

# Single Trip Excess Reimbursement Insurance

insuremy 

## Insurance Product Information Document

**Administered by: Towergate Underwriting Group Limited**

Registered in the United Kingdom. Authorised and regulated by the Financial Conduct Authority (FRN number 313250).

**Product: Van Hire Policy**

**Underwritten by: American International Group UK Limited**

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).

**This document is for information purposes only and gives you a brief overview of the main contents of your insurance policy. Please see your InsureMyVanHire policy document and certificate for full details of the cover provided by your policy.**

## What is this type of insurance?

Single Trip Excess Reimbursement Insurance provides cover for the excess charged by the rental company in the event the van that you rent is damaged or stolen. It also provides cover for damage to parts of the van that are sometimes not covered by the insurance provided by the rental company – the windows, undercarriage, roof, tyres, wheels and headlights. The policy covers you for a single trip rental agreement, where the single trip must not exceed 60 continuous days.



### What is insured?

✓ **Damage and Theft**

Up to the value of the excess charged by the rental company for damage to or theft of, the rental vehicle

The cost of repair of damage to the windows, tyres, wheels, headlights, undercarriage and roof of the rental vehicle if cover is not provided by the rental company's collision damage waiver cover

**Sum insured:** Up to £6,500 per claim

✓ **Rental Keys**

Loss of rental keys including replacement locks and locksmith charges

**Sum insured:** Up to £500 per claim

✓ **Mis-fueling**

Costs incurred for cleaning out the engine and fuel system and towing costs where you have put the wrong type of fuel in your rental vehicle

**Sum insured:** Up to £500 per claim

✓ **Unintentional Lock-Out**

Costs incurred to open the rental vehicle, without causing any further damage

**Sum insured:** Up to £60 per claim

✓ **Flat Battery**

Costs incurred as a result of a flat battery in your rental vehicle

**Sum insured:** Up to £250 per claim



### What is not insured?

- ✗ Any claim where you have not accepted the rental company's insurance
- ✗ Damage to the interior or contents of the vehicle
- ✗ Mechanical or electrical breakdown
- ✗ Damage caused by wear and tear
- ✗ Damage caused by self-inflicted injury or illness or the use of alcohol or drugs
- ✗ Damage you cause to a third party vehicle



### Are there any restrictions on cover?

- ! The policy holder must be the lead named driver on the rental agreement
- ! The policy holder and all insured drivers must be between 21 and 85 years of age and resident in the United Kingdom, the Isle of Man or the Channel Islands
- ! The policy holder and all insured drivers must hold a full valid driving licence
- ! The rental vehicle must be a van (which does not include a camper van) with an unladen weight not exceeding 3.5 tonnes
- ! The rental vehicle must have a market value of less than £50,000 and must not be over 10 years old



## Where am I covered?

✓ Cover is provided for van rentals in the United Kingdom, the Isle of Man and the Channel Islands only



## 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 adhere to the terms and conditions of the policy and take all reasonable steps to avoid and prevent damage, injury or loss, and reduce or avoid incurring unnecessary costs
- You must tell us about any claims as soon as is reasonably possible, and follow the claims procedure set out in the policy
- You must report any loss, theft, attempted theft or malicious damage to the police as soon as reasonably possible and within 48 hours of discovery



## When and how do I pay?

You must pay your premium when you take out the policy either online or over the telephone. Payment must be made in full and can be made by either debit or credit card.



## When does the cover start and end?

You can take out a policy up to 364 days prior to the date you would like your policy to start. Your policy will run for the period you choose from your selected start date. The maximum policy duration is 60 days.



## How do I cancel the contract?

You can cancel by phoning InsureMyVanHire on **0344 892 1770**, by emailing **info@insuremyvanhire.com** or by writing to Insuremyvanhire.com, Ellenborough House, Wellington Street, Cheltenham GL50 1XZ, United Kingdom.