

# Car Hire Excess Insurance

Policy Wording



Excess Europe



Excess Worldwide



USA and Canada



Worldwide Plus

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# POLICY WORDING

## Car Hire Insurance

### Excess Europe, Excess Worldwide, USA and Canada, and Worldwide Plus

#### INTRODUCTION

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**Thank you for choosing Zurich Car Hire Excess Insurance from Halo, 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 **0800 088 2985**, email [zurich@haloinsurance.com](mailto:zurich@haloinsurance.com) or write to us at 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 22.

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 to design products that meet your needs. We are focused on providing you with 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. Please contact us if you need any further information.

Once again, thank you for your custom.

**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

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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

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**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

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### Daily single-trip policies:

If **Your** policy has not started and **You** wish to cancel the policy, a full refund will be given minus an administration fee (of up to £10).

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.

### Annual multi-trip policies:

If **Your** policy has not started and **You** wish to cancel the policy, a full refund will be given.

If **Your** policy has started and **Your** car hire rental has not started and **You** have not made a claim and **You** wish to cancel the policy within 14 days of the date of purchase, a full refund will be given. If **You** wish to cancel more than 14 days after purchasing the policy, no premium refund will be made.

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** after 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 [zurich@haloinsurance.com](mailto:zurich@haloinsurance.com)

## ADMINISTRATION CHARGE

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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

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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

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Should **You** wish to make a claim under **Your** Car Hire Insurance, **You** can do so 24 hours a day 7 days a week online. **You** must give **Us** any information or help that **We** ask for. In respect of Section 4, Section 5, Section 21 and Section 22, **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 [zurich.co.uk](http://zurich.co.uk) and make an online claim. Alternatively, you can contact the claims team:

**Email:** [NotifyClaims@haloinsurance.com](mailto:NotifyClaims@haloinsurance.com)

**Tel:** 0800 088 2985

**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 **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**. If you have purchased a Car Club **Excess** policy it can be for a **Rental Vehicle Agreement** period not exceeding 30 consecutive days. If you have purchased a Car Club **Plus** policy it can be for a **Rental Vehicle Agreement** period not exceeding 65 consecutive days.

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

Except in respect of **Vehicle Rental Cancellation (section 20)**, 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.

If **You** have purchased an Annual multi-trip policy then cover will cease at the Expiry Date set out on **Your Certificate of Insurance**.

## 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 zurich.co.uk powered by Halo. 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**.

### 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 **United Kingdom (UK)** 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).
4. a "Member", "Joint Member" and/or "Partner Member" of a **Car Club Company** if you purchased the Car Club Plus upgrade (Sect 21).

### 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**.

### United Kingdom (UK)

England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

### USA/Canada Territories

United States of America (USA) and Canada only. Excludes any claim resulting from **You** travelling to a specific country or to an area where a Local Government body or Regulatory body has advised against all or all but essential travel.

### Vehicle Rental Agreement

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

### Worldwide Territory

Includes all countries. EXCLUDING any trip in, to, or through Afghanistan, Cuba, Congo, Iran, Iraq, Ivory Coast, Liberia, North Korea, Myanmar, Sudan and Zimbabwe.

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.

### 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
<b>Your</b> Policy cover only applies whilst the <b>Rental Vehicle</b> is being used in or has been hired in a country defined as a <b>Europe Territory</b> .	Where the <b>Rental Vehicle</b> is being used in, to or through a country not defined as a <b>Europe Territory</b> . Any claim resulting from <b>You</b> 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.  <b>Also refer to General Exclusions</b>

## SECTION 2 – USA/CANADA

What is insured	What is not insured
<p><b>Your</b> Policy cover only applies whilst the <b>Rental Vehicle</b> is being used in or has been hired in the United States of America (USA) or Canada.</p>	<p>Where the <b>Rental Vehicle</b> is being used in, to or through any other country other than the USA or Canada. Any claim resulting from <b>You</b> 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><b>Also refer to General Exclusions</b></p>

## SECTION 3 – WORLDWIDE TERRITORY

What is insured	What is not insured
<p><b>Your</b> Policy cover only applies whilst the <b>Rental Vehicle</b> is being used in or has been hired in a country defined as a <b>Worldwide Territory</b>.</p>	<p>Where the <b>Rental Vehicle</b> is being used in, to or through the following countries:</p> <ul style="list-style-type: none"> <li>➤ Afghanistan, Cuba, Congo, Iran, Iraq, Ivory Coast, Liberia, North Korea, Myanmar, Sudan, and Zimbabwe.</li> </ul> <p>Any claim resulting from <b>You</b> 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><b>Also refer to General Exclusions</b></p>

## PART B – POLICY COVER

### SECTION 4 – EXCESS INSURANCE

What is insured	What is not insured
<p><b>We</b> will pay up to £6,000 for any single incident or £6,000 for a series of incidents during any single <b>Vehicle Rental Agreement</b> for the reimbursement of the <b>Excess</b> applied by the <b>Rental Company</b> caused by accidental damage to the <b>Rental Vehicle</b> including any caused by fire, theft or vandalism, as well as for any repair costs that the <b>Rental Company</b> charges <b>You</b> or for payments that <b>You</b> are responsible for under the terms of <b>Your Vehicle Rental Agreement</b> following accidental damage to windscreens, tyres, roof and under-carriage.</p> <p>We will pay up to £500 for any <b>Loss of Use</b> of the <b>Rental Vehicle</b> due to damage.</p> <p><b>We</b> will pay up to £1,000 for any rental fees charged by the <b>Rental Company</b> for which <b>You</b> are liable during a period for which the <b>Rental Vehicle</b> is unable to be used by <b>You</b> and for any related towing costs including any additional costs incurred by <b>You</b> arising from the breakdown of the <b>Rental Vehicle</b> for <b>You</b> to travel home or to <b>Your</b> destination, as long as those fees or costs are the result of accidental damage or theft.</p> <p><b>Missfuelling:</b> <b>We</b> will pay up to £1,000 in the event that the wrong type of fuel is put into the <b>Rental Vehicle</b> by any person named on the <b>Vehicle Rental Agreement</b>.</p>	<ul style="list-style-type: none"> <li>➤ Any payment or any claim for which <b>You</b> are not liable under the <b>Vehicle Rental Agreement</b> for loss or damage to the <b>Rental Vehicle</b>.</li> <li>➤ Any payment or any claim where <b>You</b> have not met the terms of <b>Your Vehicle Rental Agreement</b>.</li> <li>➤ Where the <b>Rental Vehicle</b> is not driven by <b>You</b> or in your charge or is driven by a person not named on the <b>Vehicle Rental Agreement</b> (up to 9 additional drivers).</li> <li>➤ Any payment or any claim for vehicles operated by a <b>Car Club Company</b> and/or <b>Your</b> acceptance to the terms and conditions of such membership agreement, unless covered by Section 21 of this policy and the relevant premium has been paid.</li> <li>➤ Any payment or any claim for a Campervan or Motorhome unless covered by Section 22 of this policy and the relevant premium has been paid.</li> <li>➤ Any amount for <b>Loss of Use</b> where there is no valid <b>Excess</b> damage claim under the policy.</li> </ul> <p><b>Also refer to General Exclusions</b></p>



## SECTION 5 – COLLISION/LOSS DAMAGE WAIVER

What is insured	What is not insured
<p><b>We will pay up to £100,000 for Your liability to pay for any accidental damage during any single Vehicle Rental Agreement to the Rental Vehicle including any caused by fire, theft, vandalism, damage to windscreens, tyres, roof and under-carriage.</b></p> <p><b>You are covered 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 as long as those fees or costs are the result of accidental damage or theft.</b></p> <p><b>We will pay up to £500 for any Loss of Use of the Rental Vehicle due to damage.</b></p>	<p><b>We will not pay:</b></p> <ul style="list-style-type: none"> <li>➤ Any payment or any claim where <b>You</b> have not met the terms of <b>Your Vehicle Rental Agreement</b>.</li> <li>➤ Where the <b>Rental Vehicle</b> is not being driven by <b>You</b> or in <b>Your</b> charge or control.</li> <li>➤ Where the <b>Rental Vehicle</b> is being driven by a driver who is not stated or named on your <b>Vehicle Rental Agreement</b>;</li> <li>➤ Any amount for <b>Loss of Use</b> where there is no valid <b>Excess</b> damage claim under the policy.</li> </ul> <p><b>Also refer to General Exclusions</b></p>

## SECTION 6

[For Halo internal use only – this makes no difference to your cover]

## SECTION 7 – LOCK OUT

What is insured	What is not insured
<p>In the event that <b>You</b> are unintentionally locked out of the <b>Rental Vehicle</b>, <b>We</b> 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 <b>Rental Vehicle</b>.</p> <p>The <b>Rental Company</b> must approve the locksmith and the <b>Assistance Company</b> 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 <b>Assistance Company</b> for the reimbursement to be approved.</p> <p><b>Failure to follow these steps may void this cover.</b></p>	<p><b>We will not pay:</b></p> <ul style="list-style-type: none"> <li>➤ Any costs exceeding £500 (or the equivalent in local currency).</li> <li>➤ Where the locksmith is not approved by the <b>Rental Company</b>, and where the course of action was not approved by the <b>Assistance Company</b>.</li> <li>➤ Where receipts and invoices are not presented.</li> </ul> <p><b>Also refer to General Exclusions</b></p>

## SECTION 8 – ROAD RAGE

What is insured	What is not insured
<p><b>We will pay You or Your</b> legal representatives £1,000 (or equivalent in local currency) if <b>You</b> suffer a physical assault by another person which results in a physical injury as a direct result of an accident involving <b>Your Rental Vehicle</b>.</p> <p>The maximum amount <b>We</b> will pay is £1,000 (or equivalent in local currency) in any one period of cover.</p>	<p><b>We will not pay You</b> where the physical assault:</p> <ul style="list-style-type: none"> <li>➤ is caused by a relative or a person known to <b>You</b>;</li> <li>➤ results in a physical injury which is not supported by medical evidence;</li> <li>➤ is not reported to the police within 24 hours of the incident;</li> <li>➤ is contributed to by anything said or done by <b>You</b> or any passenger in <b>Your Rental Vehicle</b>, other than the accident itself;</li> <li>➤ where the <b>Rental Vehicle</b> is being driven by an additional driver not stated or named on the <b>Your Vehicle Rental Agreement</b> (up to 9 additional drivers);</li> </ul> <p>Also:</p> <ul style="list-style-type: none"> <li>➤ <b>We will not pay any amount exceeding £1,000</b> (or equivalent in local currency).</li> </ul> <p><b>Also refer to General Exclusions</b></p>

## SECTION 9 – CAR JACKING

What is insured	What is not insured
<p><b>We will pay You or Your</b> legal representatives £1,000 (or equivalent in local currency) if <b>You</b> suffer a physical assault by another person which results in a physical injury as a result of <b>Your Rental Vehicle</b> being subject to an theft or attempted theft.</p> <p>The maximum amount <b>We</b> will pay is £1,000 (or equivalent in local currency) in any one period of cover.</p>	<p><b>We will not pay You</b> where the physical assault:</p> <ul style="list-style-type: none"> <li>➤ is caused by a relative or a person known to <b>You</b>;</li> <li>➤ results in a physical injury which is not supported by medical evidence;</li> <li>➤ is not reported to the police within 24 hours of the incident;</li> <li>➤ is contributed to by anything said or done by <b>You</b> or any passenger in <b>Your Rental Vehicle</b>;</li> </ul> <p>Also:</p> <ul style="list-style-type: none"> <li>➤ <b>We will not pay any amount exceeding £1,000</b> (or equivalent in local currency).</li> </ul> <p><b>Also refer to General Exclusions</b></p>

## SECTION 10 – HOTEL EXPENSES

What is insured	What is not insured
<p><b>We will pay up to £150</b> (or equivalent in local currency) in total for <b>You</b> or <b>Your</b> travelling companions for any necessary overnight accommodation if <b>You</b> are unable to use <b>Your Rental Vehicle</b> as a result of it being stolen or damaged following an accident.</p>	<p><b>We will not pay:</b></p> <ul style="list-style-type: none"> <li>➤ for overnight accommodation if <b>You</b> are less than 50 miles from <b>Your</b> home;</li> <li>➤ any amount exceeding £150 (or equivalent in local currency)</li> </ul> <p><b>Also refer to General Exclusions</b></p>

## SECTION 11 - TRAVEL EXPENSES

What is insured	What is not insured

<p><b>We will pay up to £50 (or equivalent in local currency) in total for You or Your travelling companion(s) to travel home or to Your destination if You are unable to use Your Rental Vehicle as a result of it being stolen or damaged following an accident.</b></p>	<p><b>We will not pay:</b></p> <ul style="list-style-type: none"> <li>➤ for any travel expenses if You are less than 50 miles from Your home;</li> <li>➤ any amount exceeding £50 (or equivalent in local currency)</li> </ul> <p><b>Also refer to General Exclusions</b></p>
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## SECTION 12 – RESTITUTION

What is insured	What is not insured
<p>This section applies only to the lead contracting person named on the <b>Certificate of Insurance</b>.</p> <p>This Policy will provide a benefit of £25 (or equivalent in local currency) per day if the <b>Vehicle Rental Agreement</b> is cancelled or cut short on the advice of a physician as long as the <b>Assistance Company</b> is consulted.</p> <p><b>You</b> must be confined to a bed in a hospital, in a hotel or in private accommodation during the time that the <b>Rental Vehicle</b> was booked and paid for.</p> <p>For a single claim, the maximum amount payable is £300.</p> <p>The maximum amount payable within this section for the policy period or period of the <b>Vehicle Rental Agreement</b> is £500.</p> <p>This is subject to:</p> <ul style="list-style-type: none"> <li>➤ The <b>Vehicle Rental Agreement</b> document and a Medical Certificate showing the time <b>You</b> have been confined to bed being presented;</li> <li>➤ <b>You</b> having agreed to the <b>Vehicle Rental Agreement</b> for at least seven days;</li> <li>➤ Additionally the <b>Assistance Company</b> may request proof of booking and confirmation of duration of rental.</li> </ul>	<p><b>We will not pay:</b></p> <ul style="list-style-type: none"> <li>➤ where the advice of a physician was not obtained, and where the <b>Assistance Company</b> not consulted;</li> <li>➤ where proof of the <b>Vehicle Rental Agreement</b> is not available</li> <li>➤ where a Medical Certificate is not available;</li> <li>➤ any amount exceeding £300 (or the equivalent in local currency) for a single claim.</li> <li>➤ any amount exceeding £500 during the policy period or period of the <b>Vehicle Rental Agreement</b>.</li> </ul> <p><b>Also refer to General Exclusions</b></p>

## SECTION 13 – DROP OFF

What is insured	What is not insured
<p><b>We will pay up to £300 (or equivalent in local currency) for drop off charges incurred in the event of You being unable to return the Rental Vehicle to the Vehicle Rental Company due to:</b></p> <ul style="list-style-type: none"> <li>➤ an accident where hospitalisation takes place;</li> <li>➤ illness where hospitalisation takes place.</li> </ul> <p>Subject to:</p> <ul style="list-style-type: none"> <li>➤ the <b>Assistance Company</b> being made aware of the situation immediately;</li> <li>➤ negotiations being made between the <b>Assistance Company</b> and the <b>Vehicle Rental Company</b>.</li> </ul>	<p><b>We will not pay:</b></p> <ul style="list-style-type: none"> <li>➤ where proof of hospitalisation is not available if requested by the <b>Assistance Company</b>;</li> <li>➤ where the <b>Vehicle Rental</b> is a One-Way Rental;</li> <li>➤ where the <b>Assistance Company</b> and the <b>Vehicle Rental Company</b> are not involved in the negotiations.</li> </ul> <p><b>Also refer to General Exclusions</b></p>

## SECTION 14 – 65 DAYS CONTINUOUS COVER

What is insured	What is not insured

<p>If <b>You</b> have purchased an annual policy provides cover in any of the territories selected for 65 continuous days for any one <b>Vehicle Rental Agreement</b>.</p>	<p><b>We will not pay:</b></p> <ul style="list-style-type: none"> <li>➤ where the <b>Vehicle Rental Agreement</b> exceeds 65 continuous days.</li> </ul> <p>Also refer to <b>General Exclusions</b></p>
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## SECTION 15 – IN-COUNTRY RENTALS (NO RESTRICTIONS FROM DECLARED RESIDENCE)

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

## PART C – COVER EXTENSIONS (additional premium applies)

### SECTION 16

[For Halo internal use only – this makes no difference to your cover]

### SECTION 17 – VEHICLE KEY REPLACEMENT (OPTIONAL EXTRA)

What is insured	What is not insured
<p><b>We</b> will pay <b>You</b> 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 <b>Rental Vehicle</b> key, including replacement locks and locksmith charges.</p> <p>Cover is subject to <b>You</b> having declined the <b>Rental Company's</b> Loss Damage Waiver (LDW) or any similar provision and provided that <b>You</b> 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 <b>You</b> paid for the Loss Damage Waiver (LDW) cover or similar provision/insurance offered by the <b>Rental Company</b>.</p>	<p><b>We will not pay:</b></p> <ul style="list-style-type: none"> <li>➤ Any amount exceeding £1,000 or the equivalent in local currency for any one claim;</li> <li>➤ Any amount exceeding £1,000 or the equivalent in local currency in any one year.</li> </ul> <p>Also refer to <b>General Exclusions</b></p>

## SECTION 18 – PERSONAL BELONGINGS AND BAGGAGE (OPTIONAL EXTRA)

What is insured	What is not insured
<p><b>We</b> will pay up to £150 for any single claim, for loss or damage to Personal Belongings and/or Baggage while in <b>Your Rental Vehicle</b>.</p> <p>The maximum amount payable within this section for the policy period or period of the <b>Vehicle Rental Agreement</b> is £500.</p>	<p><b>We</b> will not pay:</p> <ul style="list-style-type: none"> <li>➤ Money, stamps, tickets, documents, securities;</li> <li>➤ Telephone, communications or entertainment equipment, including but not limited to mobile phones, satellite navigation systems and games consoles;</li> <li>➤ goods, samples or equipment carried in connection with any trade or business;</li> <li>➤ loss or damage to personal belongings as a result of theft or attempted theft where <b>Your Rental Vehicle</b> has been left unlocked and unattended;</li> <li>➤ loss or damage to personal belongings as a result of theft or attempted theft unless they have been concealed in the glove box or luggage compartment of the <b>Rental Vehicle</b>;</li> <li>➤ any equipment not part of the <b>Rental Vehicle</b> which has been supplied by the <b>Rental Company</b>;</li> <li>➤ where a travel policy is in place which already provides cover for loss or damage to <b>Your</b> personal belongings and baggage, or where any other insurance policy is in place which provides the same cover;</li> <li>➤ any loss by theft or attempted theft, unless reported to the Police and a Police report obtained.</li> </ul> <p><b>Also refer to General Exclusions</b></p>

## SECTION 19 – PERSONAL ACCIDENT (OPTIONAL EXTRA)

What is insured	What is not insured
<p>If a driver is injured whilst travelling in the <b>Rental Vehicle</b>, then <b>We</b> will pay the the driver or the driver's legal representative £10,000 (or the equivalent in local currency), if within 90 days of the accident, the injury is the sole cause of:</p> <ul style="list-style-type: none"> <li>➤ death; or</li> <li>➤ permanent loss of a limb; or</li> <li>➤ permanent loss of sight in one or both eyes.</li> </ul> <p>The most <b>We</b> will pay within any policy period is £10,000 (or the equivalent in local currency).</p> <p>Death or disability must happen within 90 days of the accident.</p> <p>Any claim must be supported by a medical report by a medical practitioner or in the event of death, a death certificate.</p>	<p><b>We</b> will not pay:</p> <ul style="list-style-type: none"> <li>➤ if the driver is not named as a Specified Driver on the <b>Vehicle Rental Agreement</b>;</li> <li>➤ for any injury or death resulting from suicide or attempted suicide, or committing or attempting to commit a self-injury;</li> <li>➤ if the driver of the <b>Rental Vehicle</b> is convicted of an alcohol or drugs related offence at the time of injury;</li> <li>➤ where the driver have committed a criminal act at the time of the accident;</li> <li>➤ where a seatbelt was not worn at the time of the accident, if one is required by law.</li> </ul> <p><b>Also refer to General Exclusions</b></p>

## SECTION 20 – VEHICLE RENTAL CANCELLATION INSURANCE (OPTIONAL EXTRA)

What is insured	What is not insured
<p><b>We</b> will pay up to £500, towards any cancellation changes incurred from the <b>Vehicle Rental Company</b> if <b>You</b> cancel the <b>Vehicle Rental Agreement</b> prior to its start date.</p> <p>This section only applies to <b>Rental Vehicle</b> bookings made and/or reserved and/or transacted after the inception date of <b>Your</b> policy as expressed on <b>Your Certificate of Insurance</b>.</p>	<p><b>We</b> will not pay:</p> <ul style="list-style-type: none"> <li>➤ where <b>You</b> cancel the <b>Vehicle Rental Agreement</b> after its start date;</li> <li>➤ Any amount exceeding £500;</li> <li>➤ Any <b>Rental Vehicle</b> booking made and/or reserved and/or transacted before the start date of <b>Your</b> policy.</li> </ul> <p>Also refer to <b>General Exclusions</b></p>

## SECTION 21 – CAR CLUB PLUS (OPTIONAL EXTRA)

What is insured	What is not insured
<p>Within this section <b>You/Your</b> also refers to <b>Car Club Member</b>.</p> <p><b>a) Excess Insurance</b></p> <p>This section increases the sums insured in Section 4 by the following amounts:</p> <p><b>We</b> will pay up to £1,500 for a single incident and up to £3,000 for a series of incidents during any single <b>Vehicle Rental Agreement</b> for the reimbursement of the <b>Excess</b> applied by the <b>Car Club Company</b>.</p> <p><b>You</b> are covered for any physical loss or damage to the <b>Rental Vehicle</b> for which <b>You</b> are responsible under the terms of the <b>Vehicle Rental Agreement</b>, including:</p> <ul style="list-style-type: none"> <li>➤ Physical damage to windscreens, tyres, roof and under carriage;</li> <li>➤ Fire;</li> <li>➤ Theft;</li> <li>➤ Vandalism;</li> <li>➤ towing costs relating to the loss or damage;</li> <li>➤ Any fees up to £500 charged by the <b>Rental Vehicle Company</b> for which <b>You</b> are liable for the <b>Loss of Use</b> of the <b>Rental Vehicle</b> caused by accidental damage.</li> </ul>	<p><b>a) Excess Insurance – We</b> will not pay:</p> <ul style="list-style-type: none"> <li>➤ Any payment or any claim where <b>You</b> have not met the terms of <b>Your Vehicle Rental Agreement</b>.</li> <li>➤ Where the <b>Rental Vehicle</b> is being driven by a driver who is not stated or named on your <b>Vehicle Rental Agreement</b>;</li> <li>➤ Any payment over £3,000 for a series of claims during any single vehicle agreement.</li> <li>➤ Any amount for <b>Loss of Use</b> where there is no valid <b>Excess</b> damage claim under the policy.</li> </ul>
<p><b>b) 30 Days Continuous Cover</b></p> <p>If <b>You</b> have purchased an annual policy provides cover in any of the territories selected for 30 continuous days for any one <b>Vehicle Rental Agreement</b> from the <b>Car Club Company</b>.</p>	<p><b>b) 30 Days Continuous Cover – We</b> will not pay:</p> <ul style="list-style-type: none"> <li>➤ Where the <b>Vehicle Rental Agreement</b> exceeds 30 continuous days.</li> </ul>
<p><b>c) Car Club Membership Card replacement and keys</b></p> <p><b>We</b> will pay <b>You</b> costs incurred up to a maximum of £50 for each and every claim for replacing a lost or stolen <b>Rental Vehicle Membership Card/Keys</b> from the <b>Car Club Company</b>.</p>	<p><b>c) Car Club Membership Card replacement and keys – We</b> will not pay:</p> <ul style="list-style-type: none"> <li>➤ Any amount exceeding £50 for any one claim.</li> <li>➤ if <b>You</b> fail to inform <b>Your Car Club Company</b> immediately that <b>You</b> have lost the Membership Card/Keys.</li> <li>➤ if <b>You</b> fail to place the <b>Membership Card/Keys</b> in their designated place in the glove-box at the end of the member's reservation period.</li> <li>➤ if <b>You</b> fail to lock the vehicle at the end of the reservation period.</li> </ul>

<p><b>d) Who is covered by Section 21</b></p> <p>This annual policy provides cover only for the <b>Policyholder</b> who is described within the <b>Certificate of Insurance</b>.</p> <p>The <b>Policyholder</b> must be a <b>Car Club Member</b>.</p>	<p><b>d) Who is not covered by Section 21</b></p> <ul style="list-style-type: none"> <li>➤ Where the <b>Policyholder</b> is not a <b>Car Club Member</b>.</li> <li>➤ Any other driver, which includes members of the same <b>Car Club Company</b> travelling with the <b>Policyholder</b>.</li> <li>➤ Joint <b>Car Club Members</b> who live at the same home address as the <b>Policyholder</b>.</li> </ul> <p>Also refer to <b>General Exclusions</b></p>
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## SECTION 22 – CAMPERVAN AND MOTORHOME (OPTIONAL EXTRA)

**You are covered under this section if You have paid the appropriate premium.**

What is insured	What is not insured
<p>If <b>You</b> rent a <b>Rental Vehicle</b> that is a campervan or caravan, <b>We</b> will pay up to £1,000 for a single incident and up to £2,000 for a series of incidents during any single <b>Vehicle Rental Agreement</b> for the reimbursement of the <b>Excess</b> applied by the <b>Rental Company</b>.</p> <p><b>You</b> are covered for any accidental physical loss or damage to the <b>Rental Vehicle</b>, being a campervan or caravan for which <b>You</b> are responsible under the terms of the <b>Vehicle Rental Agreement</b>, including:</p> <ul style="list-style-type: none"> <li>➤ Fire;</li> <li>➤ Theft;</li> <li>➤ Vandalism;</li> <li>➤ Physical damage to windscreens, tyres, roof and under carriage;</li> <li>➤ Towing costs resulting from accidental damage or theft;</li> <li>➤ Any fees up to £500 charged by the <b>Rental Vehicle Company</b> for which <b>You</b> are liable for the <b>Loss of Use</b> of the <b>Rental Vehicle</b> caused by accidental damage.</li> </ul>	<ul style="list-style-type: none"> <li>➤ Any payment or any claim where <b>You</b> have not met the terms of <b>Your Vehicle Rental Agreement</b>.</li> <li>➤ Where the <b>Rental Vehicle</b> is being driven by a driver who is not stated or named on your <b>Vehicle Rental Agreement</b>;</li> <li>➤ Any payment over £1,000 for a single incident or over £2,000 for a series of incidents during any single vehicle agreement.</li> <li>➤ Any amount for <b>Loss of Use</b> where there is no valid <b>Excess</b> damage claim under the policy.</li> </ul> <p>Also refer to <b>General Exclusions</b></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 (except if **You** have bought cover under section 22 of this policy), commercial vehicles, vans or 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. Car Clubs.**

any payment or any claim from vehicles operated by a **Car Club Company** and or **You** acceptance to the terms and conditions of such membership agreement, unless covered by Section 21 of this policy and the relevant premium paid.

**s. Fines.**

any fines imposed, administration costs, claims for diminution of value or any costs involved with the impounding of the **Rental Vehicle**;

**t. Additional Drivers.**

**We** will not pay any claim where an incident or accident occurs between the **Policyholder** and the Additional **Policyholder**;

**u. 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;

**v. Not being an Eligible Person.**

**You** renting and driving the **Rental Vehicle** if **You** are not an **Eligible Person**;

**w. Pressure Waves**

pressure waves caused by aircraft travelling at the speed of sound, or faster;

**x. 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**;

**y. 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). **This exclusion does not apply to the optional Personal Accident Section 20.**

**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: 0800 088 2985
- Email: [info@haloinsurance.com](mailto: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](mailto:complaint.info@financial-ombudsman.org.uk)
- Website: <http://www.financial-ombudsman.org.uk>

## 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](http://www.fscs.org.uk) or by contacting the FSCS directly on 0800 678 1100.

## CONFIDENTIALITY AND DATA PROTECTION

All information about **You** of a sensitive or personal nature, as defined by the Data Protection Act 1998, will be treated as private and confidential. **We** collect and process personal information about **You** such as **Your** name, address, and any other personal details **You** provide. **We** will treat this information in accordance with applicable data protection laws. For administration purposes, **We** will use and store **Your** personal information on an electronic database, which may also be available to select authorised representatives of member insurers of Zurich Insurance Group operating outside Europe. **We** have taken reasonable measures to protect such personal information once it is transferred outside Europe in accordance with **Our** normal data security policies. **We** may also disclose **Your** personal information to outside parties, such as premium collection agencies, reinsurers,

outside counsel and claims administrators, to provide **You** with insurance and claims services, or as allowed by law.

### Who controls my personal information?

This notice tells you how Zurich Insurance Plc (Zurich), as data controller, will deal with your personal information. Where Zurich introduces you to a company outside the group, that company will tell you how your personal information will be used.

You can ask for further information about our use of your personal information or complain about its use in the first instance, by contacting our Data Protection Officer at: Zurich Insurance Group, Tri-centre 1, Newbridge Square, Swindon, SN1 1HN or by emailing the Data Protection Officer at [GBZ.General.Data.Protection@uk.zurich.com](mailto:GBZ.General.Data.Protection@uk.zurich.com).

If you have any concerns regarding our processing of your personal information, or are not satisfied with our handling of any request by you in relation to your rights, you also have the right to make a complaint to the Information Commissioner's Office. Their address is: First Contact Team, Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, SK9 5AF.

### What personal information will you collect about me?

We will collect and process the personal information that you give us by phone, e-mail, filling in forms, including on our website, and when you report a problem with our website. We also collect personal information from your appointed agent such as your trustee, broker, intermediary or financial adviser in order to provide you with the services you have requested and from other sources, such as credit reference agencies and other insurance companies, for verification purposes. We will also collect information you have volunteered to be in the public domain and other industry-wide sources.

We will only collect personal information that we require to fulfil our contractual or legal requirements unless you consent to provide additional information. The type of personal information we will collect includes; basic personal information (i.e. name, address and date of birth), occupation and financial details, health and family information, claims and convictions information and where you have requested other individuals be included in the arrangement, personal information about those individuals.

If you give us personal information on other individuals, this will be used to provide you with a quotation and/or contract of insurance and/or provision of financial services. You agree you have their permission to do so. Except where you are managing the contract on another's behalf, please ensure that the individual knows how their personal information will be used by Zurich. More information about this can be found in the 'How do you use my personal information' section.

### How do you use my personal information?

We and our selected third parties will only collect and use your personal information (i) where the processing is necessary in connection with providing you with a quotation and/or contract of insurance and/or provision of financial services that you have requested; (ii) to meet our legal or regulatory obligations; or (iii) for our "legitimate interests". It is in our legitimate interests to collect

your personal information as it provides us with the information that we need to provide our services to you more effectively including providing you with information about our products and services. We will always ensure that we keep the amount of information collected and the extent of any processing to the absolute minimum to meet this legitimate interest. Examples of the purposes for which we will collect and use your personal information are:

1. to provide you with a quotation and/or contract of insurance;
2. to identify you when you contact us;
3. to deal with administration and assess claims;
4. to make and receive payments;
5. to obtain feedback on the service we provide to you;
6. to administer our site and for internal operations including troubleshooting, data analysis, testing, research, statistical and survey purposes;
7. for fraud prevention and detection purposes.

We will contact you to obtain consent prior to processing your personal information for any other purpose, including for the purposes of targeted marketing unless we already have consent to do so.

#### **Who do you share my personal information with?**

Where necessary, we will share the personal information you gave us for the purposes of providing you with the goods and services you requested with the types of organisations described below:

- associated companies including reinsurers, suppliers and service providers;
- introducers and professional advisers;
- regulatory and legal bodies;
- survey and research organisations;
- credit reference agencies;
- healthcare professionals, social and welfare organisations; and
- other insurance companies.

Or, in order to meet our legal or regulatory requirements, with the types of organisations described below:

- regulatory and legal bodies;
- central government or local councils;
- law enforcement bodies, including investigators;
- credit reference agencies; and
- other insurance companies.

#### **How do you use my personal information for websites and email communications?**

When you visit one of our websites we may collect information from you such as your email address or IP address. This helps us to track unique visits and monitor patterns of customer website traffic, such as who visits and why they visit.

#### **What happens if I fail to provide my personal information to you?**

If you do not provide us with your personal information, we will not be able to provide you with a contract or assess future claims for the service you have requested.

We use cookies and/or pixel tags on some pages of our website. A cookie is a small text file sent to your computer. A pixel tag is an invisible tag placed on certain pages of our website but not on your computer. Pixel tags usually work together with cookies to assist us to provide you with a more tailored service. This allows us to monitor and improve our email communications and website. Useful information about cookies, including how to remove them, can be found on our websites.

#### **How do you transfer my personal information to other countries?**

Where we transfer your personal information to countries that are outside of the UK and the European Union (EU) we will ensure that it is protected and that the transfer is lawful. We will do this by ensuring that the personal information is given adequate safeguards by using 'standard contractual clauses' which have been adopted or approved by the UK and the EU, or other solutions that are in line with the requirements of European data protection laws.

A copy of our security measures for personal information transfers can be obtained from our Data Protection Officer at: Zurich Insurance Group, Tri-centre 1, Newbridge Square, Swindon, SN1 1HN, or by emailing the Data Protection Officer at [GBZ.General.Data.Protection@uk.zurich.com](mailto:GBZ.General.Data.Protection@uk.zurich.com).

#### **How long do you retain my personal information for?**

We will retain and process your personal information for as long as necessary to meet the purposes for which it was originally collected. These periods of time are subject to legal, tax and regulatory requirements or to enable us to manage our business.

#### **What are my data protection rights?**

You have a number of rights under the data protection laws, namely: to access your data (by way of a subject access request); to have your data rectified if it is inaccurate or incomplete; in certain circumstances, to have your data deleted or removed; in certain circumstances, to restrict the processing of your data; a right of data portability, namely to obtain and reuse your data for your own purposes across different services; to object to direct marketing; not to be subject to automated decision making (including profiling), where it produces a legal effect or a similarly significant effect on you; to claim compensation for damages caused by a breach of the data protection legislation. if we are processing your personal information with your consent, you have the right to withdraw your consent at any time.

We will, for the purposes of providing you with a contract of insurance, processing claims, reinsurance and targeted marketing, process your personal information by means of automated decision making and profiling where we have a legitimate interest or you have consented to this.

## Fraud prevention and detection

In order to prevent and detect fraud we may at any time:

- a. check your personal data against counter fraud systems;
- b. use your information to search against various publicly available and third party resources; use industry fraud tools including undertaking credit searches and to review your claims history;
- c. share information about you with other organisations including but not limited to the police, the Insurance Fraud Bureau (IFB), other insurers and other interested parties.

If you provide false or inaccurate information and fraud is identified, the matter will be investigated and appropriate action taken. This may result in your case being referred to the Insurance Fraud Enforcement Department (IFED) or other police forces and fraud prevention agencies. You may face fines or criminal prosecution. In addition, Zurich may register your name on the Insurance Fraud Register, an industry-wide fraud database.

## 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).