

# Car Hire Excess Insurance – Daily Worldwide

Insurance Product Information Document

Insurance Company: Fortegra Europe Insurance Company SE

Administrator: Riverside Underwriting Limited t/a Questor Insurance

Product: Car Hire Excess Insurance – Daily Worldwide



This product is administered by Riverside Insurance Agency Malta Limited (Malta Company Registration Number C 94792) whose registered address is Level 3, Suite No, 2519, Tower Business Centre, Tower Street, Swatar, BKR 4013, Malta). Riverside Insurance Agency Malta Limited is enrolled under the Insurance Distribution Act of the laws of Malta to act as an Insurance Agent for Fortegra Europe insurance Company SE.

This insurance is underwritten by Fortegra Europe Insurance Company SE (Malta Company Registration Number SE 17), which is authorised under the Insurance Business Act 1998 of the laws of Malta to carry on general business of insurance by the Malta Financial Services Authority of Triq-I-Imdina, Zone 1, Central Business District, Birkirkara, CBD, Triq L-Imdina, 1010, Malta.

Riverside Insurance Agency Malta Limited and Fortegra Europe insurance Company SE are both regulated by the Malta Financial Services Authority.

This document is only intended to provide a summary of the main cover and exclusions and is not personalised for you. Please see your policy documents and certificate of insurance for full details of the cover provided by your policy.

## What is this type of insurance?

This insurance is designed to meet the needs of an individual renting a vehicle from a vehicle rental company for a single rental hire and is designed to reimburse the individual for their liability to the rental company under the terms and conditions of the rental agreement. This product may include additional benefits which are shown on the certificate of insurance.



### What is Insured?

- ✓ Excess Reimbursement up to £10,000.
- ✓ Tyres, Wheels, Windscreen, Undercarriage and Roof up to £10,000.
- ✓ Administration Charge up to £500.
- ✓ Towing Charges up to £1,000.
- ✓ Misfuelling up to £1,000.
- ✓ Key Cover up to £750.
- ✓ Curtailment up to £300.
- ✓ Drop-Off Charges up to £300.
- ✓ Locked Out Cover up to £250.
- ✓ Cancellation Charges up to £500.
- ✓ Personal Effects Cover up to £300.

#### Optional Extras:

- Vehicle Battery Failure up to £500.
- Iceland Extension
- Collision Damage Waiver up to £75,000.



### What is not Insured?

- ✗ Motor homes, vans, camper vans, trailers or caravans, commercial vehicles, trucks, motorcycles, mopeds, motorbikes, vehicles intended for off-road use or vehicles with more than 9 seats.
- ✗ Any rental that commences or terminates outside of the period of insurance as stated on the certificate of insurance.
- ✗ Vehicles that are not subject to a formal rental agreement, such as borrowed vehicles or courtesy vehicles from a repair garage/dealership.
- ✗ Any damage to third party vehicles, properties, persons or animals.
- ✗ Any claim which results from a direct breach of the terms and conditions of your rental agreement.
- ✗ Any claims resulting from wear and tear.
- ✗ Mechanical or electrical breakdown.
- ✗ Loss or damage to the interior of the rented vehicle other than in the event of a collision.
- ✗ Accessories which are fitted to or supplied with the rented vehicle.
- ✗ Payment card transaction fees.
- ✗ Any claims for call out charges not related to a covered claim.
- ✗ Any claims for cleaning fees.
- ✗ Any claims for over £500 where you have paid the excess or cost of damage in cash.



### Are there any restrictions on cover?

- ! Policyholder must be a permanent resident of the UK, Jersey, Gibraltar, Guernsey, or the Isle of Man at the time of purchase.
- ! Policyholder and any named drivers must at least 21 years of age at the time of purchase.
- ! Policyholder and any named drivers must hold a valid internationally recognised driving licence or permit for the rented vehicle. This must be valid in the country in which you are renting and driving the car.
- ! Policyholder must be renting a car, defined as a vehicle with up to 9 seats, including the driver, with a maximum recommended retail price of £100,000 and a maximum of 20 years old.
- ! Any single rental hire must not exceed 180 continuous calendar days.



## Are there any restrictions on cover? (Continued)

- ! We strongly suggest that you travel and make any excess payments with a credit card. Any claims for over £500 where you have paid the excess in cash are excluded.



## Where am I covered?

Worldwide means anywhere in the world apart from Afghanistan, Belarus, Crimea, Cuba, Democratic Republic of Congo, Iran, Iraq, Ivory Coast, Liberia, Myanmar, North Korea, Russia, South Sudan, Sudan, Syria, Venezuela and Zimbabwe. No cover is provided for countries or areas where your Government has advised against 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 take all reasonable steps to avoid or reduce any loss (for example, you should report accidents or other damage to your rental company as soon as you reasonably can).
- If you make a claim, you must provide documents and other evidence that the claim handlers need to process your claim.
- You must pay back any amount you are not entitled to (for example, if we pay your claim for an accident which is later settled by a third party).
- You must not breach the terms of the rental agreement and car hire excess agreement.
- You must obtain the vehicle and other driver's details in the event of an incident involving another vehicle and if appropriate or required obtain a Police Accident report.



## When and how do I pay?

Full premium must be received before the start date of the policy, payment can be taken by credit or debit card on our website or via our call centre.

**Telephone:** +44 (0) 330 094 4330

**Email:** [assistance@questor-insurance.co.uk](mailto:assistance@questor-insurance.co.uk)

**Website:** [www.questor-insurance.co.uk](http://www.questor-insurance.co.uk)

**Address:** Riverside House Third Floor 40-46 High Street Maidstone Kent ME14 1JH United Kingdom



## When does the cover start and end?

Cover starts on the first day and ends on the last day of the period of insurance as shown on the certificate of insurance.



## How do I cancel this contract?

You may cancel your policy by contacting our customer service team before your policy has incepted and you will receive a full refund of any premium paid. If you cancel at any other time, no refund will be due:

**Telephone:** +44 (0) 330 094 4330

**Email:** [assistance@questor-insurance.co.uk](mailto:assistance@questor-insurance.co.uk)

**Website:** [www.questor-insurance.co.uk](http://www.questor-insurance.co.uk)

**Address:** Riverside House Third Floor 40-46 High Street Maidstone Kent ME14 1JH United Kingdom