

Car Hire Excess Waiver

Insurance Product Information Document



The policy is underwritten by Inter Partner Assistance S.A., which is authorised and regulated by the National Bank of Belgium, with a registered head office at Boulevard du Régent 7, 1000 Brussels, Belgium. Authorised by the Prudential Regulation Authority (firm reference number 202664). Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Inter Partner Assistance S.A. UK branch office address is 106-118 Station Road, Redhill, RH1 1PR. Inter Partner Assistance S.A. is part of the AXA Group.

Company: Inter Partner Assistance S.A.

Product: Staysure Car Hire Excess Waiver

The information provided in this document is a summary of the key features and exclusions of your insurance policy. It does not form part of the contract between us and is not tailored to individual needs, so may not provide all information relevant to you. Complete pre-contract and contractual information can be found in your policy document and Validation Certificate.

What is this type of Insurance?

This policy provides financial reimbursement for the holder in the event of an incident involving a vehicle they are hiring in the cover period (such as accidental damage, collision, accident or fire) for the applicable excess, retained deposit or other charges they are liable to pay the rental company as a result. It also covers other incidental costs, as explained below. Note that this policy operates on a reimbursement basis and you are liable to pay all costs to the rental company first.



What is insured?

Excess Reimbursement and Damage Waiver

- ✓ Up to £4000 reimbursed for the excess amount charged, or deposit retained, by the hire company under your agreement due to a covered incident (damage, accident, theft or theft attempt, fire, lightning, explosion, storm and/or flood).

Other expense reimbursement covered

- ✓ We will pay up to £500 including fees and taxes, in total to replace the car hire keys if these are lost, stolen, or damaged during the rental period. This will also include, where necessary, the costs to replace locks or for a locksmith to break into the rental vehicle if you are locked out of your vehicle.
- ✓ Up to £1000 for use of incorrect fuel in the vehicle.
- ✓ Up to £1000 for roadside assistance and/or towing costs if the vehicle breaks down/cannot be used.
- ✓ Emergency accommodation costs if you are unable to reach your destination because your rental vehicle is damaged and cannot be driven as a result of an accident. We will pay for one night's accommodation up to a maximum of £500.
- ✓ We will pay up to £500 (or equivalent in local currency) for drop off charges incurred in the event of you being unable to return the rental vehicle to the rental company, due to an accident or illness where hospitalisation takes place.



What is not insured?

- ✗ Costs covered by the basic insurance or collision damage waiver included with the vehicle hire agreement, or recoverable from the hire company.
- ✗ Use of the hire vehicle off the public highway, for business or commercial use.
- ✗ Use of the vehicle in breach of the terms of your rental agreement, local laws or for illegal or criminal acts.
- ✗ Damage to the vehicle's interior, wear and tear costs, mechanical failure (other than for towing/recovery).
- ✗ Costs for pre-existing damage at the time the vehicle rental started (as shown on vehicle condition report).
- ✗ Travel to a territory against the advice of the Foreign, Commonwealth & Development Office.
- ✗ Third party liability, or the cost of actual repairs to, or replacement of, the hire vehicle after an incident.
- ✗ Costs for action you took without rental company agreement (e.g. to force entry into the car if locked out).
- ✗ Costs for incidents incurred while anyone other than the individual(s) named both on the hire agreement and the policy was driving the vehicle.



Are there any restrictions on cover?

- ! The policyholder(s) must be the individual(s) named on the hire agreement, and must hold a recognised driving licence valid in the territory/ies.
- ! Hire vehicles must have a maximum of 9 seats.
- ! All drivers and policyholders must be resident of the UK, Northern Island, the Isle of Man or the Channel Islands.
- ! Any hire agreement must be up to a maximum of 35 days per trip when aged 71 & over and 50 days when aged 0-70 for annual policies. For single trip policies, your hire agreement must be up to a maximum of 104 days.



Where am I covered?

- ✓ For UK cover: In the United Kingdom of Great Britain and Northern Ireland, the Channel Islands and Isle of Man.
- ✓ For European cover: In all countries west of the Ural Mountains, and related islands in the Mediterranean, plus Morocco, Tunisia, Turkey and Iceland. Cover includes the Canary Islands, Madeira and the Azores, the Republic of Ireland and the UK (excluding travel to a country, specific area or event when the Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO) or the World Health Organisation (WHO) or regulatory authority in a country to/from which you are travelling has advised against all, or all but essential travel).
- ✓ For worldwide cover: Anywhere in the world (including the UK and Europe as defined above), except for the following countries: Afghanistan, Belarus, Congo, Iraq, Ivory Coast, Liberia, Myanmar, Russia, Sudan, Syria, Ukraine, Venezuela and Zimbabwe (excluding travel to a country, specific area or event when the Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO) or the World Health Organisation (WHO) or regulatory authority in a country to/from which you are travelling has advised against all, or all but essential travel).



What are my obligations?

- ✓ You must pay the insurance premium at the time it is due (as detailed later) for cover to commence and remain valid, otherwise cover will cease from the premium due date or never come into force.
- ✓ You must take reasonable care to provide both the policy distributor and insurer complete and accurate answers to any questions asked, to the best of your knowledge, at all times.
- ✓ You must let us know that you wish to make a claim as soon as possible, and in any case within 6 months of the covered incident(s) or event(s) taking place.
- ✓ You must take all reasonable steps to safeguard the vehicle in the event of a covered incident, and minimise any further loss and related expenses. You must not continue to drive after damage or an incident if this could cause further damage or total loss.
- ✓ You must notify us of any changes to your or your hire agreement and/or trip's details and circumstances as soon as possible.
- ✓ For claims, you must provide receipts, invoices and/or other evidence of excess, fees or other charges or expenses in order to be reimbursed, as well as a copy of your hire agreement, Validation Certificate, driving licence and any other medical or other evidence our agents may request to validate your request.
- ✓ You must report any theft, damage to or loss of personal possessions to the local police or other competent authority, and ensure you get a written report to substantiate this.
- ✓ We recommend that you check that you do not have any other insurance policies that may cover the same events and costs as these benefits.
- ✓ You must ensure you obtain the approval and authority of the vehicle hire company to act in any way after a covered incident, breakdown or other situation, for example before you arrange for a locksmith to help you get back into the vehicle.



When and how do I pay?

You must pay the full policy premium at the time you take out the policy, by debit or credit card.



When does the cover start and end?

- The policy covers you for the duration shown on your Validation Certificate, which will show the start and end dates of cover.
- For single trip policies: cover applies for the duration of your vehicle hire agreement, starting from the moment you sign the agreement or take possession of the vehicle and until time of return to the rental firm, when they take control of the vehicle again. The contract is for a duration of your hire car agreement. It will start on policy commencement date and will end on the date stated in your Validation Certificate.
- For annual policies: cover applies for a 12 month period from the start date shown on your Validation Certificate, and covers an unlimited amount of vehicle hire agreements in that period. Each hire agreement must be a maximum of 35 days per trip when aged 71 & over and 50 days.
- Policies expire automatically at the end of the term, and cannot be extended to meet any extension of your hire agreement beyond the term of cover.



How do I cancel the contract?

You have the right to cancel this policy at any time during the period of insurance

You have the right to cancel your policy within 14 days of the date of issue or receipt of your documents, whichever is later. We will only refund to you any premium you have paid, less any fees and charges if you have not travelled, or have made, or intend to make a claim. If the notice of cancellation is received outside the 14 day cooling off period no premium will be refunded, however discretion may be exercised in exceptional circumstances.

You may request policy cancellation by contacting tus by telephone on 0800 088 4828.