

## Insurance Product Information Document

Company: Coplus

Product: Car Hire Excess Insurance (Europe)

Coplus is a trading name of Motorplus Limited. Registered in England and Wales with Company No. 03092837.

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Motorplus Limited is authorised and regulated by the Financial Conduct Authority (309657).

This document does not contain the full terms and conditions of the cover which can be found in the policy wording and insurance schedule. It is important that you read all these documents carefully.

### What is this type of insurance?

This Car Hire Excess Insurance policy, available on a single rental or annual multi rental basis, which provides cover for the reimbursement of the excess and associated costs following damage to or theft of the rental car for which you are responsible.



#### What is insured?

- ✓ **Excess Reimbursement**  
We will reimburse you up to £10,000 for the excess you pay following a successful claim for the theft or damage to the rental car. We will pay up to £1,000 for towing costs, up to £2,500 for administration charges and up to £500 for loss of use.
- ✓ **Personal possessions**  
If your personal possessions are damaged or stolen following forced entry into your rental car, we will pay up to £500 (max £250 per item) for repair or replacement of your items.
- ✓ **Lockout and Key cover**  
If you lock yourself out of the rental car, or your keys are lost or stolen, we can reimburse you up to £500 for the cost of locks, keys and locksmith charges.
- ✓ **Misfuelling**  
If you or any additional drivers put the wrong fuel in your rental car, we can reimburse you up to £500 for the costs of draining and flushing the engine and towing, as well as up to £50 for additional travel expenses (such as taxi charges).
- ✓ **Curtailment of rental**  
If you suffer an accident or illness and are declared medically unfit to drive, we can reimburse you up to £50 per day (max £300) for unused rental days. This is subject to a minimum rental of 7 days.
- ✓ **Drop off charges**  
If you suffer an accident or illness resulting in hospitalisation, we can reimburse you up to £500 for recovery charges under the terms of your rental agreement.
- ✓ **Road rage and carjacking**  
If you suffer an injury as a result of road rage or a carjacking incident, we will pay up to £3,000 towards hospital treatment, emergency dental treatment, stress counselling sessions, clothing and personal effects.



#### What is not insured?

- ✗ Minibuses (with more than 9 seats), motorhomes, campervans, trailers, caravans, vans, pickups, trucks, lorries, non-passenger carrying vehicles, motorcycles, mopeds, motorbikes, bicycles, offroad vehicles or recreational vehicles.
- ✗ Any claim relating to operation of the rental car in violation of the terms of the car rental agreement.
- ✗ Any claim arising from the use of the rental car whilst not on a public highway, including whilst on safari.
- ✗ Any claim where the rental car is being driven by persons who are not named on the car rental agreement.
- ✗ Any claim where you or any additional drivers have not met the terms of the car rental agreement.
- ✗ Any claim arising out of any illegal, fraudulent, dishonest or criminal act by you or anyone connected to this policy.
- ✗ Any claim whilst intoxicated by drugs or alcohol.
- ✗ Any claim where the claim amount can be recovered from the Car Rental Company or Car Club, or its insurers.
- ✗ Any fines, penalties or multiplication of compensatory awards.
- ✗ Any claim which is not supported by an invoice either from the Car Rental Company, or from a repairer, for claims where you have paid directly and obtained written permission from the Car Rental Company for the repair.
- ✗ Any claim for theft or damage of personal money (meaning bank notes and coins in current use, bank cheques, pre-paid cards, travel tickets, event and entertainment tickets, phone cards and credit/debit or charge cards all held for private purposes) and documents of any kind
- ✗ Any claim where the physical assault on you is carried out by an additional driver, family member, relative or other person known to you.
- ✗ Any claim where either the accident, theft, attempted theft or physical assault has not been reported to the local Police within 24 hours or as soon as practicably possible.



## Are there any restrictions on cover?

- ! The Car Hire Excess Insurance must be purchased before the start date of any car rental agreement.
- ! The lead driver on the rental agreement must be the name on the policy schedule.
- ! The lead driver and any additional drivers must reside within the United Kingdom and not spend more than 180 consecutive days outside the United Kingdom.
- ! The lead driver and any additional drivers must be aged between 21 and 85 years old.
- ! The lead driver and any additional drivers must hold a valid and internationally recognised driving licence and be eligible to hire and drive the rental car, adhering to the terms of the car rental agreement.
- ! The rental car must not be over 10 years old, have more than 9 seats or have a retail purchase value of more than £65,000.



## Where am I covered?

- ✓ Cover provided by this policy applies to car rentals in Albania, Andorra, Armenia, Austria, Azerbaijan, Azores, Balearic Islands, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Canary Islands, Ceuta, Channel Islands, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Faroe Islands, Finland, France, Georgia, Germany, Gibraltar, Greece, Hungary, Iceland, Isle of Man, Italy, Kazakhstan, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Madeira, Malta, Melilla, Moldova, Monaco, Montenegro, Morocco, Netherlands, North Macedonia, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tunisia, Turkey, Ukraine and the United Kingdom. Excludes any countries where the United Kingdom Foreign, Commonwealth & Development Office (FCDO) has issued travel warnings. A list of these countries can be seen on their website [www.gov.uk/foreign-travel-advice](http://www.gov.uk/foreign-travel-advice).



## What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



## When and how do I pay?

The company from whom you have purchased this insurance will advise you the methods by which you can pay your premium.



## When does the cover start and end?

Your cover will start and end on the dates stated in your policy schedule.



## How do I cancel the contract?

### **Cancelling your single trip policy (28 days or less)**

If you decide that for any reason, this policy does not meet your insurance needs then please tell the broker you have purchased this policy from. If you cancel before the start date of the policy, we will refund your premium in full. If you cancel this policy on or after the start date, as this is a short-term policy, no refund of premium will be payable whether or not any claims have been made.

### **Cancelling your single trip policy (29 days or more) or your annual policy**

If you decide that for any reason, this policy does not meet your insurance needs then please tell the broker you have purchased this policy from. If you cancel before the start date of the policy, we will refund your premium in full. If you cancel this policy on or after the start date, provided that no claims have been made (whether the claim is successful or not) or are pending, we will refund your premium less a proportionate charge for the period you are on cover.