



### Policy Summary

The information provided in this policy summary is key information which you should read.

This policy summary *does not* contain the full terms and conditions of the Policy, which can be found in the policy wording. It *does* include the significant or unusual benefits and exclusions of the Policy.

#### About the Cover

The Policy has been designed to provide car hire excess reimbursement insurance for cars hired from a licensed car rental company or car club. This insurance is underwritten by **Catlin Insurance Company (UK) Ltd.** and arranged through **ReduceMyExcess**.

##### Catlin Insurance Company (UK) Ltd.

Registered office: 20 Gracechurch Street, London, EC3V 0BG.

Registered in England no. 5328622

Catlin Insurance Company (UK) Ltd. is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. (Firm Reference No. 423308)

##### ReduceMyExcess is a trading name of Eversure Limited.

Registered address: Eversure Limited, Bury House, 1-3 Bury Street, Guildford, Surrey, GU2 4AW.

Registered in England no. 6751893

Eversure Limited is authorised and regulated by the Financial Conduct Authority.

If you have any questions or if you would like more information, please contact ReduceMyExcess on 01483 347322.

Section Features and Benefits	Significant Section Exclusions or Limitations
<p><b>Excess Reimbursement &amp; Collision Damage Waiver (CDW)</b> If the rental vehicle is involved in an accident or suffers damage for which you are held responsible under the terms of your car rental agreement, we will at our discretion reimburse you up to the amounts shown on your certificate of insurance.</p>	<ul style="list-style-type: none"> <li>Any claim where a third party is responsible and where you have had (or will have) the excess reimbursed to you.</li> <li>Any claim for towing which is not as a result of an accident, damage or breakdown.</li> <li>Any claim where you have not met the terms of your car rental agreement.</li> </ul>
<p><b>Personal Possessions</b> If your personal possessions are stolen following forced entry into the rental vehicle, we will at our discretion pay the relevant amount shown on your certificate of insurance towards the costs of repairing or replacing your items.</p>	<ul style="list-style-type: none"> <li>Any claim not in conjunction with a claim under Section 1 for damage to the rental vehicle.</li> <li>Any claim where there are no visible signs of forcible or violent entry into the rental vehicle.</li> <li>Any claim for mobile phones, smart phones or tablet computers.</li> </ul>
<p><b>Personal Accident</b> We will at our discretion pay the relevant amount shown below if whilst travelling in, mounting into or dismounting from any covered rental vehicle you are involved in an accident which causes:</p> <ul style="list-style-type: none"> <li>Loss of Limb - £5,000</li> <li>Loss of Sight - £5,000</li> <li>Permanent Total Disablement - £10,000</li> <li>Death - £10,000</li> </ul>	<ul style="list-style-type: none"> <li>Any claim if you are aged under 16 or over 85</li> <li>Any pre-existing medical condition</li> <li>Any claim if a seatbelt was present but not worn (where required by law).</li> <li>More than one benefit under this section</li> </ul>
<p><b>Lockout and Key Cover</b> We will at our discretion pay up to the amount shown on your certificate of insurance towards costs incurred as a result of your being locked out of the rental vehicle and replacing lost or stolen keys, replacement locks and locksmith charges.</p>	<ul style="list-style-type: none"> <li>Any claim for damage caused by you or the locksmith in opening or attempting to open the rental vehicle.</li> <li>Any claim where you have not gained permission from the car rental company or car club prior to calling a locksmith.</li> </ul>
<p><b>Misfueling</b> We will at our discretion pay up to the amount shown on your certificate of insurance towards costs that you incur in the event that you put the wrong type of fuel into the rental vehicle.</p>	<ul style="list-style-type: none"> <li>Any claim for repairs to the engine any associated parts.</li> <li>Any claim for costs associated with a missed departure.</li> <li>Any claim for replacement fuel.</li> </ul>
<p><b>Curtailment of Rental</b> We will at our discretion pay up to the amount shown on your certificate of insurance if the car rental agreement is curtailed on the advice of a medical practitioner as a result of you being declared medically unfit to drive the rental vehicle or by being confined to a bed in a hospital, hotel or in private accommodation during the time of the car rental agreement and there being no additional driver available.</p>	<ul style="list-style-type: none"> <li>Any claim where a medical certificate or letter has not been provided.</li> <li>Any claim where the advice of a medical practitioner was not obtained.</li> <li>Any claim where the duration of the car rental agreement is less than seven days (i.e. six days or fewer).</li> </ul>



<p><b>Drop Off Charges</b> We will at our discretion pay up to the amount shown on your certificate of insurance following an accident or illness resulting in your hospitalisation for charges made under the terms of your car rental agreement for the recovery of the rental vehicle.</p>	<ul style="list-style-type: none"> <li>• Any claim for charges already incurred because the car rental agreement is for a one-way rental (i.e. the pick-up and drop-off are in different locations).</li> <li>• Any claim where a medical certificate or letter has not been provided.</li> <li>• Any claim where the advice of a medical practitioner was not obtained.</li> </ul>
<p><b>Road Rage and Car Jacking</b> We will at our discretion pay up to the amount shown on your certificate of insurance if you suffer bodily injury as a result of a physical assault following an accident involving the rental vehicle or during the theft or attempted theft of your rental vehicle towards hospital confinement, emergency dental treatment, clothing and personal effects, and stress counselling sessions.</p>	<ul style="list-style-type: none"> <li>• Any claim where the physical assault on you is carried out by an additional driver, relative or other person known to you.</li> <li>• Any claim where bodily injury is not supported by medical evidence.</li> <li>• Any claim where either the accident, theft, attempted theft or physical assault has not been reported to the police (or equivalent local police authority) and an official police report obtained.</li> </ul>
<p><b>Significant General Exclusions</b></p>	
<ul style="list-style-type: none"> <li>• Any claim relating to operation of the rental vehicle in violation of the terms of the car rental agreement.</li> <li>• Any claim where the car rental agreement has exceeded the maximum trip duration specified on your certificate of insurance.</li> <li>• Any claim where the relevant amount can be recovered from the car rental company or car club, or its insurers.</li> <li>• Trips in, to or through Afghanistan, Belarus, Burma, Congo, Crimea/Ukraine, Iran, Iraq, Ivory Coast, Liberia, North Korea, Myanmar, Sudan and Zimbabwe.</li> <li>• Any claim relating to travel to any country, or region thereof, in the world where the Foreign and Commonwealth Office has issued a Travel Advisory against all travel, or all but essential travel, to such country or region.</li> <li>• Any claim for interest, credit card, commission or currency conversion fees</li> <li>• Any claim for benefits which are payable under any uninsured or underinsured motorist law, first party benefit law, or no-fault law or equivalent in any territory or jurisdiction.</li> </ul>	

<p><b>Geographical Limits</b></p>
<p>Cover provided by this policy is limited to the United Kingdom &amp; Europe. Subject to our prior approval and the payment of an additional premium, cover can be extended to include cover Worldwide during the period of insurance as shown on your certificate of insurance.</p>

### Making a Claim

To make or discuss a claim or notify us of a potential claim, please contact ReduceMyExcess for a claim form as soon as practicably possible at the following address:

**ReduceMyExcess, Bury House, 1-3 Bury Street, Guildford, Surrey, GU2 4AW.**

Or visit the website, [www.reducemyexcess.co.uk](http://www.reducemyexcess.co.uk), or telephone ReduceMyExcess on **01483 347354** (24 Hour telephone service, ReduceMyExcess are available Monday to Friday 0900 to 1730 excluding public holidays, outside of these times a message will be taken by our claims handlers Lucas Claim Solutions.)

You should, where possible, contact us within 90 days of you being charged by the car rental company.

Please quote your policy number as a reference in all correspondence.

### Automatic Renewal – Annual Policies

If you have an annual policy, your policy will automatically renew at the expiry of your period of insurance, upon receipt of your renewal premium, unless you inform us otherwise. You may stop your automatic renewal at any time by contacting ReduceMyExcess prior to the expiry date on your policy schedule.

If we do not receive your renewal premium within 14 days of the expiry date on your policy schedule, your cover under the terms of this policy will automatically cease at the expiry date on your policy schedule.

We will contact you at least 25 days prior to the expiry of your period of insurance to inform you of any revisions to your policy or premium.



### **Cancellation – Applicable to Single Trip Policies of up to and including 30 days duration**

There are no statutory cancellation rights under this policy, as all periods of cover will have ended within a period of thirty (30) days from the date of commencement. You are entitled to cancel this policy by notifying us through ReduceMyExcess's website, helpline or registered address. There will be no refund of premium.

### **Cancellation – Applicable to Single Trip Policies of over 30 days duration and Annual Policies**

**Cooling-Off:** If you decide that you do not wish to proceed then you can cancel the policy by notifying your broker or insurance advisor within 14 days of either the date you receive your insurance documentation or the start of the policy period whichever is the later. Provided you have not made a claim we will refund the premium and no fee will be charged if the policy is cancelled in the Cooling Off Period.

**Cancellation by Insured:** You may cancel the policy at any time by notifying your broker or insurance advisor. Any return premium due to you will depend on how long the policy has been in force and whether you have made a claim.

**Cancellation by Insurer:** We may cancel the policy, provided there is a valid reason for do so, including for example any failure by you to pay the premium by writing to you. Any return premium due to you will depend on how long the policy has been in force and whether you have made a claim.

**Accessibility:** This document and any other documentation in respect of this contract of insurance can provided to you in Braille, large font or audio. If you require any of these formats please ask your broker or insurance advisor.

**Law, Jurisdiction and Language:** The parties are free to choose the law applicable to the policy. Unless specifically agreed to the contrary the policy shall be governed by English law and subject to the exclusive jurisdiction of the courts of England and Wales. Unless otherwise agreed the language of the contract of insurance shall be English.

### **Making a Complaint**

The Insurer is dedicated to providing a high quality service and wants to maintain this at all times. If you feel that the Insurer has not offered a first class service or if you have any questions or concerns about this policy or the handling of a claim you should, in the first instance, contact ReduceMyExcess.

If you are unable to resolve the situation and wish to make a complaint, you can do so at any time by referring the matter to:

Complaints Manager  
Catlin Insurance Company (UK) Ltd.  
20 Gracechurch Street  
London  
EC3V 0BG

Tel No: 020 7743 8487  
Email: [xlcatlinukcomplaints@xlcatlin.com](mailto:xlcatlinukcomplaints@xlcatlin.com)

If you remain dissatisfied after the Complaints Manager has considered your complaint, or you have not received a final decision within 8 weeks, you can refer your complaint to the Financial Ombudsman Service at:

Exchange Tower  
London  
E14 9SR

Tel No: 0800 0234 567 (free for people phoning from a "fixed line", for example, a landline at home)  
Tel No: 0300 1239 123 (free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02)  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The Financial Ombudsman Service can look into most complaints from consumers and small businesses. For more information contact them on the above number or address, or view their website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

The European Commission also provides an on-line dispute resolution (ODR) platform that allows consumers to submit their complaint through a central site, which will forward the complaint to the right Alternative Dispute Resolution (ADR) scheme. The ADR scheme for Catlin Insurance Company (UK) Ltd. is the Financial Ombudsman Service, which can be contacted directly using the contact details above. For more information about ODR please visit <http://ec.europa.eu/odr>.

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the Scheme if we are unable to meet our obligations under this insurance policy. If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this policy. Further information about the Scheme is available from the Financial Services Compensation Scheme (10<sup>th</sup> Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU) and on their website: [www.fscs.org.uk](http://www.fscs.org.uk).