

Car Hire Excess Insurance Policy Summary

This document provides key information about your Car Hire Excess Reimbursement Policy which you should read. It does not contain the full terms and conditions of your policy which can be found in your policy document.

Type of Insurance and cover

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

In some countries you may require Supplemental Liability (SLI) or Collision Damage Waiver (CDW) insurance where limited or no third party liability insurance may be included with your rental vehicle. Where this has been selected this will be shown on your schedule.

Significant features, benefits, exclusions and limitations

- You must reside within the United Kingdom and any driver must be aged 21-84, have a valid driving licence and be named on the car rental agreement
- Covers car hire in the territory specified on your schedule excluding any travel in, to, or through Afghanistan, Belarus, Cuba, Congo, Iran, Iraq, Ivory Coast, Liberia, North Korea, Myanmar, South Sudan, Sudan, Syria and Zimbabwe.
- SLI or CDW cover is applicable only in excess of amounts recoverable under any other applicable insurance such as the car hire company's cover.

Cover includes:

1. Excess Reimbursement up to £7,500

The amount of excess, repair costs or associated charges you have to pay under the terms of the rental agreement if your rental vehicle is involved in an incident which results in:

- damage to the rental vehicle including damage to the windows, windscreen, tyres and wheels, headlights and the undercarriage or the roof
- loss of use of the rental vehicle
- towing costs relating to damage or towing costs following a mechanical breakdown.

Provided that you are held responsible for the damage as declared in the rental agreement and are liable for the excess.

2. Misfuelling up to £500 per incident (£2000 max)

Costs incurred for cleaning out the engine and fuel system and associated towing costs in the event that you put the wrong type of fuel in your rental vehicle.

3. Hire Car Key Cover £500 per incident (£2000 max)

Costs incurred for replacing a lost or stolen membership card/key for a rental vehicle including replacement locks and locksmith charges.

4. Personal Possessions up to £500 max (£150 limit for any single article, pair or set)

Covers personal possessions damaged during an attempted theft or stolen from a locked boot, covered luggage area or glove box of the rental vehicle. Where proof of ownership is not available cover is limited to £75 per item or £200 max.

Optional CDW and SLI cover for travel in the USA, Canada, Caribbean, South and Central America where selected by you and shown on your schedule

5. Collision Damage Waiver (CDW) up to \$100,000

Losses incurred as a result of damage to the rental vehicle not covered by the car hire company's own policy.

6. Supplemental Liability Insurance up to \$1,000,000 for third party bodily injury or property or \$250,000 for the rental vehicle

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. We will pay the difference between the amount recoverable under any other insurance applicable to your rental vehicle and \$250,000 for damage to the rental vehicle or \$1,000,000 for third party bodily injury or damage to material property. 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.

Cover does not include:

- 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, vans, commercial vehicles, trucks, motorcycles, mopeds, motorbikes, off-road vehicles, recreational vehicles, "Super Cars", passenger vans or other vehicles with more than 7 seats.
- Vehicles valued at over £70,000 or over 10 years old.
- losses caused by accidental damage to the vehicles 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 wilfully self-inflicted injury or illness, alcoholism or the use of alcohol or drugs or 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.

The full details of the cover and exclusions are explained in the sections "what is covered" and "what is not covered" in the policy document.

How to claim

To make a claim please contact the claims administrator on 0344 573 8240 as soon as possible.

How to make a complaint

Complaints

Every effort is made to provide **you** with a high standard of service. However, occasionally disputes or misunderstandings can arise and **you** need to know what to do if this happens.

Complaints about the Sale of your Policy

If **you** wish to make a complaint about the sale of this insurance or about its general administration please contact the **policy administrator**: Blue Insurance Limited, 25 Neptune Court, Vanguard Way, Cardiff, CF24 5PJ. Telephone: 0333 355 0252 Email: complaints@blueinsurance.co.uk.

If **you** remain dissatisfied **you** may refer **your** complaint to the Financial Ombudsman Service (FOS). Financial Ombudsman Service, Exchange Tower, London, E14 9SR. Telephone: 0800 0 234 567 or 0300 1239 123. If **you** are outside the UK the telephone number to use is +44 20 7964 0500.

Complaints about a claim

If **you** wish to make a complaint about a claims matter, please contact the **claims administrator**: Email: specialist.claims@carcareplan.co.uk or write to Specialist Claims Team, Car Care Plan, 5 Mid Point Business Park, Thornbury, West Yorkshire BD3 7AG. Telephone: 0344 573 8240.

In the event that **you** remain dissatisfied and wish to make a complaint, **you** can do so at any time by referring the matter to the Complaints team at Lloyd's.

The address of the Complaints team at Lloyd's is: Complaints, Lloyd's, One Lime Street, London, EC3M 7HA. Tel No: 0207 327 5693 Fax No: 0207 327 5225 E-mail: complaints@lloyds.com Website: www.lloyds.com/complaints

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint – How We Can Help" available at www.lloyds.com/complaints and are also available from the above address. If **you** remain dissatisfied after Lloyd's has considered **your** complaint, **you** may have the right to refer **your** complaint to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services. **You** can find more information on the Financial Ombudsman Service at www.financial-ombudsman.org.uk.

This procedure does not affect **your** right to take legal action.

Making a complaint online

If **you** have purchased **your** policy online, **you** can submit a complaint through the European Online Dispute Resolution (ODR) platform: <http://ec.europa.eu/odr>. Please note there may be a slight delay while **your** complaint is directed to **us**.

Duration of cover, Cancellation and periodic review

The duration of your policy is shown on your policy schedule.

We recommend that you review the policy from time to time to ensure it still meets your needs. You may cancel this insurance within 14 days of purchase and receive a full refund provided no claims have been paid and, for single trip policies, you have cancelled before your vehicle collection date. After the first 14 days refunds will be pro-rated according to the remaining unexpired period of cover subject to no claims having been paid and, for single trip policies, you have cancelled before your vehicle collection date.

The insurer

This insurance is underwritten by Certain underwriters at Lloyd's in respect of Lloyd's Syndicate 5820.

Compensation scheme

The insurer is covered by the Financial Services Compensation Scheme. You may be entitled to compensation if the insurer is unable to meet its obligations to you under this contract.