

# Car Hire Excess Insurance



## Insurance Product Information Document Company: ReduceMyExcess

Product: Car Hire Excess

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a certificate of insurance showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

## What is this type of insurance?

This policy is for car hire excess reimbursement. We will reimburse the excess and related charges you pay to a car rental company following damage to a rental vehicle for which you are held responsible, up to the level of cover you have chosen, and which is shown on your certificate of insurance.



### What is insured?

In return for your premium payment, and dependent on the level of cover selected, we will insure you for the following:

- ✓ **Excess Reimbursement:** Reimbursement of the excess you pay following physical loss or damage to the rental vehicle for which you are responsible for under the terms of your car rental agreement.
- ✓ **Administration Charges:** We will also provide reimbursement of administration charges directly related to your excess, such as loss of use.
- ✓ **Towing Costs:** If your rental vehicle is involved in an accident or suffers a breakdown, we will reimburse any charges you incur as a result of the vehicle being towed.
- ✓ **Personal Possessions:** If your possessions are damaged or stolen following forced entry into your rental vehicle, we will pay for repair or replacement.
- ✓ **Lockout and Key Cover:** If you lock yourself out of the rental vehicle, or your keys are lost or stolen, we can reimburse the costs incurred.
- ✓ **Misfuelling:** If you put the wrong fuel in your rental vehicle, we can reimburse the costs incurred for draining and flushing the engine and towing costs.
- ✓ **Curtailement of Rental & Drop Off Charges:** If you suffer an accident or illness resulting in you being unable to drive, or your rental is curtailed on the advice of a medical practitioner, we can provide reimbursement for the incurred charges as a result of the vehicle being collected by the rental company or returned to a different location to that agreed under the rental agreement.
- ✓ **Road Rage & Car Jacking:** If you suffer injury as a result of road rage or car jacking, we will pay towards associated costs as described in the policy.



### What is not insured?

- ✗ Any rental which is not within the period of cover specified on your certificate of insurance.
- ✗ Any claim relating to a rental from Green Motion.
- ✗ Any claim relating to operation of the rental vehicle in violation of the terms of the car rental agreement.
- ✗ Any rental vehicle that is not a car.
- ✗ Non-UK, Channel Island and Isle of Man Residents.
- ✗ Costs exceeding the level of cover you have chosen and as shown on your certificate of insurance.
- ✗ 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.



### Are there any restrictions on cover?

- ! The lead named driver on the rental agreement must be named on your certificate of insurance.
- ! Lead named drivers covered by this policy must be permanently resident at the same address.
- ! Additional drivers of the rental vehicle must be named on the car rental agreement, or the rental agreement must state that additional drivers do not need to be named.
- ! The rental vehicle must not be driven off road, including whilst on safari.
- ! You must not exceed the maximum rental duration specified on your certificate of insurance.
- ! Only one rental vehicle may be covered at any one time.



## Where am I covered?

Cover provided by this policy is limited to the geographical limits stated in the certificate of insurance.



## What are my obligations?

You must take care when answering any questions we ask by ensuring that any information provided is accurate and complete. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible.



## When and how do I pay?

For full details of how to pay, you should contact your broker.



## When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



## How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please contact ReduceMyExcess within 14 days of the start date or the day on which you receive your policy documentation, whichever is the later.

**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.

**Single Trip Policies of over 30 days duration and Annual Policies:** On the condition that no claims have been made or are pending, the premium will be refunded in full.

If you wish to cancel after the 14-day cooling off period, please contact ReduceMyExcess, however no refund of premium will be payable.