



**Van Hire
Excess Insurance**
policy wording

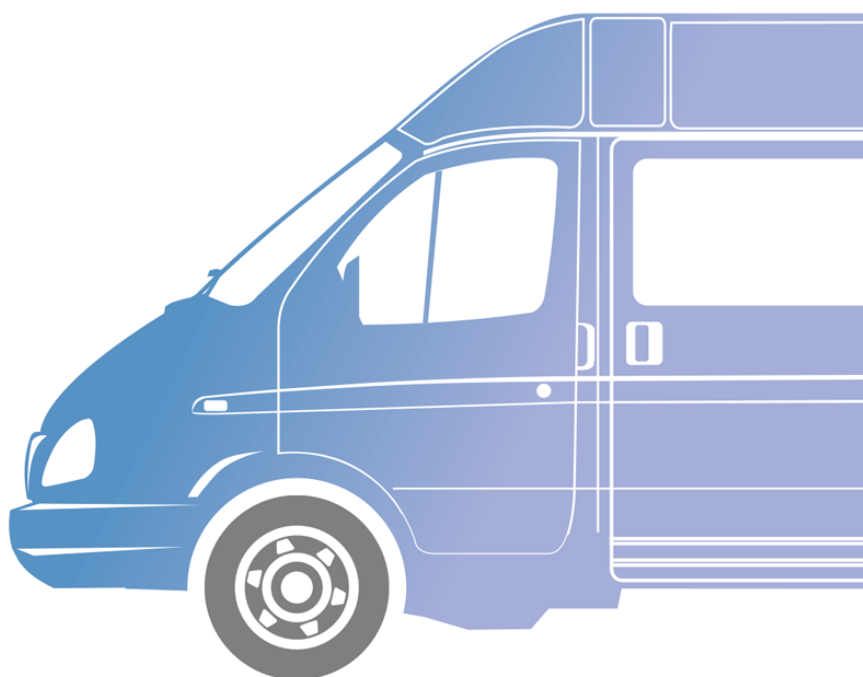


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POLICY WORDING

Van Hire Insurance

Excess Insurance

INTRODUCTION

Thank **You** for choosing iCarhireinsurance.com and welcome to peace of mind Car Hire Insurance. This Policy Wording contains important information and gives **You** a full explanation of **Your** cover. **We** have tried to make this document easy to understand, but if **You** have any questions please call us on +44 (0)20 3538 0611, email customerservice@iCarhireinsurance.com or write to us at the following address: Halo Insurance Services Limited, Park View, 82 Oxford Road, Uxbridge, UB8 1UX, UNITED KINGDOM.

You need to be aware that all policies are subject to certain exclusions and conditions. It is therefore essential that **You** are aware of what is covered and what is not and any security requirements and conditions **You** need to comply with. For simplicity, the insurer uses keywords or phrases which are shown in Definitions and these are listed in alphabetical order. They have the same meaning whenever they appear and will always be shown in bold with an initial capital letter so as to remind **You** of their importance.

To help **You** understand the cover provided, sections of this policy wording are laid out under the following headings:

What is Insured – This text gives information about the cover provided

What is Not Insured – This text draws **Your** attention to what is not covered

In addition **You** should also read the General Conditions and Exclusions which appear after Section 6.

Your Certificate of Insurance should be read in conjunction with the Policy Wording, as together they form the basis of **Your** insurance contract.

It is **our** ambition at iCarhireinsurance.com to design products that meet **Your** needs. **We** are focused on providing **You** with the best-in-class products and selection in order to bring **You** peace of mind on **Your** trips wherever they may take **You**.

We hope **You** visit us again soon and keep us in mind next time **You** hire a car!

Please take some time to read through **Your Certificate of Insurance**, Policy Wording and Key Facts documents.

Contact **Us** if **You** need any further information.

Once again, thank **You** for **Your** custom.

Best,



Ernie Suarez
iCarhireinsurance.com

We, Zurich Insurance plc, agree to provide the insurance described in this policy to **You** in return for payment of the premium and compliance with the policy conditions.

STATEMENT OF DEMANDS AND NEEDS

We have not / will not provide **You** with a personal recommendation as to whether **Our** products are suitable for **Your** demands and needs. **Our** products meet the demands and needs of people who meet the acceptance criteria, are hiring a vehicle, and wish to protect themselves against some, or all of the financial liabilities that they may incur to the rental company if the rental vehicle is damaged in a collision, fire, or is stolen whilst in their care.

MONETARY LIMITS

We can insure **You** up to the amount of the sum insured or other specified limit, which will be shown in this policy.

CANCELLING THIS POLICY

Daily single-trip policies:

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.

Any refund will be paid by **Us** within 30 days of the date of **Your** cancellation notice.

To make a cancellation request, please write to **Us** at: **Halo Insurance Services Limited**, Park View, 82 Oxford Road, Uxbridge UB8 1UX, United Kingdom or by emailing customerservice@icarhireinsurance.com

ADMINISTRATION CHARGE

If **You** make a change to **Your** policy or request a duplicate policy certificate during the period of the contract, **You** will incur an administration fee of £10. This fee is payable to **Halo Insurance Services Limited** for handling the administration of **Your** policy. Please refer to **Halo's** Terms and Conditions for further information.

JURISDICTION AND LAW

This insurance shall be governed by the laws of England, whose courts alone shall have jurisdiction in any dispute arising from this insurance.

WHAT TO DO IF YOU WANT TO MAKE A CLAIM

Should **You** wish to make a claim under **Your** Car Hire Insurance, **You** can do so 24 hours a day 7 days a week on-line. **You** must give **Us** any information or help that **We** ask for. In respect of Section 2, **You** must not settle, reject,

negotiate or agree to pay any claim without **Our** written permission.

Full details of how to notify us of a claim online are set out below.

CLAIMS NOTIFICATION

If you have to make a claim, then please visit our website at www.icarhireinsurance.com/zurichclaims and request a claim form online. Alternatively, you can contact our insurer's claims team:

Email: NotifyClaims@haloinsurance.com

Tel: +44 (0)20 3302 2296

Hours of operation: 9am-5pm Mon-Fri.

You will be asked to confirm details of the incident for which **You** are making a claim – please have **Your** policy number to hand. **We** will ask **You** to provide documentation to support **Your** claim (please see list below).

It is important that **You** provide all documentation requested (scanned copies are acceptable), as **We** may be unable to process **Your** claim until received. Any payments made for claims will be paid to **You** by electronic transfer into **Your** bank account.

1. A copy of **Your Vehicle Rental Agreement**
2. Charge receipt for the rental (if separate from the **Vehicle Rental Agreement**)
3. Copies of any invoices, receipts, or other documents confirming any amount **You** have paid in respect of the incident for which **You** are claiming
4. A front and back copy of the driving licence of the person driving the **Rental Vehicle** involved in the accident (the driver). **You** may also be asked for other forms of identification.
5. A copy of the **Rental Company's** accident damage report.

We may also require the following additional documents:

6. If the accident requires the attendance of the Police, **We** require an original copy of the Police Report (a police report will be required if **You** are claiming for any theft, either of the vehicle or personal belongings)
7. A copy of the **Your** credit card or bank statement showing payment of the damages claimed.

☒ FAILURE TO FOLLOW THE ABOVE STEPS MAY DELAY OR JEOPARDISE THE REIMBURSEMENT OF YOUR COSTS

DURATION

This policy is valid between the Start Date and Expiry Date set out on **Your Certificate of Insurance**. It can be for a **Vehicle Rental Agreement** period not exceeding 14 consecutive days.

This insurance is provided for one **Rental Vehicle** at any one time, which may be driven and operated by **You**.

Cover will take effect from the time **You** take legal control of the **Rental Vehicle** and will cease at the time the **Vehicle Rental company** or **Car Club Company** assumes control of the **Rental Vehicle** whether at its business location or elsewhere.

This policy must have been purchased prior to the commencement of and for the full duration of a **Vehicle Rental Agreement** for which **You** wish this policy to be operative.

DEFINITIONS

Assistance Company

A company which acts on behalf of the **Rental Company** or **Car Club Company**.

Car Club Company

A company or agency which is fully licensed with the regulatory authority of the country, state or local authority who provide registered paying members use of all **Rental Vehicles** within the **Car Club Company** fleet. A car club provides its members with quick and easy access to a car or a van for short term hire. Members can make use of car club and van club vehicles, as and when they need them.

Please note **Car Club Company** is different from **Rental Company** as indicated in DEFINITIONS.

Car Club Member

A member of the **Car Club Company**. This policy covers "Joint Member" and/or "Partner Member" that reside at the same main residence.

Certificate of Insurance

Document produced by **Us** confirming that a policy has been issued to **You** and premium collected using iCarhireinsurance. This document is issued to **You** on confirmation of purchase along with **Your** policy wording.

Close Relatives

Defined as spouse or partner, civil partner, parents, parents-in-law, brothers, sisters, brothers- in-law, sisters-in-law, adult child or fiancé/ fiancée living in the same residence as **You**.

Contribution

Displayed on the Certificate of Insurance as "Policy **Excess**". The amount **You** will have to pay towards any claim and shown within the policy section(s).

Covered Rental Trip

The period of hire of the **Rental Vehicle** as shown in the **Vehicle Rental Agreement**.

Eligible Persons

Any person resident in the **European Economic Area (EEA)** at the time of purchase of this policy. **You** must hold a driver's licence which entitles **You** to rent and drive the **Rental Vehicle** in the country where **You** are renting and driving the **Rental Vehicle**. **You** must also be:

1. aged between 21 and 85 years of age, and
2. eligible to rent and drive the **Rental Vehicle** and able to adhere to the terms of the **Vehicle Rental Agreement**.
3. be named on the **Vehicle Rental Agreement** (up to a maximum of 9 drivers).

European Economic Area (EEA)

Comprises the countries of the European Union (EU), plus Iceland, Liechtenstein and Norway.

Europe Territory

Includes all European Union (EU) Member States and countries to the West of the Ural Mountains including the British Isles, Ireland, Iceland, islands in the Mediterranean, Morocco, Tunisia, Turkey, Canary Islands, Madeira and the Azores. Excludes any claim resulting from **You** travelling to a specific country or to an area where the Foreign Office and Commonwealth Office or a Local Government/Regulatory body has advised against all or all but essential travel.

Excess

The monetary amount for which **You** are liable for loss or damage to the **Rental Vehicle** under the **Vehicle Rental Agreement**.

Home

Means **Your** normal place of residence in **Your Home Country**.

Home country

Means the country in which **You** are **Resident**.

DEFINITIONS (Continued)

Insurer/Our/Us/We

Means **Zurich Insurance plc.**

Loss of Use

The period during which the **Rental Vehicle** hired by **You** is not available for hire due to damage caused during the **Vehicle Rental Agreement**. **Loss of Use** charges are calculated at the same rate at which **You** paid when you hired the **Rental Vehicle**.

Membership Card / Keys

Keys, Key Fobs, Membership Cards used to open and lock the **Rental Vehicle**. This definition only applies for vehicle hired with a **Car Club Company**.

Rental Company

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

Rental Vehicle

Any vehicle rented under a **Vehicle Rental Agreement** on a daily or weekly basis from a **Rental Company** or a **Car Club Company** within the Territories covered by **Your** policy and which is collected from the **Rental Company** or **Car Club Company** within the Geographical Scope of this Insurance.

Resident

Have **Your Home** in and have lived in for at least 6 months (or hold a valid residency permit or visa), and are liable to pay taxes in.

Specified Driver(s)

Up to a maximum of nine drivers listed on the **Vehicle Rental Agreement**, and who are Eligible Persons.

Territories

The **Worldwide Territory** and/or **Europe Territory** and/or **USA/Canada Territories** in which this policy provides cover, as shown on **Your Certificate of Insurance**.

Vehicle Rental Agreement

The contract of hire between the **Rental Company** or **Car Club Company** and the **Insured Person**.

You/Your/Insured Person(s)/Policyholder

The person who is named on the **Certificate of Insurance**, who must be an **Eligible Person**, and the lead named driver on the **Vehicle Rental Agreement** and any of the **Specified Driver(s)** on the **Vehicle Rental Agreement** (up to a maximum of 9 additional named drivers).

PART A – TERRITORIES

SECTION 1 – EUROPE TERRITORY

What is insured	What is not insured
<p>Your Policy cover only applies whilst the Rental Vehicle is being used in or has been hired in a country defined as a Europe Territory.</p>	<p>Where the Rental Vehicle is being used in, to or through a country not defined as a Europe Territory. Any claim resulting from You travelling to a specific country or to an area where the Foreign and Commonwealth Office or a local Government/Regulatory body has advised against all or all but essential travel.</p> <p>Also refer to General Exclusions</p>

PART B – POLICY COVER

SECTION 2 – EXCESS INSURANCE

What is insured	What is not insured
<p>We will pay up to £1,000 for any single incident or up to £2,000 for a series of incidents during any single Vehicle Rental Agreement for the reimbursement of the Excess applied by the Rental Company caused by accidental damage to the Rental Vehicle including any caused by fire, theft or vandalism, as well as for any repair costs that the Rental Company charges You or for payments that You are responsible for under the terms of Your Vehicle Rental Agreement following accidental damage to windscreens, tyres, roof and under- carriage.</p> <p>We will pay up to £500 for any Loss of Use of the Rental Vehicle due to damage.</p> <p>We will pay up to £1,000 for any rental fees charged by the Rental Company for which You are liable during a period for which the Rental Vehicle is unable to be used by You and for any related towing costs including any additional costs incurred by You arising from the breakdown of the Rental Vehicle for You to travel home or to Your destination, as long as those fees or costs are the result of accidental damage or theft.</p> <p>A Contribution (displayed on the Certificate of Insurance as “Policy Excess”) is required towards the payment of each and every claim made within this section. The amount of Contribution is stated within Your Certificate of Insurance.</p>	<ul style="list-style-type: none">➤ Any payment or any claim for which You are not liable under the Vehicle Rental Agreement for loss or damage to the Rental Vehicle.➤ Any payment or any claim where You have not met the terms of Your Vehicle Rental Agreement.➤ Where the Rental Vehicle is not being driven by You or in Your charge or is driven by a person not named on the Vehicle Rental Agreement.➤ Any payment over £1,000 for a single incident or up to £2,000 for a series of incidents during any single Vehicle Rental Agreement.➤ Any amount for Loss of Use where there is no valid Excess damage claim under the policy. <p>Also refer to General Exclusions</p>

SECTION 3 – LOCK OUT

What is insured	What is not insured
<p>In the event that You are unintentionally locked out of the Rental Vehicle, We will pay costs incurred up to a maximum of £500 in total (or the equivalent in local currency) to open the vehicle, without causing any further damage to the Rental Vehicle.</p> <p>The Rental Company must approve the locksmith and the Assistance Company is to approve this course of action prior to a locksmith being called out. All receipts are to be retained and presented by the named insured to the Assistance Company for the reimbursement to be approved.</p> <p>Failure to follow these steps may void this cover.</p>	<p>We will not pay:</p> <ul style="list-style-type: none">➤ Any costs exceeding £500 (or the equivalent in local currency).➤ Where the locksmith is not approved by the Rental Company, and where the course of action was not approved by the Assistance Company.➤ Where receipts and invoices are not presented. <p>Also refer to General Exclusions</p>

SECTION 4 – 14 DAYS CONTINUOUS COVER

What is insured	What is not insured
<p>If You have purchased an annual policy provides cover in any of the territories selected for 14 continuous days for any one Vehicle Rental Agreement.</p>	<p>We will not pay:</p> <ul style="list-style-type: none">➤ where the Vehicle Rental Agreement exceeds 14 continuous days. <p>Also refer to General Exclusions</p>

SECTION 5 – IN-COUNTRY RENTALS (NO RESTRICTIONS FROM DECLARED RESIDENCE)

What is insured	What is not insured
<p>You are covered when renting and driving a Rental Vehicle in Your home country of residence provided that Your home country of residence is in the European Economic Area (EEA).</p>	<p>You are not covered when renting and driving a Rental Vehicle in Your home country of residence if Your home country of residence is outside the European Economic Area (EEA).</p>

PART C – COVER EXTENSIONS (additional premium applies)

SECTION 6 – VEHICLE KEY REPLACEMENT (OPTIONAL EXTRA)

What is insured	What is not insured
<p>We will pay You costs incurred up to a maximum of £1,000 or the equivalent in local currency, for each and every claim, subject to a maximum of £1,000 or the equivalent in local currency in any one year, for replacing a lost or stolen Rental Vehicle key, including replacement locks and locksmith charges.</p> <p>Cover is subject to You having declined the Rental Company's Loss Damage Waiver (LDW) or any similar provision and provided that You have complied with all the terms and conditions of this policy.</p> <p>Losses are limited to the costs which would have been waived had You paid for the Loss Damage Waiver (LDW) cover or similar provision/insurance offered by the Rental Company.</p>	<p>We will not pay:</p> <ul style="list-style-type: none">➤ Any amount exceeding £1,000 or the equivalent in local currency for any one claim;➤ Any amount exceeding £1,000 or the equivalent in local currency in any one year. <p>Also refer to General Exclusions</p>

GENERAL CONDITIONS

The following conditions apply to all sections of this policy.

1. Keeping to the terms of Your policy.

The cover provided by this policy only applies if **You** have met all the terms and conditions stated within this document.

2. Number of Rental Vehicles.

Cover is provided for one **Rental Vehicle** at any one time which may be driven and operated by **You** or any of the **Specified Drivers** as detailed on the **Vehicle Rental Agreement**. Cover will take effect from the time **You** take legal control of the **Rental Vehicle** and will cease at the time the **Rental Company** or **Car Club Company** assumes control of the **Rental Vehicle** whether at its business location or elsewhere.

3. Purchase of Policy.

This policy must have been purchased prior to the commencement date of a **Vehicle Rental Agreement** for which **You** require this Cover to be operative.

4. Provision of Accurate Information.

In deciding to provide this Cover and in setting the terms and premium **We** have relied on the information that has been provided by **You** and **You** must take care when answering any question to ensure that all information is accurate and complete. **You** must tell **Us**, as soon as possible, if there are any changes to the information that has already been provided.

Cover shall be void if **You** deliberately or recklessly provide false information to **Us** whether at inception, when advising of a change or when making a claim.

5. If You have a Claim.

- a) The Claims Department must be notified of any accident, proceeding or other event which may give rise to a claim as soon as reasonably practicable. Delay in notifying us may affect **Our** ability to pay a claim.
- b) **You** must co-operate with **Us** at all times and give **Us** all the information and help **We** request;
- c) **You** must provide **Us** with the records and documents **We** request;
- d) **You** must not admit liability, negotiate or refuse any claim without **Our** written consent;
- e) **We** are entitled to the control and settlement of all proceedings arising out of or in connection with **Your** claim;
- f) Claims will not be paid in respect of expense to the extent that they are assumed, waived or paid by the **Rental Company** or its insurers.
- g) Payments will be made to **You** in the currency **You** purchased the policy.

6. Other Insurance.

We will not pay more than our proportional share for losses in respect of any property, damages, liability or expenses where there is another insurance covering the same loss.

7. Proceedings to make a recovery.

We may take proceedings in **Your** name to recover compensation from any third party in respect of any indemnity provided under this insurance and any amounts so recovered shall belong to **Us**, and **You** or any of the **Specified Drivers** shall co-operate and provide all reasonable assistance as necessary to **Us**.

8. Jurisdiction and Law.

This policy shall be governed by, and construed in accordance with, the laws of England whose courts alone shall have jurisdiction in any dispute arising under this insurance.

9. Driving Licence.

You and all **Specified Drivers** must hold a valid driving licence, or hold a full internationally recognised licence.

10. Care of Vehicle.

You must take all reasonable steps to protect the **Rental Vehicle** against loss and damage.

11. Third Party Rights

You and **We** have agreed that it is not intended for any third party to this contract to have the right to enforce the terms of this contract. **You** and **We** can rescind or vary the terms of this contract without the consent of any third party to this contract, who might seek to assert that they have rights under the Contracts (Rights of Third Parties) Act 1999.

12. Sanctions.

We shall not be liable to provide cover or benefit or pay any sums if that would directly or indirectly put **Us** or any of **Our** group companies in breach of any applicable economic or trade sanctions.

GENERAL EXCLUSIONS

The General Exclusions apply to the whole of this insurance policy and apply in addition to “What is not Insured” within each policy section.

Your insurance does NOT cover

1. **Any claim arising directly or indirectly from or in connection with:**
 - a. **Fraudulent/Dishonest/Criminal Acts.**

any fraudulent, dishonest or criminal act committed by **You** or anyone with whom **You** are in collusion, or insurance effected in circumstances where a claim might reasonably be anticipated;
 - b. **Violation of Rental Agreement Terms.**

the use of the **Rental Vehicle** in violation of the terms of the **Vehicle Rental Agreement**;
 - c. **Unauthorised Drivers.**

driving a **Rental Vehicle** by persons who are not **Specified Drivers** on the **Vehicle Rental Agreement**, and by persons who do not have a valid driving licence and are not **Eligible Persons**;
 - d. **Unacceptable Vehicles.**

the rental of vehicles where the value of the vehicle exceeds £100,000 or vehicles which are more than 20 years old;
 - e. **Unacceptable Vehicle Types.**

for the rental of vehicles not licensed for road use, and other vehicles types, including trailers or caravans, camper vans, loan vehicles, trucks, motorcycles, mopeds, motorbikes, off-road vehicles, recreational vehicles, motor homes, passenger vans and vehicles with more than 9 seats;
 - f. **Competition and Performance Driving.**

the use of any **Rental Vehicle** in racing competitions, rallying, trials, rallies or speed testing, or when driven on a motor sport circuit;
 - g. **Injury, Illness, Drink/Drugs.**

self-inflicted injury or illness, suicide, attempted suicide, alcoholism, substance abuse or the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a registered medical practitioner, but not for the treatment of drug addiction or self-exposure to needless peril except in an attempt to save human life);
 - h. **Alcohol Limit.**

You or any of the **Specified Drivers** driving any kind of vehicle while the alcohol level in their blood is higher than the legal limit of the country where the incident occurs;
 - i. **Radioactivity, Nuclear.**

from the loss or damage to any property or any liability, loss or exposure resulting or arising from:

 - 1) ionising radiation or contamination by radioactivity from any nuclear fuel or any nuclear waste and the combustion of nuclear fuel; or
 - 2) the radioactive, toxic, explosive or other hazardous properties or any explosive nuclear assembly equipment or nuclear component thereof;
 - j. **War and Hostilities.**

loss or damage caused by war (whether war be declared or not), invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority;
 - k. **Rental Vehicle Interior.**

any loss or damage to the **Rental Vehicle**'s interior other than in the event of a collision;
 - l. **Benefits payable by laws.**

benefits payable under any uninsured or underinsured motorist law, first party benefit law or no-fault law, or law similar to the foregoing in any state or territory;
 - m. **Fines, Penalties etc.**

finer, penalties, exemplary or punitive damages or any other type or kind of judgement or award which does not compensate the party benefiting from the award or judgement for any actual loss or damage sustained;
 - n. **Property in Your Control.**

any loss or damage to material property transported by **You** or in **Your** care, custody or control, unless covered by Section 19 of this policy and the relevant premium paid;
 - o. **Pollution.**

bodily injury or damage to material property as a result of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of pollutants;
 - p. **Wear and Tear.**

mechanical breakdown or damage that occurs as a result of normal use and aging;

- q. **Off Road.**
damage as the result of driving on an un-made up road which is not designated as a public thoroughfare;
 - r. **Fines.**
any fines imposed, administration costs, claims for diminution of value or any costs involved with the impounding of the **Rental Vehicle**;
 - s. **Additional Drivers.**
We will not pay any claim where an incident or accident occurs between the **Policyholder** and the Additional **Policyholder**;
 - t. **Territories.**
We will not pay any claim resulting from **You** travelling to a specific country or to an area where the Foreign and Commonwealth Office or a Local Government / Regulatory body has advised against all or all but essential travel;
 - u. **Not being an Eligible Person.**
You renting and driving the **Rental Vehicle** if **You** are not an **Eligible Person**;
 - v. **Pressure Waves**
pressure waves caused by aircraft travelling at the speed of sound, or faster;
 - w. **Use not covered by the Rental Vehicle Agreement**
the **Rental Vehicle** being driven or used by any **Eligible Person** for a purpose that is not covered by the **Vehicle Rental Agreement**;
 - x. **Terrorism**
terrorism (meaning an act, including but not limited to the use or planned use of force or violence and/or the threat of any person or group of persons, whether they are acting alone or on behalf of, or in connection with, any organisation, or government, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or the public, or to put any section of the public in fear).
2. **Liability.**
any liability arising directly or indirectly from the use of the Rental Vehicle;
3. **Other Insurance.**
the amount of the indemnity **You** are entitled to claim from any other insurance whether or not the insurer refuses the claim or fails to settle for any reason whatsoever;
4. **Payment of Premium.**
any claim where the full premium or any additional premium have not been paid by **You**;

COMPLAINTS PROCEDURE

How to complain

We aim to provide the best possible level of service. However, if for any reason you are unhappy with the service received or have other cause for complaint, please let us know.

You can contact us as detailed below. Please quote your policy number or claim reference number and give us full details of your complaint.

- Call: +44 (0) 20 3538 0686
- Email: info@haloinsurance.com
- Write: Halo Insurance Services Limited, Park View, 82 Oxford Road, Uxbridge, UB8 1UX, United Kingdom.

If necessary, Halo will arrange for your complaint to be handled by Zurich Insurance or their representative, however, if this is the case, the below process will still apply.

Many complaints can be resolved within a few days of receipt

If we can resolve your complaint to your satisfaction within the first few days of receipt, we will do so. Otherwise, we will keep you updated with progress and will provide you with our decision as quickly as possible.

Next steps if you are still unhappy

If you are not happy with the outcome of your complaint, you may be able to ask the Financial Ombudsman Service to review your case. You will need to contact them within 6 months of the date of our decision.

The service they provide is free and impartial. They can be contacted as follows:

- Post: Financial Ombudsman Service, Exchange Tower, London, E14 9SR
- Telephone: 08000 234567 (free on mobile phones and landlines)
- Email: complaint.info@financial-ombudsman.org.uk
- Website: <http://www.financial-ombudsman.org.uk>

If the Financial Ombudsman Service is unable to consider your complaint, you may wish to obtain advice from Citizens Advice (or a similar service) or seek legal advice.

FINANCIAL SERVICES COMPENSATION SCHEME

We are covered by the Financial Services Compensation Scheme (FSCS), which means that **You** may be entitled to compensation if **We** are unable to meet **Our** obligations to You.

Further information is available at www.fscs.org.uk or by contacting the FSCS directly on 0800 678 1100.

CONFIDENTIALITY AND DATA PROTECTION

The information that **You** provide to **Us** is governed by the privacy policy available on the following URL:

https://documents.haloinsurance.com/ZU/GDPR/ZURICH_EU_GDPR_20180424.pdf, which **You** will have had the opportunity to review and consent to prior to buying your policy. It explains how **We** will treat **Your** data, and it should be read alongside the separate privacy policy available on iCarhireinsurance.com. When you use iCarhireinsurance.ie to buy a policy, **You** agree that your data is transferred by Halo Insurance Services Limited to **Us**. **We** then become a Joint Controller of the information that they transmit to **Us** for the purposes of fulfilling your insurance contract.

INFORMATION ABOUT YOUR INSURANCE PROVIDERS

This policy is administered by **Halo Insurance Services Limited** and underwritten by **Zurich Insurance plc**.

Zurich Insurance plc

A public limited company incorporated in Ireland. Registration No. 13460. Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland. UK Branch registered in England and Wales Registration No. BR7985. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ. Zurich Insurance plc is authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation by the Financial Conduct Authority are available from us on request. Our FCA Firm Reference Number is 203093.

Halo Insurance Services Limited

Halo Insurance Services Limited, registered office: Suite 1, 56 Gloucester Road, London, SW7 4UB and is registered in England number 6929208. Halo Insurance Services Limited is authorised and regulated by the Financial Conduct Authority, Register No. 504629, for the sale and administration of general insurance products in the United Kingdom and throughout the European Economic Area (EEA).

iCarhireinsurance.com

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