

## Insurance Product Information Document

Company: Newline Insurance Company Ltd

Product: Car Hire Excess Reimbursement Insurance

Newline Insurance Company Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (Firm Reference No. 435028).

This document provides a summary of the key information relating to Car Hire Excess Reimbursement Worldwide Cover. The full terms, conditions, limitations, and exclusions of your insurance can be found in the policy document, which is available on request from Betttersafe.com. Other pre-contractual information is also available from Betttersafe.com.

**What is this type of Insurance?**

Most vehicle rental agreements apply an insurance excess, or deductible, which is the amount you are responsible for paying towards any repair costs if your rental vehicle is damaged or stolen.

This insurance is designed to reimburse you the amount you have had to pay for any excess charge, repair costs or associated expenses under the terms of your rental agreement following any externally caused damage to your rental vehicle.

**What is Insured?**

- ✓ **Excess Reimbursement:** If the Rental Vehicle is involved in an accident or is damaged; reimbursement of any excess, repair costs or associated charges you have to pay under the terms of your rental agreement (up to a maximum of GBP £7,500 per policy period). Cover includes:
  - ✓ external damage to the body panels, windows, windscreen, wheels & tyres, external lights, the undercarriage or the roof of the rental vehicle.
  - ✓ damage due to theft, including total loss, of the Rental Vehicle.
  - ✓ any towing costs, associated charges, costs or fees relating to any damage to the rental vehicle.
- ✓ **Misfuelling:** Up to GBP £500 per incident (Annual policy maximum of GBP £1,500 in 3 claims).
- ✓ **Hire Car Key Cover:** Up to GBP £500 per incident (Annual policy maximum of GBP £1,500 in 3 claims).
- ✓ **Vehicle Lockout:** Up to maximum of GBP £60 per incident during policy period.
- ✓ **Car Jacking:** Up to maximum of GBP £1,000 per incident during policy period.
- ✓ **Road Rage:** Up to maximum of GBP £1,000 per incident during policy period.

**What is not Insured?**

- ✗ Rental agreements that started before your policy was purchased or that are longer than 62 days on an annual policy or 180 days for a single trip policy.
- ✗ Any costs or charges that do not relate to externally caused damage to the rental vehicle including, but not limited to, any costs due to mechanical or electrical failure of the rental vehicle or any parts that need replacing due to wear and tear.
- ✗ Loan or courtesy cars you have not paid to hire.
- ✗ Rental vehicles being driven by anyone not named in the rental agreement.
- ✗ Vehicles rented through any UK branch of Green Motion.
- ✗ Motor homes, camper vans, trailers, caravans, commercial vehicles, trucks, motorcycles, mopeds, motorbikes, off-road vehicles, recreational vehicles, vans, passenger vans or any other vehicles with more than 9 seats.
- ✗ Losses caused by accidental damage to the vehicle's interior or contents, other than following a collision.
- ✗ Wilfully self-inflicted injury or illness, alcoholism or the use of alcohol or drugs.
- ✗ Damage caused by driving off road, on un-made-up roads or roads that are not a public thoroughfare or where you have been specifically alerted to the risk of damage for example flood water or loose animals.
- ✗ Use by the policyholder or another insured driver for hire and reward including use as a taxicab, minicab, or Uber.
- ✗ Any rental of a private vehicle or a vehicle that is not both owned and operated by a car rental company or agency.

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**Are there any restrictions on cover?**

- ! The policy must be purchased prior to the start date of your rental agreement and cover must be for its full duration.
- ! All insured drivers must be aged between 24 and 85 years of age on the date of purchase of the policy and have a full valid driving licence.
- ! The person named as the policyholder must be a permanent resident of the United Kingdom or the Isle of Man.
- ! The rental vehicle cannot be worth more than GBP £65,000 or older than 10 years.
- ! You can make no more than three (3) claims during the any one annual period of insurance.
- ! The policy does not cover car sharing or peer-to-peer rental companies or agencies.

**Where am I covered?**

This insurance covers you in all countries and territories of the world except for trips to, in or through Afghanistan, Belarus, Cuba, Congo, Iran, Iraq, Côte d'Ivoire, Liberia, North Korea, Myanmar, Russia, South Sudan, Sudan, Syria, or Zimbabwe, PLUS any country where the UK Foreign Office has advised against travel.

**What are my obligations?**

Your obligations include, but are not limited to:

- 👍 You are required to abide by the terms and conditions in your policy documentation.
- 👍 You must answer any questions to the best of your knowledge or belief as this could affect the cover under your policy or any possible claim you might make.
- 👍 You must contact Betttersafe.com as soon as possible if you wish to make a claim.
- 👍 If you make a claim, you must adhere to Section 9: Claims Conditions in the policy wording.
- 👍 You must first pay the excess and any associated costs, fees or charges to the rental company or agency as the first part of your claim.

**When and how do I pay?**

You will need to pay for your insurance at the time of purchase of your policy. Payment is accepted via credit/debit card.

**When does the cover start and end?**

The start date and end date of your policy are shown on your policy schedule.

**How do I cancel the contract?**

- 👋 If this cover does not meet your needs, please contact Betttersafe.com.
- 👋 You may cancel your policy inside the cooling-off period (within 14-days of purchasing your policy) and receive a full refund of your premium.
- 👋 If you want to cancel your policy after the 14-day cooling-off period, you will receive a proportionate refund based on the amount of time left before the expiry of your policy. You will also be charged a £5 administration fee.