

Insuremyvanhire

Single Trip Excess Reimbursement Insurance

Policy Summary

Summary of Cover

This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by Insuremyvanhire Single Trip Excess Reimbursement Insurance. It does not contain the full terms and conditions of the cover, which can be found in the **Policy** document. The page numbers shown in the final column beside each part of the covers are the page numbers in the **Policy** document. It is important that **You** read the **Policy** wording and **Certificate** carefully when **You** receive them as **Your Policy** is subject to additional terms and conditions not listed below. Those listed below are examples.

What cover do I have?

Excess reimbursement insurance is designed to repay **You** the amount of any **Excess** or repair costs following **Damage** to the **Rental Vehicle** that **You** have to pay under the terms of the **Rental Agreement**.

Your Policy provides cover for one **Rental Agreement** for the **Period of Insurance** stated in **Your Insurance Certificate**.

What cover is available?

The Insuremyvanhire Single Trip Excess Reimbursement **Policy** provides the cover described below. Conditions and exclusions apply to the **Policy** and full details to be found in **Your Policy** wording.

Insurance Provider: This insurance is underwritten by AIG Europe Limited (the **Insurer**). AIG Europe Limited's registered office is The AIG Building, 58 Fenchurch Street, London, EC3M 4AB, United Kingdom. Registered in England No **01486260**. **AIG Europe Limited** is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN 202628). This can be checked by visiting the Financial Services Register (<https://register.fca.org.uk>).

Your Policy has been arranged by Insuremyvanhire on behalf of the **Insurer**, AIG Europe Limited. Insuremyvanhire is a trading name of Towergate Underwriting Group Ltd. Registered address: Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent, ME14 3EN. Registered in England No.4043759. Authorised and regulated by the Financial Conduct Authority.

Summary of Cover and Limits

Single Trip Excess Reimbursement

Significant Features and benefits	Significant and unusual exclusions or limitations	Limits	Policy Wording Reference
<p>We will pay up to the limits shown below and detailed in Your Policy up to a total of £6,500.</p>	<p>We will only cover one Rental Agreement, up to a maximum of 60 continuous days.</p> <p>Excludes Rental Vehicles being driven by persons who are not named on the Rental Agreement</p> <p>Cover can only be provided for residents of the United Kingdom, Isle of Man or Channel Islands.</p> <p>Excludes any Rental Vehicles:</p> <ul style="list-style-type: none"> - used outside of the Territorial Limits shown in Your Policy Certificate; - hired for more than 60 days; - over 10 years old; - with a value over £50,000; - driven by persons under 21 or over 85 years of age ; - exceeding 3.5 tonnes unladen weight. 		<p>Please refer to pages 18 and 19 of the Policy wording for full details of the exclusions which apply to Your Policy.</p>
<p>Damage Covers the amount of charges and repair costs You have to pay under the Rental Agreement for Damage to windows, tyres, wheels, headlights, the undercarriage or roof of the Rental Vehicle.</p> <p>Covers the Excess charged by the Rental Company for Damage to other parts of the Rental Vehicle.</p>	<p>Excludes any costs or charges not directly relating to an Incident resulting in Damage to the Rental Vehicle, including, but not limited to, any costs due to mechanical or electrical failure of the Rental Vehicle.</p>	<p>Cover applies to hires in the UK</p>	<p>Page 20 - Your Cover Sub-Section A.</p>
<p>Rental Key Cover Costs incurred for Damage to the Membership Card / Key for the Rental Vehicle.</p> <p>Includes cover for replacement locks and locksmith charges.</p>		<p>£500 per claim.</p>	<p>Page 20 - Your Cover Sub- Section B.</p>
<p>Mis-fuelling Cleaning out the engine and fuel system and any towing costs.</p>		<p>£500 per claim.</p>	<p>Page 20 - Your Cover Sub- Section C.</p>

Unintentional Lock Out Opening the Rental Vehicle without further damage.	The Rental Company must approve the locksmith and course of action.	£60 per claim.	Page 20 - Your Cover Sub- Section D.
Flat Battery Charges for a flat battery in the Rental Vehicle .	Excluding failure to follow the Rental Company's instructions.	£250 per claim.	Page 20 - Your Cover Sub- Section E.

Sanctions

The **Insurer** shall not be deemed to provide cover and the **Insurer** shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the **Insurer**, its parent company or its ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America. **We** will not provide any benefit under this contract of insurance for residents of or **Incidents** occurring in Cuba, Iran, North Korea, Region of Crimea, Sudan and Syria.

Making a claim

If **You** need to make a claim, **You** should contact InsureMyVanHire:

By post: **InsureMyVanHire Claims**
The AIG Building, 2-8 Altyre Road, Croydon, CR9 2LG
Phone: 01242 538 461
E-mail: claims@insuremyvanhire.com

All claims must be notified as soon as it is reasonably practical after the event which causes **You** to submit a claim. Late notification of a claim may affect **Our** acceptance of a claim or result in the amount **We** pay being reduced. In the event of a legal liability claim, **You** must not settle, reject, negotiate or agree to pay any claim without **Our** written permission.

You can find **Our** claim form and the list of documents required to support **Your** claim on **Our** website at www.insuremyvanhire.com/claims. Alternatively, **Our** InsureMyVanHire Claims team is open Monday to Friday between 9:15am and 5pm. A claim form can be sent to **You** as soon as **You** tell **us** about **Your** claim.

We will ask **You** to complete a claim form and to provide at **Your** own expense all reasonable evidence required by **Us** to support a claim. If the information supplied is insufficient, **We** will identify the further information which is required and ask **You** to provide **Us** with it. If **We** do not receive the information **We** need, **We** may reject the claim.

Relevant information is likely to include, but not limited to:

1. A copy of the **Rental Agreement**;
2. A copy of the **Damage** receipt (if separate from the **Rental Agreement**);
3. If the **Incident** by law requires the attendance of the police, **We** will require a copy of the police report;
4. **Your** copy of the damage report from the **Rental Company**, or **Agency**;
5. Invoices, receipts or other documents confirming the amount **You** have paid in respect of the loss or **Damage** for which the **Rental Company** holds **You** responsible;
6. A copy of **Your** credit card statement or other proof of payment showing payment of the damages claimed;
7. A copy of **Your** driving licence;
8. Photographs of vehicle **Damage**, the site of any **Accidents** or thefts and any other photographic evidence which **You** think might be helpful in assessing **Your** claim.

'Cooling-Off' Period and Your Right to Cancel Your Policy

If the **Policyholder** wishes to cancel the **Policy**, the **Policyholder** must contact InsureMyVanHire within 14 days of buying the **Policy** or the date they receive their **Policy** documents. In line with the conditions below **We** will refund the premium the **Policyholder** has paid within 30 days of the date they contact us to ask to cancel the **Policy**.

If the **Policyholder** has made a **Trip** or made a claim before they ask to cancel the **Policy** within the 14-day cooling-off period, the **Policyholder** will not be entitled to a refund of premium.

The **Policyholder** can cancel at any time after the 14 day cooling off period and they will receive a full refund of premium less any customer service charge provided cancellation of the **Policy** is before the **Period of Insurance** begins

If the **Policyholder** wishes to cancel the **Policy** after the 14 day cooling off period and the **Period of Insurance** has begun but they have not made a claim, the **Policyholder** will be entitled to a proportionate refund of the premium paid less any customer service charge.

To obtain a refund, please phone +44 (0) 1242 538 461, email or write to InsureMyVanHire.com, Ellenborough House, Wellington Street, Cheltenham GL50 1XZ, United Kingdom.

Complaints

We hope that **You** will be very happy with the service **We** provide. However, if for any reason **You** are unhappy with this, **We**, would like to hear from **You**.

Telephone: **We** can resolve many issues straight away therefore in the first instance, please contact **Us** on 01242 538 461.

Post: The Managing Director, InsureMyVanHire, Ellenborough House , Wellington Street , Cheltenham , Gloucestershire, GL50 1PZ.

Email: info@insuremyvanhire.com

Please refer to **Your Policy** booklet for further details of the complaint procedure.

If **You** have complained to **Us** and **We** have been unable to resolve **Your** complaint, **You** may then be entitled to refer it to the Financial Ombudsman Service (FOS) on **0800 023 456** or **0300 123 9123**. Lines are open from 8am to 8pm Monday to Friday. Alternatively, **You** can contact them by email at complaint.info@financial-ombudsman.org.uk or in writing at Exchange Tower, Harbour Exchange Square, London E14 9SR or online at www.financial-ombudsman.org.uk. This will not affect **Your** statutory rights.

Financial Services Compensation Scheme

We are covered by the FSCS. If **We** are unable to meet **Our** financial obligations **You** may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim.

Further information about compensation scheme arrangements is available at www.fscs.org.uk or call (Freephone) on 0800 678 1100 or 020 7741 4100.

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