

Van Hire Excess Insurance

Insurance Product Information Document

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



AmTrust Specialty Limited whose registered office is Exchequer Court, 33 St Mary Axe, London, EC3A 8AA registered in England number 01229676. AmTrust Specialty Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number 202189.

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?

Van 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 you are covered in.



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:** up to £6,000, including 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.
- ✓ **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
- ✓ **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
- ✓ **Towing and Roadside Assistance Costs:** up to £1,000.
- ✓ **Misfuelling:** covers the cost of flushing out the fuel.
 - ✓ Limit for each incident: £500
- ✓ **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



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.
- ✗ Commercial vehicles (other than vans) or trucks.
- ✗ Passenger vans or vehicles with more than 3 seats (other than a single or dual cab pick-up truck with no more than 6 seats).
- ✗ Vehicles with a gross vehicle weight rating exceeding 3,150kg.
- ✗ Vehicles valued at more than £100,000.
- ✗ Use of the rental vehicle outside the travel destination 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.
- ! You will have to pay the first part of most claims. This will be the voluntary excess of £150 or £250 you chose 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?

- We will cover you in Europe plus Egypt, Morocco, Tunisia and Turkey. You can choose the country you wish to be covered in.
- We do not cover travel in Belarus, Russia, or Ukraine. 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. This will match the start and end date you chose when you bought the policy. 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.



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

 customercare@gigasure.com

If you cancel the policy before the period of insurance starts, we will refund the premium in full. If the period of insurance has started, you will not get a refund.