



Summary Terms and Conditions

When buying insurance through Carhireexcess.com you will not receive advice or a recommendation from us for car hire excess insurance. We may ask some questions to narrow down the selection of products that we will provide details on, but you will need to make your own choice as to whether to proceed and purchase the product.

Please note the below is a summary only and does not constitute the full policy Terms and Conditions. Please refer to the Policy Wording for full terms, conditions and exclusions.

1. To apply for this collision damage waiver and supplemental liability plus excess insurance you must be the person shown as the named driver on the rental agreement for a rental vehicle.
2. You can include up to five additional insured drivers for each trip as long as each additional insured driver is named as a driver on the rental agreement.
3. You and all other insured drivers must be aged between 21 and 84 years of age on the date of purchase of this insurance and must have a full valid driving licence, or hold a full internationally recognised licence to drive the rental vehicle.
4. You must be a permanent resident in the Republic of Ireland.
5. The rented vehicle is not one of the following: motor homes, campervans, trailers or caravans, trucks, commercial vehicles or trucks, motorcycles, mopeds, minibus, high performance vehicles, off-road vehicles (other than licensed Sport Utility Vehicles), prestige or exotic vehicles, recreational vehicles, passenger vans and vehicles with more than 9 seats.
6. Single Rentals: The declared period of insurance must match the duration stated on your rental agreement and that we cannot accept cover once your rental has already started. Maximum duration for any one single rental is 180 continuous days.
7. Annual Policies (Multiple Rentals): This provides cover for an unlimited number of vehicle rentals during the year, with a maximum coverage for any one rental agreement duration of 62 continuous days, provided that the policy was incepted prior to your rental agreement commencing.
8. Unless stated otherwise quotations provided by the system for new insurances are valid for 24 hours only provided that the information you have given is correct and does not change.
9. You may cancel your policy within 14 days of receipt of the policy documents by contacting us by telephone or email. Any premium already paid will be refunded providing no rental has taken place and you are not making a claim. The policy will be cancelled with effect from its date of issue.