# Car Hire Excess & Damage Insurance

## Insurance Product Information Document

**Company:** Collinson Insurance **Product:** Leisure Guard Car Hire Excess & Damage

Collinson Insurance (a trading name of Astrenska Insurance Limited) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom, under Firm Reference Number 202846. Registered in England number 01708613.

**This document does not contain the full terms and conditions of the cover which can be found in the policy wording and certificate of insurance. It is important that you read all these documents carefully.**

### What is this type of insurance?

This insurance provides cover for the reimbursement of the excess and the associated costs that you are responsible for following the damage to or theft of a rental car. It also covers you for damage to the car not covered by the rental companies Collision Damage Waiver (CDW).

### What is insured?

✓ **Excess Reimbursement**

If the rental car is damaged or is stolen you can claim:

- Up to £10,000 for the excess
- Up to £1,000 for charges for loss of use
- Up to £500 for towing costs
- Up to £200 for administration charges.
- Up to the value of the rental car (maximum £65k) for damage not covered by the rental companies CDW

✓ **Misfuelling**

- Up to £500 to drain the incorrect fuel
- 10 litres of the correct fuel

✓ **Lockout and Key Cover**

- Up to £500 to get access to your rental car
- Up to £500 for replacement keys

✓ **Cutting Short of your rental**

- Up to £200 for the unused part of your rental if it is cut short on medical grounds
- Up to £300 to recover the rental car to the rental company

✓ **Personal Possessions**

Up to £500 to replace your possessions if they are stolen along with your rental car

✓ **Personal Accident**

Up to £10,000 if you are involved in an accident and it results in your:

- Death
- Loss of Limb
- Loss of Sight
- Permanent Total Disablement

### What is not insured?

✗ Any claim where the rental agreement does not include basic CDW.

✗ Any claim if this insurance does not cover the whole period of the rental agreement.

✗ Any damage not related to an accident

✗ Any claim where you are unable to give us evidence of the amounts being claimed

✗ Any theft or vandalism claim not reported to the police

✗ Any claim if your rental car has been driven on an unsealed road except where that unsealed road is the only access to your accommodation

✗ Any damage to the cars interior

✗ Any damage to the car caused by misfuelling

✗ Any claim for damage to the car caused by gaining access in the event of being locked out

✗ Any claim if your personal possessions were not locked out of sight in the boot or glove compartment

✗ Any claim if force or violence was not used to access your personal possessions

✗ Any claim for money, payment cards, tickets, passports, mobile telephones, laptops or navigation devices

✗ More than £50 for personal possessions claims for alcohol, tobacco, or fragrances

✗ Any personal accident claims where death, loss of limb, loss off sight or permanent total disablement does not happen within 180 days of the accident.

## Are there any restrictions on cover?

- ! You must be between 21 – 84 years old to have this insurance
- ! You must be a permanent resident of the UK
- ! The rental car must be a car with up to 9 seats, be worth less than £65,000, and be less than 20 years old. This does not include Vans, pickups, minibuses, motorhomes, RV's, campervans, beach buggies, cars with handlebars
- ! All drivers must be named on the rental agreement
- ! You will not be covered in any country where the FCDO has advised against all or all but essential travel
- ! A lead driver can only have once active rental agreement at a time

## Where am I covered?

✓ The countries you are covered in will be shown in your certificate of insurance and will either be: UK & Europe or Worldwide

## What are my obligations?

- You must take reasonable care to answer all questions carefully and accurately as not doing so could invalidate your insurance and ability to claim.
- You must hold a UK issued driving licence that allows you to drive in the country you are in
- You must take all available precautions to prevent or reduce any loss or damage.
- You must follow the terms and conditions of your rental agreement
- You must provide us with any evidence we require to support your claim. This will include things like photos of the damage, evidence of payment made, police reports, medical evidence in the case of personal accident or cutting short of your rental

## When and how do I pay?

You pay for this policy in full when you take it out

## When does the cover start and end?

This will be either an annual or a single trip policy. The start and end date of this insurance will be shown in your certificate of insurance

## How do I cancel the contract?

**For annual policies**: You have the right to cancel this policy within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. Provided you have not made a claim under the policy and there have been no incidents likely to give rise to a claim We will refund to you any money you have paid to us.

If you wish to cancel this policy after 14 days, provided you have not made a claim under the policy and there have been no incidents likely to give rise to a claim, you will receive a refund of any premiums you have paid for the cancelled cover, less a proportionate deduction for the time we have provided cover.

**For single trip policies:** You can cancel your policy before the start date of the period of insurance; we will refund to you any money you have paid. Once the Period of Insurance has started you can cancel your policy, but we will not give you any money back.

To cancel please contact us:

- Telephone: 0333 300 2181
- Email: Leisureguard@rockinsurance.com