

Leisure Guard Insurance

Insurance Product Information Document

Company: Newline Insurance Company Ltd

Product: Car Hire Excess Reimbursement Insurance Worldwide including CDW and SLI



**Leisure
Guard Travel**

This document provides a summary of the key information relating to this Car Hire Excess Reimbursement (Worldwide + CDW & SLI) Policy. Complete pre-contractual information on the product is provided in the full policy documentation..

What is this type of insurance?

This policy provides protection against the excess you may have to pay under a vehicle rental agreement and certain other additional costs you may become liable to pay under the terms of the rental agreement.



What is insured?

- ✓ Reimbursement of the excess which you have paid following a claim on your Car Hire Excess insurance policy.
- ✓ Losses incurred as a result of damage to the rental vehicle and legal costs (\$100,000) incurred in the defence of any claim which may be the subject of indemnity under this policy provided our consent has been provided.
- ✓ Costs you are liable to pay as damages or claimants' costs for bodily injury or damage to property arising out of an accident involving your rental vehicle. You will be paid the difference between the amount recoverable under any other insurance applicable to your rental vehicle and \$1,000,000. If your rental agreement provides no Supplemental Liability cover or this policy is deemed by a court of law to provide primary liability coverage, cover is limited to \$250,000.



What is not insured?

- ✗ Rental agreements that started before this cover was purchased or that are longer than 62 days on an annual policy or 180 days for a single trip.
- ✗ Loan or courtesy cars you have not paid to hire
- ✗ Rental vehicles being driven by anyone not named on the rental agreement.
- ✗ Motor homes, camper vans, trailers, caravans, commercial vehicles, trucks, motorcycles, mopeds, motorbikes, off-road vehicles, recreational vehicles, "Super Cars", passenger vans or other vehicles with more than 9 seats.
- ✗ Losses caused by accidental damage to the vehicle's interior or contents, other than following a collision or damage caused by wear and tear, gradual deterioration, insect or vermin.
- ✗ Where damage is as a result of a wilfully self-inflicted injury or illness, alcoholism or the use of alcohol or drugs, where the terms of the rental agreement have been violated, including transporting contraband or illegal trade.
- ✗ Damage caused by driving off road, on un-made up roads or roads that are not a public thoroughfare or where you have been specifically alerted to the risk of damage for example flood water or loose animals.



Are there any restrictions on cover?

- ! You can claim under this insurance more than once during the Period of Insurance but in total We will only reimburse You up to the Maximum Reimbursement Limit shown in the Insurance Schedule.
- ! You and all other Insured Drivers must be ages between 21 and 85 years of age on the date of purchase of this Policy and must have a full valid driving licence.
- ! You, the policyholder, must be a permanent resident of the United Kingdom.
- ! If the Vehicle's valued at over £65,000 or over 10 years old, you will not be able to have valid insurance.

The full details of the cover and exclusions are explained in the policy wording under sections "What is covered" and "What is not covered" in the Policy Document.



What are my obligations?

- You are required to keep to the conditions as shown in your full policy documentation. Some examples of these are:
 - You must answer any questions to the best of your knowledge or belief as this could affect our decision to accept your insurance with us.
 - You must tell us as soon as possible about any changes in circumstances such as purchasing a new vehicle.
 - You must tell us as soon as possible if you have had a loss, accident or theft.
- You must pay your excess as the first part of your claim and any additional excesses that may apply. These will be shown on your schedule and any supporting endorsements.



When and how do I pay?

- Payment for your insurance must be made before cover commences and is paid annually.
- You pay via credit/debit card.



When does the cover start and end?

The cover lasts for one year and the dates of cover are specified in your policy schedule. Your policy is renewable each year for another 12 months.



How do I cancel the contract?

If this cover does not meet your needs, please tell us or your broker. If you want to cancel your policy; we will refund your premium for the exact number of days left on the policy.

No refund will be given if you have made a claim in the current period of insurance. A cancellation fee will also be charged.