

Car Hire Excess Insurance

Insurance Product Information Document

Company: Great Lakes Insurance UK Limited

Great Lakes Insurance UK Limited is a company incorporated in England and Wales with company number 13436330 and whose registered office address is 10 Fenchurch Avenue, London, United Kingdom, EC3M 5BN. Great Lakes Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 955859. You can check this on the Financial Services Register by visiting: register.fca.org.uk

Product: CoverForYou Car Hire Excess Insurance

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of insurance?

This is personal single trip or annual multi trip car hire insurance designed to cover you if you damage your hire car.



What is insured?

- ✓ **Excess / Deposit reimbursement** - up to £7,500 (up to £10,000 within the policy period)
- ✓ **Misfuelling cover** - up to £500 (£1,000 within the policy period)
- ✓ **Personal Possessions** - up to £300
 - Single item, pair or set - up to £150
 - Valuables - up to £150
 - Tobacco, alcohol, fragrances - up to £50
- ✓ **Rental key cover** - up to £500 (£2,000 within the policy period)
 - Lost, stolen or damaged keys - up to £500 (£2,000 within the policy period)
 - Lock out - up to £200
- ✓ **Rental vehicle breakdown recovery** - up to £500



What is not insured?

- ✗ Any claim where you have not followed the terms of the vehicle rental agreement.
- ✗ The actual cost of the damage to the insured vehicle.
- ✗ Any claim arising from the use of any alcohol or drugs
- ✗ Claims for flushing the fuel system if the engine has been damaged by the misfuelling.
- ✗ Any claim for personal possessions where you have not taken steps to prevent loss.
- ✗ Personal possessions are subject to wear and tear.
- ✗ Driving a vehicle which is:
 - more than 10 years old;
 - has more than 9 seats;
 - driven off a public thoroughfare;
 - a motor home, caravan, quadbike, commercial vehicle, minibus, motorcycle, moped, van, campervan, trailer, truck, vehicle intended to be used off road, horsebox or electric motor bike;
 - have a retail purchase price of more than £70,000.
- ✗ Anything as a result of driving off road, on an unmade up road or a road that is not designated as a public thoroughfare.
- ✗ Any costs covered by your vehicle rental agreement.
- ✗ Any claim which is, or results from, something excluded under the policy, as shown in each section under "What is not covered" and in the "General Policy Exclusions."



Are there any restrictions on cover?

- ! Only available to residents of the United Kingdom
- ! The insured person must hold a valid full UK or internationally recognised driving licence.
- ! The insured person must be aged 18 or over and 85 and under at the start of the Policy Period. The maximum duration of cover available is:
 - o 94 days for Single-trip policies
 - o 62 days per trip for Annual Multi-Trip policies.



Where am I covered?

- ✓ You can select the area of cover that is most appropriate for your travel plans. Cover will not apply if you travel outside the area that you have chosen. The area you have chosen will be shown on your insurance confirmation.
- ✓ You will not be covered if you travel to a country or region where the Foreign, Commonwealth & Development Office (FCDO) has advised against all travel or all but essential travel. For further details, visit gov.uk/foreign-travel-advice



What are my obligations?

- o You must be fit to undertake any trip to be covered under the policy.
- o Ensure the policy meets your needs.
- o You must take care to protect yourself and your property.
- o You must tell us as soon as reasonably possible of any event which may result in a claim.



When and how do I pay?

You must pay when you buy the policy even if you are not travelling until a future date. You will be asked to pay in full by credit/debit card or pre-agreed payment method.



When does the cover start and end?

Single Trip policies start from the date that you request. These policies end on the date of your return from your trip as set out in the policy schedule.

Annual Multi Trip policies start from the date that you request and end after 12 months.



How do I cancel the Contract?

Within the 14 day cooling-off period

Please tell us immediately if your policy does not meet your requirements. If you cancel your policy within 14 days of the receipt of your documentation and you have not started a trip, we will give you a full premium refund.

Outside of the 14 day cooling-off period

Following this 14 day period, you continue to have the right to cancel your policy at any time either online via your Customer Zone or by contacting us on +44 (0)203 137 7387

If you are cancelling an Annual Policy and you have not been on any trips yet we will give you a full premium refund. If you cancel on or after the start of your first trip you will receive a pro rata premium refund.

If you are cancelling a Single Trip policy and you have not started your trip we will give you a full premium refund. If you cancel on or after the start of your trip no premium refund will be made.

Please note that we will not provide any premium refunds if you have made or intend to make a claim.

Once your policy has been cancelled your cover will end and you will not be able to make a claim.