

# Car Hire Excess Insurance

## Insurance Product Information Document

**Company: American International Group UK Limited**

**Product: Direct Car Excess Annual European Family & Partners Insurance Policy**

Registered in the United Kingdom. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (FRN number 781109)

You can find complete information on the policy in your policy schedule and in your policy document. These will also tell you the level of cover you have and your benefit limits.

### What is this type of insurance?

This is a car hire excess policy to provide cover for certain policy excess that may be charged to the hirer in the event that a rental car is damaged or stolen. This policy is for annual cover and insures you, your family members and/or partner with up to 9 lead drivers to hire independently as many times as you like within the period of insurance provided no single car hire lasts longer than 62 days. This policy will also cover you for damage to tyres, the windscreens and undercarriage which are usually excluded from the rental company's insurances. We also cover you for stolen baggage, rental key replacement costs and personal accident.

#### What is insured?

- ✓ Reimbursement for excess charged as a result of accidental damage, fire, vandalism and theft  
Sum insured: up to £7,000 per period of insurance or £6,000 per claim
- ✓ Damage to your rental car's windows and tyres, the undercarriage and the roof  
Sum insured: up to £7,000 per period of insurance or £6,000 per claim
- ✓ Car Rental Keys: Sum insured up to £2,000 per period of insurance or £500 per claim
- ✓ Towing: Sum insured up to £1,500 per period of insurance or £1,000 per claim
- ✓ Baggage: loss or damage to baggage and/or personal effects as a result of theft or attempted theft  
Sum insured: up to £300 per person with £150 per item
- ✓ Misfueling: Sum insured up to £1,000 per period of insurance or £500 per claim

#### Personal Accident

- ✓ Death  
Sum Insured £20,000 per person per claim or £40,000 per period of insurance
- ✓ Permanent Total Disablement  
Age 65 or below Sum Insured: £20,000 per claim or £40,000 per period of insurance  
Age 66 or above Sum Insured £0
- ✓ Quadriplegia  
Sum insured: £40,000 per person and per period of insurance
- ✓ Paraplegia or Hemiplegia  
Sum Insured £25,000 per person or £40,000 per period of insurance

#### What is not insured?

- ✗ Motor homes, camper vans, trailers or caravans, trucks, commercial vehicles, goods carrying vans, motorcycles, mopeds, motorbikes, off-road vehicles, recreational vehicles, passenger vans or vehicles with more than 9 seats
- ✗ Any claim arising from you being involved in any deliberate, malicious or reckless act
- ✗ Any claim arising from the operation of the rental car in violation of the terms of the car rental agreement
- ✗ Any claim arising whilst driving in violation of the road laws of the country of hire
- ✗ Any claim occurring while driving off-road other than on a properly maintained private road
- ✗ Any claim arising where the rental car is used in, or training for, racing competitions, trials, rallies or speed testing
- ✗ Any claim arising out of driving as your occupation or profession or rentals for business use or commuting to and from your place of work
- ✗ Damage to the rental car's interior unless the damage is as a result of an accidental collision, fire, theft or vandalism
- ✗ Any claim arising from wear and tear, gradual deterioration, insect or vermin, hidden defect or inherent damage of the rental car
- ✗ Any claim as a result of mechanical or electrical breakdown other than towing costs

#### Are there any restrictions on cover?

- ! You must have your main residence in the UK at

- ✓ **Loss of limb / loss of sight**  
Both eyes or two or more limbs Sum Insured : £20,000 per person or £40,000 per period of insurance;  
One eye or limb Sum Insured £10,000 per person or £40,000 per period of insurance.
- ✓ **Loss of spine**  
Sum Insured £6,000 per person or £40,000 per period of insurance
- ✓ **Other Permanent Disability**  
Sum Insured £20,000 per person or £40,000 per period of insurance
- ✓ **Hospitalisation for up to 10 consecutive weeks**  
Sum Insured:  
Age 65 or under £100 per person per week  
Age 66 or above £50 per person per week
- ✓ **Coma for up to 26 continuous weeks**  
Sum Insured £100 per person per week

the time you buy or renew this policy.

- ! You must be between 21 and 85 years of age at the date of buying or renewing this policy. Other age limits apply to specific cover as set out in the policy.
- ! You must hold a valid UK, EEA or Swiss Driving Licence which is valid in the country of hire
- ! An insured person must be named as the lead driver on the car rental agreement when travelling independently from the policyholder.
- ! The rental vehicle must not have a retail value when new in excess of £60,000. It must not have a 0-62mph (0-100kph) time of less than 7.5 seconds.
- ! The rental vehicle must not be over 20 years old



### Where am I covered?

- ✓ You are covered anywhere in the continent of Europe, including the United Kingdom and all countries west of the Ural Mountains, islands in the Mediterranean, the Canary Islands, Madeira, Turkey, the Azores and Iceland, but not including Egypt, Israel, Morocco and Tunisia.
- ✓ No cover is provided where you have travelled to a specific country or area to which, before you started your trip, the UK Foreign & Commonwealth Office advised against all or all but essential travel



### What are my obligations?

- When applying for your policy, you must take reasonable care to answer the questions you are asked honestly and carefully
- You must tell us about anything which may affect our decision to insure you (for example, if you plan to take part in a dangerous activity while using your hire car)
- You must take all reasonable steps to avoid or reduce any loss (for example, you should use your EHIC card if you have one and you receive hospital treatment in a participating country)
- You must take all reasonable precautions to protect the rental car against loss and shall use the rental car in accordance with the car rental agreement terms and conditions
- All claims must be notified as soon as reasonably possible after the event which causes the claim, and you must follow the claims procedure as set out in the policy
- If you make a claim, you must provide documents and other evidence that we need to deal with your claim)



### When and how do I pay?

Payment should be made before policy cover begins and annually thereafter for renewable multi-trip policies



### When does the cover start and end?

Cover starts on the first day of the period of insurance as shown on your policy schedule. Cover ends immediately before the first anniversary of the start date. You will be able to find the start and end date in your policy schedule.



### How do I cancel the contract?

The policyholder can cancel the policy within 14 days of buying this policy or the date of receiving the policy documents.

If you have collected your rental car or made a claim before the policyholder asks to cancel the policy within the 14-day cooling-off period, the policyholder will not be entitled to a refund of premium.

If you have not collected your rental car or made a claim before the policyholder asks to cancel the policy, the policyholder will be entitled to a proportionate refund of the premium paid.

You can cancel by phoning 0333 323 0208, emailing [info@direct-carexcess.co.uk](mailto:info@direct-carexcess.co.uk) or writing to Direct Car Excess Insurance Customer Services Department, Third Floor Riverside House, 40-46 High Street, Maidstone, Kent, United Kingdom, ME14 1JH