

Car Hire Excess Insurance

Insurance Product Information Document

Company: AmTrust Specialty Limited **Product:** Gigasure Car Hire Excess Insurance



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This document is a summary of the key information for this product. You can find full terms and conditions in the policy wording. You will also get a Certificate of Insurance showing the specific details of your policy and the cover you have chosen. Please take some time to read these documents. It is important that you tell us as soon as possible if any of the information is not correct.

What is this type of insurance?

Car hire excess insurance. It covers the cost of the excess if your rental vehicle is damaged in collision or by fire, or it is stolen. You can choose cover, when you are covered and the travel destination or region you are covered in. You can buy a single trip or annual multi-trip policy.



What is insured?

We will provide cover up to the amount shown for each policy section (unless stated otherwise). Excesses and limits within a section may apply (refer to your policy wording for details).

- ✓ **Excess Insurance** is included in all policies
 - ✓ Single trip limit: up to £6,000
 - ✓ Annual multi-trip limit: choice of up to £6,000, £8,000 or £10,000Limits include loss of use charges up to £500.
- ✓ **Collision Damage Waiver / Loss Damage Waiver:** is also included if your travel region is USA and Canada or Worldwide
 - ✓ Single trip limit: up to £35,000
 - ✓ Annual multi-trip: up to £35,000, £50,000 or £75,000Limits include loss of use charges up to £500.
- ✓ **Locked Out of Vehicle:** up to £500 for a locksmith to open the vehicle if you lock yourself out of it.
- ✓ **Road Rage and Car Jacking:** up to £1,000 if you are physically assaulted in a road rage or car-jacking incident.
- ✓ **Emergency Accommodation and Transport:** if the vehicle is damaged or breaks down and you are more than 50 miles from where you are staying.
 - ✓ Accommodation: up to £150
 - ✓ Transport: up to £50
- ✓ **Administration Fees:** up to £100 for rental company admin fees if the vehicle is damaged.
- ✓ **Curtailment:** if you have to cut short the rental agreement because you are medically unfit to drive the vehicle.
 - ✓ Limit for each incident: £25 per day, up to £300
 - ✓ Annual multi-trip limit: £600
- ✓ **Drop-off Charges:** up to £300 to return the vehicle if you are medically unfit to drive it.
- ✓ **Vehicle Key Replacement:** if the keys are lost damaged or stolen.
 - ✓ Limit for each incident: £500
 - ✓ Annual multi-trip limit: £1,000
- ✓ **Towing and Roadside Assistance Costs:** up to £1,000
- ✓ **Misfuelling:** covers the cost of flushing out the fuel.
 - ✓ Limit for each incident: £500
 - ✓ Annual multi-trip limit: £2,000
- ✓ **Personal Possessions:** which are locked in the boot or glove box and stolen or damaged in an attempted theft. This does not include cover for valuables.
 - ✓ Overall limit: £500
 - ✓ Single item limit: £125
- **Options if you buy Annual Multi-trip cover:**
 - In-Country Cover (cover in the UK).
 - A choice of 31, 45 or 65 Continuous Days cover.



What is not insured?

- ✗ Any damage which results from you breaking the terms of the rental agreement. This includes anyone other than the policyholder or an additional driver using the rental vehicle.
- ✗ Use of the rental vehicle for hire or reward.
- ✗ Courtesy vehicles (other than courtesy cars loaned in the UK).
- ✗ Commercial vehicles, vans or trucks (except single or dual cab pick-up trucks, subject to use restrictions).
- ✗ Vehicles with a gross vehicle rating exceeding 3,150kg.
- ✗ Vehicles valued at more than £100,000.
- ✗ Use of the rental vehicle outside the travel destination or travel region shown on your Certificate of Insurance.
- ✗ Any claim if you buy a policy after you have already signed the rental agreement or if any part of the rental period falls outside of your period of insurance.
- ✗ Any damage covered by the rental agreement or that can be recovered from another company or person.
- ✗ Any wear and tear or pre-existing damage to the rental vehicle.
- ✗ War, terrorism and cyber terrorism.

You can see the full terms and conditions in the policy wording.



Are there any restrictions on cover?

- ! **You must:**
 - ! Have lived permanently in the UK for at least 6 months; and
 - ! Be named at the policyholder on the rental agreement.
- ! **You and all additional drivers must:**
 - ! Be aged between 25 and 85 years of age on the date the policy starts,
 - ! Hold a full, valid UK driving licence, or hold a full valid internationally recognised licence to drive the rental vehicle in the country they are driving,
 - ! Be able to drive the rental vehicle and be able to follow the terms of the rental agreement, and
 - ! Be named on the rental agreement.
- ! *Collision Damage Waiver / Loss Damage Waiver* cover applies instead of the *Excess Insurance* cover if the rental agreement does not include collision or loss damage waiver insurance.
- You will have to pay the first part of most claims if you choose the £250 voluntary excess when buying your policy.
- ! We will not pay more than the sum insured or limits as shown in your policy wording and Certificate of Insurance.



Where am I covered?

For Single Trip Cover:

- You can choose where you will be covered.

For Annual Multi-trip Cover:

You have to choose one of three regions:

- Europe, plus Egypt, Morocco, Tunisia and Turkey,
- USA and Canada, or
- Worldwide.
- If you want cover in the UK, you will have to choose to add In-Country Cover to your policy to be insured.

We do not cover travel in Afghanistan, Belarus, Cuba, Congo, Iran, Iraq, Ivory Coast, Liberia, North Korea, Myanmar, Russia, Sudan, Syria, Ukraine and Zimbabwe. We cannot cover countries or areas where the Foreign Commonwealth and Development Office or other government body or authority has advised against all but essential travel or if you do not follow their guidance or recommendations.



What are my obligations?

You must:

- Pay the premium.
- Take reasonable care to make sure all information provided by you or on your behalf is honest and accurate.
- Check your policy documentation when you receive it to make sure you have the cover you expect and need.
- Tell us as soon as possible if your information is wrong or changes, or if it is likely you will need to make a claim.
- Follow the claims procedure detailed in your policy wording and provide us with the information documentation and evidence required to support your claim.
- Take all reasonable care to protect the rental vehicle and your property against damage.
- Tell us about a claim within 60 days of your return to the UK.
- Contact our Customer Care team if there are any health, financial or life events which you wish to make us aware of to assist you with your policy.



When and how do I pay?

You will need to pay the premium in full when buying your policy. You can pay by credit/debit card, Apply Pay or Google Pay.



When does the cover start and end?

Your Certificate of Insurance shows the start date and expiry date of your policy, this is your period of insurance. It is important to know that cover starts as soon as you sign the rental agreement and ends when you return the rental vehicle to the rental company.

For Single Trip Cover:

Your Certificate of Insurance shows the number of days' cover you have chosen. This will match the start and end date you chose when you bought the policy. All cover ends on the expiry date shown on the Certificate of Insurance.

For Annual Multi-trip Cover:

Cover is for all rental periods that start and finish between the start date and expiry date shown on your Certificate of Insurance. The maximum number of continuous days' cover for each rental period is 31, 45 or 65 days. Rental periods cannot overlap, so we can only offer cover for one rental vehicle at a time.



How do I cancel the contract?

If this policy does not meet your demands and needs, you can cancel your policy at any time by contacting us.

 020 4587 2875

 customer care@gigasure.com

If you cancel the policy before the period of insurance starts, we will refund the premium in full. After the period of insurance starts, any refund of premium will depend on the type of cover you have.

Single Trip Cover: If the period of insurance has started, you will not get a refund

Annual Multi-trip Cover: If you cancel within 14 days of the start of the period of insurance, you will get a full refund provided you have not and do not intend to make a claim. If you cancel after 14 days, you will not get a refund.