

# Car Hire Excess Insurance

## Insurance Product Information Document

Company: White Horse Insurance UK Limited, a Branch of White Horse Insurance Ireland dac.

White Horse Insurance UK Limited is registered in England and Wales. White Horse Insurance Ireland dac is registered in Ireland.  
White Horse Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority.  
Firm reference number 203320

### Product: Car Hire Excess Insurance (UK)

This document provides a summary of the key information relating to this insurance policy. The full terms and conditions of the cover can be found in the policy wording. It is important that you read through these documents carefully.

### What is this type of insurance?

This is a car hire excess insurance policy, available on a single rental or annual multi rental basis, which covers you for the excess/loss of deposit applied to claims made on your car hire excess insurance policy.



#### What is insured?

- ✓ Excess Reimbursement Up to £10,000
- Towing Costs Up to £1,000
- Administration Charges Up to £2,500
- Loss of Use Up to £500
  
- ✓ Personal Possessions Up to £500  
(Maximum £250 per item)
  
- ✓ Lockout & Key Cover Up to £3,000  
(Maximum £500 per claim)
  
- ✓ Misfuelling Up to £3,000  
(Maximum £500 per claim)
  
- ✓ Curtailment of Rental Up to £300  
(Maximum of £50 per day)
  
- ✓ Drop off Charges Up to £500
  
- ✓ Road Rage & Car Jacking Up to £3,000



#### What is not insured?

- ✗ Any claim for theft, attempted theft or vandalism where this damage has not been reported to the police within twenty-four hours or as soon as practicably possible (or an equivalent local police authority) and an official police report obtained.
- ✗ Any claim where the driver of the rental vehicle is not named on your car rental agreement or where the lead named driver was not named on the certificate of insurance.
- ✗ Any claim where you or any additional driver(s) have not met the terms of your car rental agreement.
- ✗ Any claim where there are no visible signs of forcible or violent entry into the rental vehicle.
- ✗ 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 arising from use of a vehicle that does not fit within the definition of rental vehicle.
- ✗ Any claim where the car rental agreement has exceeded the maximum rental period specified on the certificate of insurance.



#### Are there any restrictions on cover?

- ! Cover is only available if you are aged between 21 and 85 years old (inclusive) at the time of purchasing the policy.
- ! Vehicles over 10 years old, that have more than 9 seats or have a retail purchase value of more than £65,000 are not covered.
- ! Annual cover covers unlimited individual car rental agreements, up to a maximum of 31 days per agreement during the period of insurance as shown on your certificate of insurance.
- ! Single trip cover covers one or more consecutive car rental agreements within the period of insurance shown on the certificate of insurance, up to a maximum of 90 days.

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### Where am I covered?

Car rentals in all countries worldwide excluding any trips in, to or through Afghanistan, Cuba, Iran, Iraq, Ivory Coast, Liberia, North Korea, Myanmar, Republic of Congo, the Democratic Republic of Congo, Russia, Sudan, Syria, Venezuela and Zimbabwe and 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/fcdo](http://www.gov.uk/fcdo).



### What are my obligations?

- In the event of a claim for theft, attempted theft or vandalism, or where local requirements state that you must notify the local police following an accident, you or any additional driver(s) should make contact with the relevant police force within twenty-four hours, or as soon as practicably possible, to obtain a report.
- You must take all reasonable precautions to avoid any damage, theft or injury under this policy.
- You must always agree to abide by the terms and conditions of this policy.
- You should read this policy, paying particular attention to terms, conditions and maximum claim limits, and ensure that it meets all of your requirements.



### When and how do I pay?

You will need to pay your policy premium in full in order for cover to apply. All cover will end if payment is incomplete or rejected, or if the policy is cancelled. The premium can be paid using one of the payment options we give to you.



### When does the cover start and end?

This policy must have been purchased prior to the commencement of your car rental agreement. This policy is invalid if the dates and times on the car rental agreement are not within the period of insurance. Cover will commence at the time you take legal control of the rental vehicle and will end when the rental vehicle is returned to the car rental company or Car Club, whether at its business location or elsewhere.



### How do I cancel the contract?

We hope you are happy with the cover the policy provides, however if after reading it, this insurance does not meet your requirements, you may cancel it. You can request cancellation through SimplyExcess website [www.simplyexcess.co.uk](http://www.simplyexcess.co.uk), or by writing to our registered address.

#### Cancelling before the period of insurance starts

Provided your period of insurance has not commenced at the time you cancel, you will receive a full refund of premium, excluding the cancellation fee.

#### Cancelling after the Period of Insurance starts (Single Trip policies with period of insurance of 28 days or less)

If under your single trip policy the period of insurance is 28 days or less, you may notify us if you wish to cancel once the period of insurance has started, however you have no statutory cancellation rights where your period of insurance is less than 28 days and you will not receive any refund of premium.

#### Cancelling after the Period of Insurance starts (Single Trip policies with Period of Insurance of 29 days or more and Annual Policies)

If under your single trip policy the period of insurance is 29 days or more, or you have an annual policy, you may notify us if you wish to cancel and you will be entitled to a proportionate rebate of premium in respect of the unexpired part of your period of insurance, minus the cancellation fee.

#### Cancellation and Claims (All policies)

If you cancel the policy after you have made a claim, no refund will be provided. Once we have provided a refund, we will not consider any claim, even for an event that happened before you cancelled.