

VEHICLE HIRE INSURANCE

Car Hire - Policy Document



Introduction

Thank **You** for choosing Questor Insurance Services Limited and welcome to peace of mind Vehicle Hire Insurance. The information in this policy wording contains important information and we have made it as easy as possible to understand. Please take time to read through it and contact **us** if **You** need any further information.

Questor Insurance Services Limited

Is authorised and regulated by the Financial Conduct Authority (firm reference number 466942) for the sale and administration of general insurance products in the United Kingdom and throughout the Members of the European Economic Area (EEA).

Demands and needs statement

This Insurance is designed for any person eligible to purchase this insurance hiring a vehicle from a licensed hire agency or car club and where **You** have a financial liability under the terms and condition of the **Hire Agreement**.

Insurer

This policy is underwritten by EUROP ASSISTANCE S.A, 4th Floor, 4-8 Eden Quay, Dublin 1, D01N5W8, Ireland, registered in the Irish Companies Registration Office under number 907089 and managed by Linkham Services Limited.

Benefits under this policy are provided by EUROP ASSISTANCE S.A, a French stock corporation, regulated by the French Insurance Code, having its registered office at 1, promenade de la Bonnette, 92230 Gennevilliers, France, registered in the Register of Commerce and Companies of Nanterre (Reference number 451 366 405) acting through its Irish office (trading as EUROP ASSISTANCE S.A., Irish Branch)

Linkham Services Limited whose registered office is at 52 Newtown Uckfield East Sussex TN22 5DE with company number 7387410 and is authorised and regulated by the Financial Conduct Authority (FCA). Linkham Services FCA registration number is 577492. FCA authorisation can be checked on the FCA register at www.fca.gov.uk.

Privacy

Your privacy is very important to **us** and **Your** data is stored in accordance with the United Kingdom Data Protection Act 1988 and 2003. In order to fulfil this contract of insurance **Your** data will be shared with Questor Insurance Services Limited, Orchard Administration Limited, Linkham Services Limited and **Us** but only for the purposes of this contract. In purchasing this Policy **You** agree to the data sharing.

Regulation, Jurisdiction and law

This insurance is issued from the United Kingdom and shall be governed by the Laws of England, whose courts alone shall have jurisdiction in any dispute arising from this insurance and is sold in accordance with the standards laid down by the Financial Conduct Authority the recognised Regulator in the United Kingdom.

Consumer Insurance Act

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to:

- supply accurate and complete answers to all the questions **we** or the administrator may ask as part of **Your** application for cover under the policy;
- make sure that all information supplied as part of **Your** application for cover is true and correct;
- tell **us** of any changes to the answers **You** have given as soon as possible.

Failure to provide answers in-line with the requirement of the Act may mean that **Your** policy is invalid and that it does not operate in the event of a claim.

Tax

We will charge the amount of tax as directed by the relevant authorities in **Your Country of Residence**.

Correspondence

Questor Insurance Services Limited as the Agent responsible for the sale of the Policy normally correspond via email. By purchasing this Policy **You** agree to this form of communication and agree to update Questor Insurance Services Limited immediately if there is any change to **Your** email address.

Who is eligible to purchase Vehicle Hire insurance?

Any person: -

1. Holding a valid full **UK**, EEA [European Economic Area] or Swiss driving licence
2. Permanently resident in any Country listed in Appendix 1.
3. Eligible to hire and drive a **Hired Vehicle** and able to adhere to the terms of the **Hire Agreement**
4. If **You** are renting from a Car Club **You** and any other driver Members of the Car Club and are authorised to drive the vehicle rented
5. Age limits that apply: -

Vehicle	Min Age	Max Age
Cars	21	84

Vehicles covered by this policy

Cars up to 9 seats, with a value up to £50,000 (excluding tax) at the time of the policy being inception and less than 20 years old at first registration.

The type of vehicle covered by this policy will be shown on the certificate of insurance.

Daily or Annual Policies

This insurance can be purchased as either a Daily policy insuring a single **Hire Agreement** or as an Annual policy insuring unlimited Hire Agreements up to 31 days in length subject to an annual aggregate limit of £6,000, this is extended to £50,000 if the CDW optional extra has been purchased. Policies are available as follows: -

Vehicle	Daily	Annual
Cars	Up to 180 days	Yes

Your right to cancel

We hope **You** are happy with the cover this Policy provides. However, if after reading this document, this insurance does not meet with **Your** requirements **Your** premium will be refunded in full, provided **You** have not commenced **Your** Trip, have made or are intending to make a claim. **You** may be requested to provide documentary evidence in the event that **You** request to cancel **Your** policy after **Your** policy has inception.

Cancelling Your Policy

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent

to **You** at **Your** last known address. Valid reasons may include but are not limited to:

- Fraud
- Non-payment of premium
- Threatening and abusive behaviour
- Non-compliance with policy terms and conditions

Provided the premium has been paid in full **You** will be entitled to a proportionate rebate of premium in respect of the unexpired period

What makes up this policy?

This Policy and the Certificate of Insurance must be read together as they form **Your** insurance contract.

Monetary limits

We insure **You** up to the amount of the sum(s) insured or other limit(s), which will be shown on the Certificate of Insurance accompanying this Policy. The maximum payable under this Policy is £6,000 per rental, unless the policy has been extended to include Collision Damage Waiver.

Claims

We have appointed Orchard Administration Limited to handle claims on Our behalf: -

Orchard Administration Limited
First Floor Orchard House Station Road Rainham Kent ME8 7RS United Kingdom.

Tel: 0333 3230 095 or +44 1634 382 574 (Outside **UK**)

Email: assistance@orchard-administration.co.uk

Web: <http://claim.orchard-administration.co.uk>

Office Hours are 9:00 am to 5:00 pm Monday to Friday excluding **UK** Bank Holidays or at any time online.

Claims Notification

All claims should be notified via Orchard Administration Limited's website where **You** will be able to submit **Your** claim and all supporting documents online. If **You** do not have access to the internet, please call the number above during office hours. To obtain a reimbursement under this policy **You** will need: -

1. **Your** Certificate Number and the Scheme Code both of which are shown on the Certificate of Insurance.
2. A copy of **Your Hire Agreement**.
3. A copy of the local police report, if required by law in the country where the loss occurs.
4. **Your** copy of the **Hire Company** accident damage report and a photographic picture of the damage caused.
5. Invoices / Receipts / other documents confirming the amount **You** have paid in respect of the damage to the **Hired Vehicle** for which **You** are seeking reimbursement.
6. A final repair Invoice from the repairing garage which details the breakdown of parts and labour.
7. Copy of **Your** credit/debit card statement showing payment of the damages which **You** are seeking reimbursement.
8. Copy of the driving licence of the policy holder and the person named on the **Hire Agreement** in control of the vehicle at the time of the incident.
9. Any other documentation requested by our **US** in order to settle **Your** claims.
10. **Your** bank details:
 - a) **UK** Bank – Sort Code and Account Number
 - b) Bank based outside the **UK** – IBAN and BIC

Definitions

"Additional Travel Expenses" means any additional travel costs **You** incur in connection with a Loss under the relevant section of this Policy.

"Auto Glass" means any glass that forms part of the **Hired Vehicle** and includes windscreens, windows, internal and external lights and sunroof.

"Business Use Class 3" means the Insured Person and any Named Driver(s) using the Motor Vehicle for business, to solicit orders or to deliver pre-purchased goods. This also includes anyone who uses the Motor Vehicle to travel from customer to customer on commercial business.

"Car" means a motor vehicle which is constructed for the carriage of passengers and their effects and is adapted to carry no more than nine passengers

"Commercial Use" means the Insured Person and any Named Driver(s) using the Motor Vehicle as a taxi, minicab, limousine or driving school or being used for commercial use by sales representatives who have use and responsibility for their own company vehicle.

"Consequential loss" means an indirect loss that occurs following a Loss under this policy.

"Country of Residence" means the country where **You** are ordinarily permanently resident, spend more than 91 days per year, pay tax or are registered with a Medical Practitioner.

"Europe" means all countries west of the Ural Mountains, British Isles, Ireland, and islands in the Mediterranean, Morocco, Tunisia, Turkey, Canary Islands, Madeira, Iceland, Israel and the Azores.

"Excess Reimbursement" means the amount that **You** are liable for under the terms of the **Hire Agreement** being the excess on the Collision Damage Waiver and Theft insurance policies provided by the **Hire Company**.

"Hire Company" means a company licensed in the territory in which it is situated to provide vehicles for hire.

"Hire Agreement" means the contract signed by **You** for the hire of the vehicle.

"Hired Vehicle" means any vehicle rented under a hire contract on a daily or weekly basis from such a **Hire Company** or Agency, which must be licensed with the regulatory authority of that Country, State or Local authority.

"Lead Driver" means the person whose name is listed on the **Hire Agreement** as contractually responsible for the **Hired vehicle**.

"Loss Damage Waiver" means damage to any glass that forms part of the **Hired Vehicle**, Tyres and Wheel Rims.

"Loss of Use" means the period during which vehicle hired by **You** is not available for Hire due to damage caused during the **Hire Agreement**. **Loss of Use** charges are calculated at the same rate at which **You** paid when **You** hired the vehicle.

"Mini-Bus" means a vehicle up to 7.5T designed to carry up to 15 persons.

"Motor Home/Campervan" means a vehicle up to 7.5T which includes sleeping and cooking facilities.

"Personal Effects" means clothing luggage and another articles that belong to **You** (or for which **You** are legally responsible for) which are worn, used or carried by **You** but excluding **personal money**, documents of any kind and **valuables**.

"Personal Money" means bank notes, currency notes and coins in current use, travellers' and other cheques, postal or money orders, pre-paid cards, coupons or vouchers, travel tickets, event and entertainment tickets, phone cards and credit / debit or charge cards all held for private purposes.

"Public Highway" is deemed as any road made or unmade that is intended for use by the general public.

"Safari" An expedition to observe or hunt animals in their natural habitat.

"Towing" means recovery of the vehicle following an accident, theft, malicious damage, fire or mechanical breakdown to the nearest premises owned by the **Hire Company** or the original pick up location whichever is closest.

"UK" means England, Wales, Scotland, Northern Ireland, Channel Islands and the Isle of Man.

"Under body of the vehicle" means the underside of the vehicle excluding bumpers, trim, tyres and wheel rims.

"Van" means a vehicle up to 7.5T designed specifically to carry goods.

"Valuables" means jewellery, gold, silver, precious metal or precious or semiprecious stone articles, watches, furs, cameras, camcorders, photographic audio video computer television and telecommunications equipment (including CD's, DVD's, tapes, films, cassettes, cartridges, memory cards, speakers and headphones), computer games and associated equipment, telescopes and binoculars.

"You, your" means the person(s) named on the Vehicle **Hire Agreement** and on the certificate of insurance as named drivers which attaches to this policy. The person signing the **Hire Agreement** must be the Policyholder.

"We, us, our" means EUROP ASSISTANCE S.A.

"Worldwide" means any country.

General conditions in addition to those shown elsewhere in this policy

1. **You** agree to abide by the terms and conditions of this policy at all times.
2. **You** must advise **our** appointed claim handlers within 1 calendar month of the end of the **Hire Agreement** of any incident that may give rise to a claim under this policy.
3. All certificates, information and evidence required by **our** appointed claim handlers shall be provided at **Your** expense.
4. Except with **our** written consent, **You** are not entitled to admit liability on **our** behalf or to give any representations or other undertakings binding upon us. **We** shall be entitled to the absolute conduct, control and settlement of all proceedings arising out of or in connection with claims in **Your** name.
5. **We** may at **our** own expense take proceedings in **Your** name to recover compensation from any third party in respect of any reimbursement made under this Insurance and any amounts recovered shall belong to us. **You** agree to provide reasonable assistance to us to recover such amounts.
6. This insurance is provided for one **Hired Vehicle** at any one time, which may be driven and operated by **You** unless **You** have purchased the **Dual Lead Driver** optional extra.
7. Cover commences from the time **You** take legal control of the **Hired Vehicle** and ends at the time the **Hire Company** assumes control of the **Hired Vehicle** whether at its business location or elsewhere.
8. This policy and any optional extras must have been purchased prior to the commencement of the **Hire Agreement** for which **You** wish this policy to be operative.
9. **You** may amend **Your** policy prior to the start of a **Hire Agreement** any additional premium that may be charged is calculated as if the change was included at the inception of the policy.
10. Where there is dual insurance, please let us know, so that **we** pay **our** proportion of **Your** claim.
11. When purchasing a daily policy, the policy must coincide with the period shown on the **Hire Agreement**. No policy can be issued retroactively.
12. This insurance policy in its entirety is invalid if the dates on the **Hire agreement** and the dates on the certificate of insurance
13. do not match.
14. The **Lead Driver** indicated on the **Hire Agreement** must coincide with the policy holder and **Lead Driver's** name on the

15. Certificate of Insurance.
16. **We** reserve the right to apply additional terms on renewal.

General exclusions that apply to the whole policy

1. Any loss or damage to a third party including bodily injury and property.
2. Any loss that occurs where the full Premium has not been paid.
3. Any loss arising from driving as **Your** occupation or profession or rentals for **commercial use** or **business use class 3** when purchasing an annual policy.
4. Alcoholism or the use of alcohol or drugs (other than drugs taken in accordance with treatment prescribed and directed by a registered medical practitioner, but not for the treatment of any drug addiction).
5. Loss or damage directly or indirectly caused through or in consequence of war, terrorism, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.
6. Any fraudulent, dishonest or criminal act committed by any Person(s) in connection with this policy.
7. Loss arising from operation of the **Hired Vehicle** in violation of the terms of the **Hire Agreement**.
8. Any amount recovered from the **Hire Company** or its Insurers.
9. Any vehicles which is not Hired from a **Hire Company**.
10. Wear, tear, mechanical or electrical breakdown, other than for **towing**.
11. Losses arising out of illegal activities.
12. Driving by any persons not authorised by the **Hire Company**.
13. Any Person not named on the Certificate of Insurance.
14. The rental of certain vehicles, namely: trailers or caravans, trucks, commercial vehicles, any type of **Motor Homes/Campervans, Vans, Mini-Buses**, motorcycles, mopeds, motorbikes, off-road vehicles, recreational vehicles, vehicles changed from their standard factory specifications.
15. Expenses reimbursed by the Insured Person's Employers' Insurer.
16. Losses occurring from driving whilst not on a **public highway**.
17. Losses occurring from driving on **safaris** or adventure trails.
18. **Van** and **Mini-Bus** hires which do not commence and terminate in the **UK**.
19. **Additional Travel Expenses** unless otherwise stated in the policy wording.
20. **Consequential** Losses unless otherwise stated in the policy wording.
21. Damage to the **Hired Vehicle's** interior unless the damage is as a result of an accidental collision, fire, theft or vandalism.
22. Any claim arising whilst driving in violation of the road laws of the country of hire.
23. Any claim arising for the rental of any vehicle which has a retail value when new in excess of £50,000 and has a 0-62mph (0-100kph) time of less than 6 seconds.
24. Call out charges not related to the main claim.
25. Payment card transaction fees.
26. Courtesy cars from a repair garage or dealership.
27. Cleaning Fees

Optional Extras – (Please see Appendix 3 for details)

The following endorsements are operative if shown on the certificate of insurance and the appropriate additional premium has been paid: -

1. **Dual Lead Driver**
2. **Extended Rental Cover**
3. **Collision Damage Waiver**
4. **Vehicle Battery Failure**

Complaints Procedure

We do everything possible to make sure that **You** receive a high standard of service. If **You** are not satisfied with the service that **You** receive, please contact the Customer Resolution Team: -

Questor Insurance Services Ltd

1st Floor Orchard House Station Road Kent ME8 7RS

Tel: +44 333 323 0093 Email: CRT@questor-insurance.co.uk

Please provide full details of **Your** policy and in particular **Your** policy number to help **Your** enquiry to be dealt with speedily. If **You** are still not satisfied with the way in which **Your** enquiry/complaint has been dealt with, then **You** should contact:

The Financial Ombudsman Service - Exchange Tower, Harbour Exchange Square, London, E14 9GE

Telephone: 0300 123 9123 Email: complaint.info@financial-ombudsman.org.uk Website: www.financial-ombudsman.org.uk

Compensation Scheme

The Financial Services Compensation Scheme covers EUROP ASSISTANCE S.A and Questor Insurance Services Limited in the event that either are unable to meet their obligations. **You** may be entitled to compensation from the scheme in such circumstances but this will depend on the circumstances. Insurance arranging is covered up to 90% of the claim without upper limit.

Further information is available about the compensation scheme from the FSCS website www.fscs.org.uk.

WHAT IS COVERED

Excess Reimbursement, Loss Damage Waiver and Towing

What is covered?

This Section covers **You** for any physical loss or damage to the **Hired Vehicle** for which **You** are responsible for under the terms of the **Hire Agreement** following a Fire, Lightning Strike, Explosion, Accident, Accidental Damage, Theft or Attempted Theft, Malicious Damage, Storm and Flood. This section includes loss or damage to **Auto Glass**, Roof, Tyres, Wheel Rims and the Under Body and **Towing** and **Loss of Use**.

Limits

Vehicle	Excess Reimbursement	Tyres, Windscreen Underbody	Towing	Loss of Use
Car	£6,000	£6,000	£500	£500

Administration charges

We will pay up to £200 in respect of unrecoverable administration charges levied by the **Hire Company** following Loss or Damage to the **Hired Vehicle**.

Personal Accident

What is covered

To indemnify **You** to £10,000 per accident against accidental death or permanent total dismemberment following an accident provided always that benefit will only become due for payment if the accident giving rise to bodily injury is sustained: -

- Whilst an Insured Person is travelling in, mounting into or dismounting from any covered **Hired Vehicle**, as herein defined or;
- By an Insured Person as a result of being struck by any motor vehicle during the course of the Car **Hire Agreement**

Conditions

1. Notice must be given to Underwriters as soon as reasonably practicable of any Accident which causes or may cause disablement or Bodily Injury within the meaning of this insurance, and the Insured Person must, as early as possible, place himself under the care of a duly qualified independent medical practitioner. Notice must be given to Underwriters as soon as reasonably practicable in the event of death of the Insured Person resulting or alleged to result from an Accident.
2. It is a condition precedent to Underwriters' liability to pay compensation to the Assured or his representatives, that all medical records, notes and correspondence referring to the subject of a claim shall be made available on request to any representative of the

Underwriters or medical adviser appointed by or on behalf of Underwriters and that such medical adviser or advisers shall, for the purposes of reviewing the claim, be allowed so often as may be deemed necessary to make examination of the Insured Person.

3. Underwriters at their own expense shall have the right and opportunity to examine the Insured Person whose Bodily Injury is the basis of a claim when and as often as they may reasonably require during the pendency of a claim hereunder and to make an autopsy in case of death, where the law does not forbid it.
4. Any claim made under this insurance in respect of Permanent Total Disablement shall be subject to the approval of two independent medical referees, one to be appointed by the Insured Person and one by Underwriters. In the event of the aforesaid independent medical referees being unable to concur, in their opinion that the Insured Person is Permanently Totally Disabled, a third independent medical referee will be appointed by them and his decision shall be final and binding upon all parties.
5. This certificate of insurance constitutes the entire contract. No change in this certificate of insurance shall be valid. No person has authority to change this certificate of insurance or any of its terms or conditions, other than authorised signatories of Linkham Services Limited.
6. Any fraud, concealment, or deliberate misstatement either in the application on which this insurance is based or in relation to any other matter affecting this insurance or in connection with the making of any claim hereunder shall render this insurance null and void and all claims hereunder shall be forfeited.
7. The Insured Person is deemed to have made a recovery when he is able to perform his duties and related activities associated with an occupation.
8. Words in the masculine gender shall include the feminine.

Scale of Permanent Disabilities

The percentage of the sum insured in respect of Permanent Total or Permanent Partial Disablement is shown in Appendix 2.

Exclusions

This insurance does not cover death or disablement directly or indirectly arising out of or consequent upon or contributed to by: -

1. Radioactive contamination;
2. The Insured Person committing suicide or attempted suicide or committing or attempting to commit an intentional self-injury;
3. The Insured Person being incapable due wholly or partly to mental illness or emotional or behavioural conditions;
4. The Insured Person's deliberate exposure to exceptional danger (except in an attempt to save human life), or the Insured Person's own criminal act;
5. The Insured Person being under the influence of alcohol exceeding those levels defined by law for the use of a motor vehicle in the country in which the Insured Person is domiciled;
6. The Insured Person being under the influence of drugs or narcotics that are not lawfully available or which have not been prescribed by or taken in accordance with the instructions of an independent qualified medical practitioner;
7. The death of the Insured Person arising from Illness;
8. The Insured Person engaging in or taking part in naval, military or air force service or operations;
9. The Insured Person committing or attempting to commit a criminal act;
10. A Pre-existing Condition.
11. Human Immunodeficiency Virus (HIV) and/or HIV related illnesses including Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) and/or any mutant derivative or variations thereof, however caused.

Personal Effects Cover

What's covered

This Section covers **You** against theft, attempted theft or damage to **Your Personal Effects** following visible and forcible entry to the **Hired Vehicle**.

Limits

£300 in total for any one claim limited to £150 for any single item. The maximum payment for any single item for which an original receipt, proof of purchase or insurance valuation (obtained prior to the loss) is not supplied is £75, subject to a maximum £200 for all such items. **We** will take off the following amounts for wear and tear:

Age of personal effect deductions:

- Up to 1 year old – 10% reduction of purchase price
- 1 to 2 years old – 30% reduction of purchase price
- 2 to 3 years old – 50% reduction of purchase price
- 3 to 4 years old – 70% reduction of purchase price
- 4 to 5 years old – 80% reduction of purchase price
- Over 5 years old – No cover

What's NOT covered

In addition to the General Exclusion of the policy, **We** shall not be responsible for:

1. The first £50 of each claim;
2. Wear, tear and depreciation;
3. Claims not reported to an appropriate police authority within 24 hours of discovery and an official police report obtained;
4. Claims where the evidence of forced entry have not been confirmed by the **Hire Company** or police authority;
5. Any claim from the unattended **Hired Vehicle** between the hours of 20:00 and 08:00 local time;
6. Claims arising where **Your Personal Effects** are not secured in the **Hired Vehicle's** locked boot or glove compartment;
7. Any other contents of the **Hired Vehicle** owned by **You**;

Key Cover

What's covered

This policy covers **You** for costs incurred for replacing damaged, lost or stolen Hired Vehicle Keys, including replacement locks and locksmith charges unless only the parts needed to be changed.

Limits

The maximum amount payable under this section is £500 for each and every claim but limited to £2,000 in any one Policy year.

Curtailment

What's covered

This policy will provide a benefit if the **Hire Agreement** is cut short on the advice of a Medical Practitioner and there being no other person authorised by the **Hire Company** to drive the **Hired Vehicle**. **You** must be confined to a bed in a hospital, in a hotel or in private accommodation during such time that the **Hire Agreement** was booked and paid for.

You must present a medical certificate or letter from the Medical Practitioner confirming the instruction not to drive. The Vehicle Hire must be confirmed for a minimum of seven (7) days.

Limits

Total indemnity in respect of Curtailment shall be £30 per day up to £300 in the aggregate.

Drop off Charges

What's covered

In the event of there being no person authorised to return the **Hired Vehicle** to the agreed drop off point following an accident/illness for which hospitalisation takes place, **We** will indemnify **You** for charges made by the **Hire Company** to recover the **Hired Vehicle**. **You** must present a medical certificate or letter from a Medical Practitioner confirming the hospitalisation.

Limits

The maximum amount payable under this section is £300.

What's NOT covered

In addition to the General Exclusion of the policy, the Insurer shall not be responsible for:

1. One-way **Hire Agreements**

Locked Out Cover

What's covered

In the event that **You** unintentionally lock Yourself out of the **Hired Vehicle** **We** will reimburse the costs incurred up to open the of the **Hired Vehicle**. The **Hire Company** must approve the locksmith prior to a locksmith being called out.

Limits

The maximum amount payable under this section is £100.

What's not covered?

Damaged caused by **You** or the Locksmith in opening or attempting to open the **Hired Vehicle**.

Misfuelling

What's covered

In the event that **You** put the wrong type of fuel into the **Hired Vehicle** **We** will reimburse **You** up to £500 for costs **You**

incur in respect of: -

1. Flushing the engine of the incorrect fuel
2. **Additional travel expenses**
3. Vehicle recovery

What's NOT covered

In addition to the General Exclusion of the policy, **We** shall not be responsible for: -

1. Repairs to the engine or associated parts
2. Costs associated with any missed departure
3. **Consequential losses**

Road Rage Cover

What's covered

We will pay **You** or **Your** legal representative £1,000 (or equivalent in local currency) in any one period of cover and in all, if **You** suffer a physical assault by another person which results in Bodily Injury as a direct result of an accident that has involved **Your Hired Vehicle**.

What's NOT covered

In addition to the General Exclusion of the policy, **We** shall not be responsible for: -

1. Physical assault caused by a relative or a person known to **You**;
2. Bodily Injury not supported by medical evidence;
3. Where **You** or one of **Your** passengers contributed either vocally or physically to the incident, other than the initial incident;
4. Any incident not reported to the local police authority within 24 hours.

Car Jacking Cover

What's covered

We will pay **You** or **Your** legal representative £1,000 (or equivalent in local currency) in any one period of cover and in all, if **You** suffer a physical assault by another person which results in Bodily Injury as a direct result of theft or attempted theft of **Your Hired Vehicle**.

What's NOT covered

In addition to the General Exclusion of the policy, **We** shall not be responsible for: -

1. Physical assault caused by a relative or a person known to **You**;
2. Bodily Injury not supported by medical evidence;
3. Where **You** or one of **Your** passengers contributed either vocally or physically to the incident, other than the initial incident;
4. Any incident not reported to the local police authority within 24 hours.

APPENDIX 1 – Country of Residence

Any person living in one of the Countries listed below is eligible to purchase this Policy.

- United Kingdom (including England, Scotland, Wales, Northern Ireland, Channel Islands and Isle of Man)
- Austria
- Belgium
- Cyprus
- Denmark
- Finland
- France
- Germany
- Ireland
- Italy
- Malta
- Netherlands
- Norway
- Portugal
- Spain
- Sweden
- Switzerland

APPENDIX 2 – PERSONAL ACCIDENT

Permanent Disablement		
Total loss of sight of both eyes		100%
Total incurable insanity		100%
Loss of both arms or both hands		100%
Complete deafness of both ears, of traumatic origin		50%
Removal of lower jaw		50%
Loss of speech		50%
Loss of one arm and one leg		100%
Loss of one arm and one foot		100%
Loss of one hand and one foot		100%
Loss of one hand and one leg		100%
Loss of both legs		100%
Loss of both feet		100%
Permanent Disablement – Head		
Loss of one eye		40%
Permanent Disablement - Upper Limb		
	Right	Left
Loss of one arm or one hand	50%	40%
Considerable loss of osseous substance of the arm (definite and incurable lesion)	30%	20%
Total paralysis of the upper limb (incurable lesion of the nerves)	45%	35%
Simultaneous amputation of thumb and Forefinger	25%	25%
Permanent Disablement - Lower Limbs		
Amputation of thigh (upper half)		60%
Amputation of thigh (lower half) and leg		50%
Total loss of foot (tibio-tarsal disarticulation)		35%
Partial loss of foot (sub-ankle-bone disarticulation)		25%
Total paralysis of lower limb (incurable nerve lesion)		60%
Complete paralysis of two nerves (popliteal sciatic external and internal)		25%
Anchylolysis of the hip		25%
Loss of osseous substance from the thigh or both bones of the leg (incurable condition)		35%
Loss of osseous substance of the knee-pan with considerable separation of the fragments and considerable difficulty of movements in stretching the leg		25%
Shortening of the lower limb by at least 5 cm		30%

Permanent disabilities not mentioned above should be compensated in accordance with their seriousness as compared with that of those mentioned, the occupation of the Insured Person not being taken into consideration.

The partial or total “functional” disablement, not specifically dealt with in the Schedule of Permanent Disabilities, of a limb or an organ is treated like the partial or total loss of the said limb or organ.

The total compensation payable in respect of several disablements due to the same accident, is arrived at by adding together the various sums, but shall not exceed the total sum insured.

If the Insured Person is left-handed the percentage set out above for the various disabilities of the right upper limb and left upper limb will be transposed.

APPENDIX 3 – OPTIONAL EXTRAS

The following Optional Extras are operative when shown on the certificate of insurance and the appropriate premium has been paid. Once included the optional extras cannot be removed or refunded unless the policy is cancelled within the 14 day cooling off provision.

Dual Lead Driver

The terms and conditions of this policy are amended to allow two **Lead Drivers**, persons named on the certificate, to rent vehicles independently of each other. Both persons must be permanently resident at the address shown on the Certificate of Insurance and are deemed as joint policyholders.

Extended Hire Agreement

We agree to extend the maximum length of any one **Hire Agreement** under an Annual Policy to 60 days.

Collision Damage Waiver (CDW)

Excess Reimbursement is amended to increase the Sum Insured to £50,000 the maximum amount payable under this policy is increased to £50,000. Only available on Worldwide policies.

Vehicle Battery Failure

In the event that the battery of the **Hired Vehicle** fails **We** will reimburse **You** up to £200 for costs **You** incur in respect of: -

1. Cost of repairing/replacing the battery and fitting charges
2. **Your additional travel expenses**
3. Call out fees

What's NOT covered

In addition to the General Exclusion of the policy **We** shall not be responsible for: -

1. **Consequential losses**
2. Additional Vehicle Hire charges where a replacement Hire Vehicle is provided
3. Administration charges levied by the **Hire Company**