

Vehicle Hire Excess & Damage Insurance

Insurance Product Information Document



The policy is underwritten by Inter Partner Assistance S.A. UK Branch, with a registered office at 106-118 Station Road, Redhill, RH1 1PR. Inter Partner Assistance S.A. UK Branch is a Branch of Inter Partner Assistance S.A. (Financial Conduct Authority registration number 202664), a Belgian firm authorised by the National Bank of Belgium under number 0487, with registered head office at Regent Boulevard 7, 1000 Brussels. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

Company: Inter Partner Assistance SA UK Branch **Product:** Leisure Guard Vehicle Hire Excess & Damage Insurance

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 policy schedule.

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

- ✓ Reimbursement 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) – up to £10,000 for hire cars, or £2,500 if you hire a motorhome, campervan, van or minibus.

Damage Waiver

- ✓ Reimbursement for costs charged for damage to, or replacement of, vehicle tyres, wheels, rims, glass, roof and/or undercarriage – up to £10,000 for hire cars, or £2,500 if you hire a motorhome, campervan, van or minibus

Other expense reimbursement covered

- ✓ Up to £200 for administration charges levied by the rental company after your incident
- ✓ Up to £500 for penalties applied by the rental company for loss of vehicle use after the incident
- ✓ Up to £500 per claim (£2,000 maximum in a year for annual policies) for replacement of lost, stolen or damaged vehicle keys or transmitters
- ✓ Up to £500 for use of incorrect fuel in the vehicle
- ✓ Up to £500 for roadside assistance and/or towing costs if the vehicle breaks down/cannot be used
- ✓ Up to £100 to gain access to the vehicle if you're locked out, including locksmith costs
- ✓ Up to £300 for charges for vehicle recovery if you cannot return it for medical reasons

We will also automatically extend your cover period by 24 hours (1 day) if your travel is disrupted by circumstances outside your control.

If you hire a motorhome or campervan, you need to pay an excess of £100 when claiming for excess or deposit reimbursement, damage refund, towing/roadside assistance or loss of use.

Optional extra cover may also apply as selected and shown on your Policy Schedule.



What is not insured?

- ✗ Costs or damage due to fire if the hire vehicle is a motorhome or campervan
- ✗ Costs covered by the basic insurance or collision damage waiver included with the hire agreement
- ✗ Use of any hire vehicle off the public highway, for business or commercial use, or in breach of the terms of hire agreement, local laws, or for illegal/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?

- ! For single trip policies, the policy cover period dates must match exactly the hire agreement period
- ! The policyholder(s) must be the individual(s) named on the hire agreement, and must hold an internationally recognised driving licence valid in the territory/ies
- ! Hire vehicles must be up to 20 years old, with a maximum value at start of rental of £50,000
- ! All drivers must be UK residents aged 21-84 (inclusive) for cars at purchase or 21-74 for other vehicle types
- ! Hire agreements covered by annual policies must be up to a maximum of 31 days. Single trip policies cover agreements up to 180 days for cars, 14 days for van or minibus or 45 days for motorhome and campervans.
- ! Cars must have a maximum of 9 seats, while other vehicle types must be up to 7.5 tons in weight.



Where am I covered?

- ✓ If you chose Europe cover: In the United Kingdom of Great Britain and Northern Ireland, the Channel Islands and Isle of Man, all countries west of the Ural Mountains, and related islands in the Mediterranean, plus Morocco, Tunisia, Turkey, Iceland, and Israel. Cover includes the Canary Islands, Madeira and the Azores.
- ✓ If you chose Worldwide cover: Anywhere in the world (including all countries in Europe cover and the UK as shown above), except for the following countries: Afghanistan, Belarus, Congo, Iraq, Ivory Coast, Liberia, Myanmar, Russia, Sudan, Syria, Ukraine, Venezuela and Zimbabwe.



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, policy schedule, driving licence and any other medical or other evidence our agents may request to validate your request.
- You must report any theft or attempted theft of the vehicle to the local police or other competent authority, and ensure you get a written report to substantiate this
- 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 can pay your premium as a one-off payment when you purchase this insurance.



When does the cover start and end?

- The policy covers you for the duration shown on your Policy Schedule, 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. Cover is for a maximum of 180 consecutive days for cars, 14 for vans or minibuses and 45 for motorhomes or campervans.
- For annual policies: cover applies for a 12 month period from the start date shown on your Policy Schedule, and covers an unlimited amount of vehicle hire agreements in that period. Each hire agreement must be a maximum of 31 days in length.
- 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. However, if your itinerary is disrupted by circumstances outside your control, meaning you cannot return the vehicle at the date and time agreed, we will automatically extend your cover by an extra 24 hours (one calendar day) on the same benefits and limits, at no extra cost.



How do I cancel the contract?

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

For single trip policies, you can cancel the policy anytime up to and before the start of your vehicle hire agreement, and will receive a full refund of premium paid. If you cancel after the start of the hire agreement, we will not refund any premium paid.

For annual policies, you can cancel within 14 days of purchasing the policy, and will receive a full refund of premium paid as long as you have not made a claim or intend to make a claim under the policy. If you have made a claim in this period, the claim value will be deducted from the refund, which may reduce your refund to zero. After the 14-day period, you can still cancel at any point and will be entitled to a refund of premium proportionate to the amount of time remaining on the policy, if you have made no claims until then. If you have already made, or intend to, make a claim, no premium will be refunded.

You may request policy cancellation by contacting the policy administrator using the contact details in the policy document.