

Car Hire Excess Reimbursement Insurance

Insurance Product Information Document

This policy is provided by Strategic Insurance Services Limited, trading as DirectCarHireExcess, who is authorised and regulated, as an introducer appointed representative, by the Financial Conduct Authority (FCA). FCA Firm reference Number is 307133.

This document does not contain the full terms and conditions of the cover which can be found in the policy wording and insurance certificate. It is important that you read all of these documents carefully.

What is this type of insurance?

This insurance covers you against the cost of an excess on a hire care, in the event that the vehicle is damaged.



What is insured?

- ✓ The car hire policy excess
- ✓ Towing costs
- ✓ Administration and handling charges
- ✓ Key cover
- ✓ Personal accident - Deluxe only
- ✓ Personal possessions - Deluxe only
- ✓ Curtailment of car hire - Deluxe only
- ✓ Drop off charges - Deluxe only
- ✓ Lock out - Deluxe only
- ✓ Misfuelling - Deluxe only
- ✓ Road rage cover - Deluxe only
- ✓ Carjacking cover - Deluxe only



What is not insured?

- ✗ Damage caused by a known third party
- ✗ Drivers not named on the rental agreement
- ✗ The first £75.00 of any claim if your Country of Residence is in Area 3 or Area 4.



Are there any restrictions on cover?

- ! Available to ages 21 to 84 only
- ! Policy must cover the entire rental period
- ! Does not cover trips outside your stated area.
- ! Annual policies max. of 60 days per hire
- ! Single trip maximum is 180 days per hire



Where am I covered?

- You are covered in your requested Area. The available options are Europe or Worldwide
- You are not covered outside of your chosen area
- Your area of cover will be stated in your certificate of insurance



What are my obligations?

- You must purchase cover before the commencement of your rental agreement.
- You must pay your premium.
- You must obtain pre-authorization for excess reimbursements over £5,000.
- You must provide any information we require to assess your claim.
- You must let us know if you have other insurance which also covers your covered benefits.
- You must prove your identification and address in the event of a claim.
- You must provide photographic/video proof to support any claim.



When and how do I pay?

- You can pay for your insurance in full using a debit or credit card before the start of your policy.
- You will not be covered for any claim if you have not paid the premium due.



When does the cover start and end?

- Annual Multi-hire customers: The term of the contract is 12 calendar months.
- Single hire customers: The term of the contract is as selected by you in the application.
- You can find your policy start and end date in your Schedule of Insurance.



How do I cancel the contract?

Should you decide within 14 days of receipt of the policy documents that this insurance does not meet your needs then you can cancel it and obtain a refund of premium by notifying [DirectCarHireExcess.com](https://www.directcarhireexcess.com), provided that you notify us no later than the start date of cover shown in your certificate.