

# Car Hire Insurance

## Insurance Product Information Document



**Company:** Zurich Insurance plc    **Product:** Car Hire Excess Insurance Policy

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This document is a summary of the insurance cover and restrictions. It is not personalised to your individual needs. Please refer to your policy documentation for full details of your cover and the terms and conditions.

### What is this type of Insurance?

This is personal single trip or annual multi trip car hire insurance designed to cover you if you damage your hire car. Your chosen product, duration (in calendar days) and country destination are shown on your Certificate of Insurance.

<p> <b>What is insured?</b></p> <ul style="list-style-type: none"> <li>✓ <b>Excess Insurance</b> (up to £6,000)</li> <li>✓ <b>Loss of Use</b> (up to £500)</li> <li>✓ <b>Misfueling</b> (up to £1,000)</li> <li>✓ <b>Towing/Breakdown</b> (up to £1,000)</li> <li>✓ <b>Lock Out</b> (up to £500)</li> <li>✓ <b>Road Rage</b> (up to £1,000)</li> <li>✓ <b>Car Jacking</b> (up to £1,000)</li> <li>✓ <b>Hotel Expenses</b> (up to £150)</li> <li>✓ <b>Travel Expenses</b> (up to £50)</li> <li>✓ <b>Restitution</b> (up to £500; £25/day limit)</li> <li>✓ <b>Drop off charges</b> (up to £300)</li> <li>✓ <b>Up to 65 days continuous cover</b> (annual policies)</li> </ul> <p><b>Optional Cover</b></p> <ul style="list-style-type: none"> <li>✓ <b>Voluntary Excess</b> up to £250</li> <li>✓ <b>In-Country/Local Rentals</b> (Optional, see your certificate of insurance)</li> </ul> <p><b>If you pay the additional premium, your policy may include or be extended to include:</b></p> <ul style="list-style-type: none"> <li>• Collision/Loss Damage Waiver</li> <li>• Vehicle Key Replacement</li> <li>• Personal Belongings and Baggage</li> <li>• Vehicle Rental Cancellation Insurance</li> <li>• Personal Accident</li> <li>• Car Club Plus</li> <li>• Campervan &amp; Motorhome Excess cover</li> </ul>	<p> <b>What is not insured?</b></p> <ul style="list-style-type: none"> <li>✗ Use of the rental vehicle outside the covered territories where indicated on your Certificate of Insurance.</li> <li>✗ Any claim resulting from you travelling to a specific country or to an area where the Foreign Commonwealth and Development or a local Government/Regulatory body has advised against all, or all but essential travel.</li> <li>✗ Where the rental vehicle is being driven by any driver not stated or named on your vehicle rental agreement or contract of insurance.</li> <li>✗ Any payment or any claim where you have not met the terms of your vehicle rental agreement.</li> <li>✗ Losses recoverable from any other insurer.</li> <li>✗ Voluntary Excess up to £250 if you have selected this when purchasing your policy Please refer to your Certificate of Insurance for more information.</li> <li>✗ If you purchased an annual policy and chose no "in country/Local Rentals" cover, you will not be covered when renting and driving a rental vehicle in your home country.</li> <li>✗ Terrorism, war, or hostilities, civil unrest or any similar event.</li> <li>✗ More than one rental vehicle at any one time</li> <li>✗ The rental of any vehicle for hire and reward purposes.</li> </ul> <p><i>Also refer to "General Exclusions" section of your policy wording.</i></p> <p> <b>Are there any restrictions on cover?</b></p> <ul style="list-style-type: none"> <li>! You must hold a valid driver's licence, which entitles you to rent and drive the rental vehicle in the country where you are renting and driving the vehicle as shown on your Certificate of Insurance and policy wording, and to drive the vehicle in any country that you will pass through during your trip.</li> <li>! You must also be:             <ol style="list-style-type: none"> <li>1. A resident of the UK, Channel Isles, or Isle of Man,</li> <li>2. Aged between 25 and 80 years of age, and</li> <li>3. Eligible to rent and drive the rental vehicle and able to adhere to the terms of the vehicle rental agreement.</li> </ol> </li> <li>! We will not pay more than the sum insured or limits as shown in your policy wording.</li> <li>! Your policy must have been purchased prior to the commencement of and for the full duration of a Vehicle Rental Agreement for which you wish the policy to be operative.</li> <li>! Your policy will not cover continuous rental agreements exceeding 31 continuous days if you have purchased a car hire single trip policy; or 65 continuous days if you have purchased a car hire annual multi-trip policy or a Car Club Plus policy)</li> </ul>
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### Where am I covered?

✓ You are covered during the period of insurance, within the territories as confirmed on your Certificate of Insurance.



### What are my obligations?

#### It is your responsibility to

- Take reasonable care to make sure all information provided by you or on your behalf is honest and accurate.
- Tell us if any of your information is wrong or changes before collecting the rental vehicle (e.g. main policyholder, start and expiry date).
- Pay the premium when required.
- Tell us about any incidents connected to this insurance as soon as possible whether or not related to a claim.
- Give us the information and help we need. This includes details of any police charges against you or the person driving your rental vehicle related to a claim being made.
- Check your policy documentation when you receive it to make sure you have the cover you need and expect.
- Submit all documentation requested when notifying the insurer of a claim.

*Your policy may not be valid if we do not have the correct information.*



### When and how do I pay?

You will need to pay the full cost of your policy prior to cover commencing. You must also pay for your policy prior to collecting your rental vehicle from the rental car company. You can pay for this insurance by credit card on our websites or by calling our customer service team.

Refer to your policy wording for full contact details or visit [www.icarhireinsurance.com](http://www.icarhireinsurance.com).



### When does the cover start and end?

You will find your cover start and end dates on your Certificate of Insurance. If you have purchased a Single Trip Policy, they should match the dates of your rental vehicle booking provided to you by the rental car broker or rental company you used. If you purchased an annual policy, cover will start on the policy start date.



### How do I cancel the contract?

If you decide that you no longer require the policy, please tell us of your decision in writing, by email or by phone. You can cancel prior to your policy start date and time or up to the time you are collecting the rental vehicle. If your policy has not started and you wish to cancel the policy, a full refund will be given. If you made a claim before you asked to cancel your policy, no refund will be given for cancellations. To obtain a refund of your insurance policy, you must cancel it before the start of your rental hire period.

*Refer to your policy wording for full cancellation terms.*

## Zurich Insurance plc

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