** will refund the costs **you** incur including fees, up to the policy limit (£250) for a breakdown vehicle to attend the scene, try and restore the **hire vehicle's** mobility, and if required recover the **hire vehicle** to the destination of choice.

What is not covered

- Any costs where an invoice and evidence of payment can not be supplied.
- The costs of the repairs.

Please refer to the General Exclusions and General Conditions sections.

Automatic Renewal

Applies to Annual policies only

To make sure **you** continue to be covered under the policy, **we** will aim to automatically renew **your** insurance, as long as **you** have agreed to this option. In all cases, **we** will contact **you** before **your** renewal date to tell **you** about the cost of **your** breakdown cover, including any changes to the policy that will apply from when **you** renew the policy. Automatically renewing **your** policy means **we** will keep **your** payment details securely on **our** files so that **we** can take **your** premium at **your** next renewal. Each year **we** will contact **you** beforehand to remind **you** that this is happening. If **you** do not want to renew **your** policy or want to change any of **your** details, please let **us** know at least 15 days before **your** renewal date.

How to make a claim

Visit **our** claims web site <https://www.excessclaim.co.uk/> to register **your** claim online, **you** will need to upload copies of the following documentation:

For all claims

- **Your** signed **rental agreement**, confirmation of the condition of the **hire vehicle** at the time the **rental agreement** commenced and evidence from the **rental company** that **you** are being held liable in relation to **your** claim.
- Original bills or invoices **you** are asked to pay.
- Details of any other insurance **you** may have that may cover the same loss.
- As much evidence as possible to support **your** claim.
- A copy of the driving license of the person driving the **hire vehicle** at the time of any **incident**.
- Detailed account of the circumstances surrounding the event, including photographs and video evidence (if this applies).
- Detailed account of the circumstances that led to the damage of the **hire vehicle**, including where appropriate a written police report.

Additional requirements for personal possessions and hire vehicle key claims

- Report the theft, damage or loss to the police within 24 hours of discovery and ask them for a written police report.
- If appropriate, **you** should also report the theft, damage or loss to **your** hotel / apartment manager and ask for a written report.
- Keep any damaged items as **we** may need to inspect them. If **we** make a payment, or **we** replace an item, the item will then belong to **us**.
- Obtain an estimate for repair for all damaged items.

If **you** have a query please email: carhire@coverwise.co.uk

Complaints procedure

Our promise

We make every effort to provide **you** with the highest standards of service. If on any occasion **our** service falls below the standard **you** should expect **us** to meet, the following procedure explains what **you** should do.

Complaints procedure

If **your** complaint relates to a claim on **your** policy or the policy coverage, **you** can write to the Customer Relations Manager, who will arrange an investigation on behalf of the General Manager, at:

Inter Partner Assistance SA
The Quadrangle
106-118 Station Road
Redhill
Surrey
RH1 1PRUK

Tel: 01737 334262

Email: quality.assurance@axa-assistance.co.uk

If **your** complaint relates to the sale or general administration of **your** policy, please contact 01903 931057.

Contact Details for Coverwise Sales and Service

The Operations Manager
Coverwise 4th Floor
11 Southfield House
Liverpool Gardens
Worthing
West Sussex
BN11 1RY

Tel: 01903 931057

Email: carhire@coverwise.co.uk

If **we** are unable to reach a satisfactory conclusion, **you** have the right to make an appeal to the Financial Ombudsman Service by writing to:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR
UK

Or **you** can phone 0800 023 4567; or from a mobile +44 20 7964 0500;

Or Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

These procedures do not affect **your** right to take legal action.

Financial Services Compensation Scheme (FSCS)

We are a member of the Financial Services Compensation Scheme (FSCS). The FSCS offers protection for customers of financial services firms.

You can get more information at: www.fscs.org.uk

Relevant Law

Your policy is subject to English law, and **you** and **we** agree to submit to the non-exclusive jurisdiction of the English courts.

Your policy represents the entire agreement between **you** and **us**.

Cancellation Rights

Single policies

If **you** find that the cover provided under a policy of Single cover type does not meet **your** needs, **you** can cancel **your** policy up to 24 hours prior to **your car hire period** commencing to receive a full refund of **your** premium.

Annual policies

If **you** find that the cover provided under a policy of Annual cover type does not meet **your** needs, **you** can cancel **your** policy within 14 days of receiving this document.

You will receive a full refund of **your** premium as long as:

- No **car hire period** has commenced under the protection of this policy
- **You** have not made a claim and do not intend to make a claim

To cancel **your** policy, please contact **us** by phone on 01903 931057 during **our** normal office hours of 9am to 6pm on Monday to Friday and 9am to 6pm on Saturday.

We may cancel this policy by giving **you** at least 14 days written notice and without refunding **your** premium for the following reasons:

- **You** fail to make payment of premiums
- **You** otherwise fail to comply with the terms and conditions of this policy

We may cancel this policy without giving **you** prior notice and without refunding **your** premium for the following reasons:

- **You** make or try to make a fraudulent claim under this policy
- **You** are abusive or threatening towards **our** staff
- **You** repeatedly or seriously break the terms of this policy
- The cost of providing this policy becomes prohibitive to **us** if, by law, **we** are prevented or otherwise impeded from providing it

If **your** policy is cancelled, any valid claim that **you** have lodged prior to cancellation will be completed.

We reserve the right to review and adjust the premium not less than 12 months after inception to reflect:

- a. Changes in the provision or the cost of the service;
- b. Adverse conditions beyond **our** control which impact the number and frequency of claims under this Car Hire **Excess** policy;
- c. Changes in law or regulation increasing the cost of compliance or ability to deliver the service;
- d. Increases in inflation.

We will give 30 business days' notice of any premium change.

Data Protection

Details of **you, your** insurance cover under this policy and claims will be held by **us** (acting as data controllers) for underwriting, for providing car hire excess insurance, for policy administration, claims handling, complaints handling, sanctions checking and fraud prevention purposes, subject to the provisions of applicable data protection law and in accordance with the assurances contained in **our** website privacy notice (see below).

We collect and process these details as necessary for performance of **our** contract of insurance with **you** or complying with **our** legal obligations, or otherwise in **our** legitimate interests in managing **our** business and providing **our** products and services.

These activities may include:

- a. use of sensitive information about the health or vulnerability of **you** or others involved in **your** car hire **excess** claim, in order to provide the services described in this policy,
- b. disclosure of information about **you** and **your** insurance cover to companies within the AXA group of companies, to **our** service providers and agents in order to administer and service **your** insurance cover, to provide **you** with car hire **excess** cover, for fraud prevention, to collect payments, and otherwise as required or permitted by applicable law;
- c. monitoring and/or recording of **your** telephone calls in relation to cover for the purposes of record-keeping, training and quality control.
- d. obtaining and storing any relevant and appropriate photographic evidence of the condition of **your hire vehicle** which is the subject of the claim, for the purpose of providing services under this policy and validating **your** claim; and
- e. sending **you** feedback requests or surveys relating to **our** services, and other customer care communications.

We will separately seek **your** consent before using or disclosing **your** personal data to another party for the purpose of contacting **you** about other products or services (direct marketing). Marketing activities may include matching **your** data with information from public sources in order to send **you** relevant communications. **You** may withdraw **your** consent to marketing at any time, or opt-out of feedback requests, by contacting the Data Protection Officer (see contact details below).

We carry out these activities within the UK and both within and outside the European Economic Area (the European Union plus Norway, Liechtenstein and Iceland) and Switzerland, across which the data protection laws provide a similar level of protection.

By purchasing this policy and using **our** services, **you** acknowledge that **we** may use **your** personal data, and consent to **our** use of sensitive information, both as described above. If **you** provide **us** with details of other individuals, **you** agree to inform them of **our** use of their data as described here and in **our** website privacy notice (see below).

You are entitled on request to a copy of the information **we** hold about **you**, and **you** have other rights in relation to how **we** use **your** data (as set out in **our** website privacy notice – see below). Please let **us** know if **you** think any information **we** hold about **you** is inaccurate, so that **we** can correct it.

If **you** want to know what information is held about **you** by Inter Partner Assistance or AXA Assistance, or have other requests or concerns relating to **our** use of **your** data, please write to **us** at:

Data Protection Officer
The Quadrangle 106-118 Station Road
Redhill, Surrey
RH1 1PR
UK

Email: dataprotectionenquiries@axa-assistance.co.uk

Our full data privacy notice is available at: www.axa-assistance.co.uk. Alternatively, a hard copy is available from **us** on request.