

Car Rental Excess Reimbursement Insurance - Policy Wording



Scheme Code: 20412

Provided you have paid the appropriate premium as shown on your certificate, you are covered in accordance with the full wording shown herein up to the limits indicated below for the cover chosen.

Amounts shown are in £/€/\$, with the policy denomination being in the same that that in which the premium was paid.

Benefits Schedule		Basic	Standard	Deluxe
1	Excess Reimbursement	£/€/3,000	£/€/5,000	£/€/50,000
	Towing cost cover	Not covered	£/€/500	£/€/500
	Damage to window(s) Area 1 & 2	£/€/300	£/€/500	£/€/1,000
	Damage to window(s) Area 3 & 4	£/€/300	£/€/500	£/€/650
	Damage to tyre(s)	£/€/300	£/€/500	£/€/500
	Administration charges	£/€/50	£/€/50	£/€/50
2	Personal accident- loss of sight, limb(s) or permanent total disablement	Not covered	£/€/5,000	£/€/10,000
3	Personal possessions cover - overall limit	Not covered	£/€/250	£/€/500
	maximum per item, pair or set	Not covered	£/€/50	£/€/75
4	Key cover	£/€/500	£/€/500	£/€/500
5	Curtailment of rental - per day/per agreement	Not covered	£/€/30/£/€/300	£/€/50/£/€/500
6	Drop off charges	Not covered	£/€/300	£/€/500
7	Lock out	Not covered	Not covered	£/€/100
8	Misfuelling	Not covered	Not covered	£/€/500
9	Road rage cover	Not covered	Not covered	£/€/1,000
10	Carjacking cover	Not covered	Not covered	£/€/1,000

Important Features & Limitations			
Rentals in country of residence	Not covered	Not covered	Included
Car Club membership	Not covered	Not covered	Included
A per claim excess applies to Areas 3 & 4	£/€/75	£/€/75	£/€/75

Annual policy features and limitations	
Maximum duration per rental	60 days
Minimum age at start date of rental	21 years
Maximum age at start date of rental	84 years

Daily policy features and limitations	
Maximum duration per rental	180 days
Minimum age at start date of rental	21 years
Maximum age at start date of rental	84 years

Areas are noted as: Your Country of residence, meaning your usual place of residence, of no less than 6 months of the year. These are further sub-defined as:

Area 1: United Kingdom;

Area 2: Countries in the European Union, the European Economic Area and Switzerland, except Belgium;

Area 3: Rest of the World, except as noted in Area 4;

Area 4: Barbados; Belgium; Bermuda; China (not Hong Kong); Israel; Kuwait; Mozambique; Philippines; Russia; Sudan; Taiwan; Vietnam.

Who is eligible to purchase car hire insurance?

Any person;

- aged between 21 and 84 years inclusive, and
- who holds a full and valid, internationally recognised driving licence,
- who secures and, in the event of a claim, pays their car rental excess via their personal credit or debit card, and
- who is eligible to rent and drive the rental vehicle and able to adhere to the terms of the car rental agreement.

This policy is not valid if you are unable to meet all the eligibility criteria noted above.

Demands and needs statement

This insurance meets the demands and needs of those eligible customers who rent a vehicle and wish to insure against the cost of an excess in the event that the vehicle is damaged. Further details of the cover can be found within the benefits schedule.

Administrators and Insurers

This policy is administered and managed by Strategic Insurance Services Limited. DirectCarHireExcess is a trading name of Strategic Insurance Services Limited (registered in England and Wales number 02968515) who is authorised and regulated by the Financial Conduct Authority (FCA). FCA Firm reference Number is 307133. Strategic Insurance Services Limited is authorised to carry on Regulated Activities in accordance with the permissions granted by the FCA under PART IV of the Financial Services and Markets ACT 2000.

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Non-European Union resident policies are sold by Strategic Insurance Services Limited (SISL). SISL is authorised and regulated by the Financial Conduct Authority (FCA) in the United Kingdom. FCA Firm Reference Number is 307133. SISL is authorised to carry on Regulated Activities in accordance with the permissions granted by the FCA under PART IV of the Financial Services and Markets ACT 2000. Address: Delmon House, 36-38 Church Road, Burgess Hill RH15 9AE, United Kingdom.

European Union resident policies are sold by Strategic Insurance Brokers (Cyprus) Ltd (SIBC). Company Number: HE394431. SIBC is authorised and regulated by the Cypriot Insurance Superintendent, per Authorization Number: 7255. Address: Androkleous 19a, 1061 Nicosia, Cyprus.

This insurance is underwritten by Guardrisk Insurance Company Mauritius Ltd PCC authorised and regulated by the FSC in Mauritius (Registration number: C142417/C1/GBL). Guardrisk Insurance Company Mauritius Ltd PCC is ultimately wholly owned by Momentum Metropolitan Holdings Limited ("MMH"), a South African financial services group listed on the Johannesburg Stock Exchange. MMH employs over 16 000, people with operations in Africa, the United Kingdom, Europe, and Asia. Key statistics relating to the Guardrisk group of companies (as at June 2022): Annual premium income of US\$1.9 billion. Assets of US\$3.2 billion. Wholly owned by MMH Moody's credit Ratings: Guardrisk Insurance Company Limited - Aaa.za (National Scale). Guardrisk Life Limited - Aaa.za (National Scale). Guardrisk International Limited PCC - Ba2 (Global Scale)

Separate Contracts

You have entered into a contract of insurance with Guardrisk Insurance Company Mauritius Ltd PCC and a separate contract with DirectCarHireExcess to arrange and administer the policy.

Financial Services Compensation Scheme

Guardrisk Insurance Company Mauritius Ltd PCC authorised and regulated by the FSC in Mauritius (Registration number: C142417/C1/GBL) and is not part of the Financial Services Compensation Scheme (FSCS) in the event of it becoming insolvent.

Data Protection Statement

Your data will be held in accordance with the General Data Protection Regulation (GDPR) (EU) 2016/679. Please refer to our separate data protection statement policy which is available here www.directcarhireexcess.com/downloads

Data Retention Policy

We will only retain your personal data for periods necessary to meet the business needs of the company and a period thereafter as defined by the company's executive team. Please refer to our separate document retention policy which is available here: www.directcarhireexcess.com/downloads

Jurisdiction and law

You and we are free to choose the laws applicable to the policy. Unless otherwise agreed by us in writing the law applicable will be English law.

Your right to cancel this insurance

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 Strategic Insurance Services Limited, 36-38 Church Road, Burgess Hill, West Sussex, RH15 9AE, provided that you notify us no later than the start date of cover shown in your certificate.

Introduction

Please take a little time to read and understand what we will cover and what we will not cover under your insurance contract, along with what you should do in the event of a claim to avoid any frustration or disappointment. This policy wording explains the detailed terms of your insurance. We have tried to make this insurance contract easily understood by you, the customer, in an effort to eliminate unrealistic expectations if an unfortunate incident should occur. At the same time let us assure you that if something occurs that is covered by this insurance contract, then we will try our best to provide you with a high level of timely and courteous service.

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 will insure you up to the amounts shown in the benefits schedule in respect of each car rental agreement you enter during the period of insurance.

Period of insurance

This is the period for which we have accepted the premium as shown in your certificate of insurance. During this period any car rental agreement not exceeding 180 days in respect of a single car rental agreement or 60 days in respect of an annual policy is covered.

There is no cover offered by your policy whatsoever for a car rental agreement which is longer than 180 days in respect of a single car rental agreement or 60 days in respect of an annual policy. This would include not covering you, regardless of your incident date, for any claim that relates to a booked car rental agreement that is longer than 180 days in respect of a single car rental agreement or 60 days in respect of an annual policy duration. In all cases, cover will take effect from the time you take legal control of the rental vehicle and will cease at the time the car rental company assumes control of the rental vehicle, whether at its business location or elsewhere.

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Territorial limits

NOTE: This policy does not cover rentals in Armenia, Dominican Republic, Iceland or Jamaica.

Applicable as shown on your certificate of insurance.

Please note that under Standard cover, rentals in your usual country of residence are not covered.

Europe, means: **All EEA countries, plus Switzerland. Excluding Iceland.**

Worldwide, means: **Worldwide, excluding Armenia, Dominican Republic & Jamaica.**

Definitions

Any word defined below will have the same meaning wherever it is shown in your policy. These definitions have been listed in alphabetical order.

Accident/accidental means a sudden, unexpected event caused by something external and visible, which results directly in loss, damage or physical bodily injury.

Act of terrorism means an act, including but not limited to the use of force or violence and/ or the threat of any person or group of persons whether acting alone, or on behalf of, or in connection with any organisation, or government, committed for political, religious, ideological or similar purposes including the intention to influence any government and/ or the public, or any section of the public in fear.

Administrator means Strategic Insurance Services Limited, 36-38 Church Road, Burgess Hill, West Sussex, RH15 9AE.

Bodily injury means an identifiable physical injury sustained by you caused by sudden, unexpected, external and visible means.

Car Club means a commercial operation in business to allow paid-up members to rent and use a vehicle that is owned by the Club on an hourly or daily basis. This does not include privately owned vehicles made available as part of a car-pooling or car sharing or similar arrangement.

Car rental agreement means the contract provided by a car rental company in respect of the provision of a rental vehicle that is signed by the lead named driver and that states the excess for which a lead named driver is responsible.

Car Rental Company means a commercial operation in business to rent out vehicles that is fully licensed, where applicable, by the regulatory authority of that country, state or local authority.

Certificate of insurance means an insurance validation certificate issued which describes who is covered under this policy.

ClaimEz means the administration system owned and managed by Strategic Insurance Services Limited.

Country of residence means your usual place of residence, of no less than 6 months of the year. These are further sub-defined as:

Area 1: United Kingdom;

Area 2: Countries in the European Union, the European Economic Area and Switzerland, except Belgium

Area 3: Rest of the World, except as noted in Area 4;

Area 4: Barbados; Belgium; Bermuda; China (not Hong Kong); Israel; Kuwait; Mozambique; Philippines; Russia; Sudan; Taiwan; Vietnam.

Excess means the amount for which you are held responsible under the terms of the car rental agreement as a result of the physical loss of or damage to the rental vehicle, including fire, vandalism, theft and loss of use. This includes up to £/€//\$50 in total in respect of administration and handling charges raised by the car rental company in connection with any loss of or damage to the rental vehicle.

Insurance Premium Tax (IPT) means a Government tax which must be paid by you in addition to the insurance premium.

Occupying means travelling in, getting into or getting out of any rental vehicle.

Personal possessions mean luggage, clothing and personal items which are owned by you. The following are not included in the definition; animal skins, antiques, bicycles, binoculars, bonds, buggies, computer games and computer game consoles, contact or corneal lenses, coupons, diving equipment, documents of any kind, furs, marine and craft equipment, money, motor vehicles, musical instruments, prams, sailboards or related equipment or fittings of any kind, securities, stamps, surfboards, travellers cheques, and any portable electrical equipment: including but not limited to phones, telecommunications equipment of any kind, computers, music/video players and receivers.

Policy means your certificate of insurance, this policy and endorsements.

Public highway means any road made or unmade that is intended for use by the general public.

Rental vehicle means any one private car hired under a contract on a hourly, daily or weekly basis from a car rental company during the period of insurance. The definition of a rental vehicle does not include;

- a. a rental vehicle; i. with a retail purchase price in excess of £/€//\$50,000. ii. which is over 20 years old. iii. which has not been manufactured for 10 years or more.
- b. the rental of a motor home, trailer, caravan, van, truck, non-passenger carrying vehicle, vehicle that carries more than 9 people including the driver, motorcycle, moped, motorbike, off-road vehicle or a recreational vehicle (being any vehicle with temporary or permanent living or accommodation facilities).
- c. the rental of privately-owned vehicles made available as part of a car-pooling, car sharing or similar arrangement.

Single item means any one article, pair, set or collection owned by you.

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

Under body of the vehicle means the underside of the vehicle excluding bumpers and trim.

Valuables means articles made of or containing gold, silver or other precious metals, jewellery, leather goods, furs, camcorders, photographic equipment, precious or semi-precious stones, silks, telescopes, binoculars, watches, computer equipment, computer games & computer game consoles, cameras, compact disc players, MP3 players & iPods, sunglasses, spectacles, mini-disc players, owned by you.

We, us and our means Strategic Insurance Services Limited.

You and your means the person named on the certificate of insurance, which attaches to this policy, who is named as the lead driver on the rental agreement. This policy extends to include cover for the next 3 persons named on the rental agreement. All persons must permanently live at the same address, shown on the certificate of insurance, and no more than one vehicle can be hired at any one time.

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Section 1

Reimbursement

You are covered up to the amount shown in the benefits schedule if, as a result of any physical loss or damage to the rental vehicle for which you are responsible under the terms of the car rental agreement, you;

- a. incur costs relating to the damage cost or excess, whichever is the lower, following a valid claim under your car rental agreement, and/or
- b. incur towing costs following physical loss or damage to or mechanical breakdown of the rental vehicle, and/or
- c. incur loss of use charges relating to the number of days taken to repair the vehicle.

This section includes loss or damage to windscreens and any auto glass, to the rental vehicle roof, tyres and the under body of the rental vehicle.

You are not covered for

- a. under Standard cover only, for any rental in your usual country of residence or any Car Club usage.
- b. any claim in respect of the excess if a third party is responsible for the damage to the rental vehicle and, as a result, the car rental company will be or have reimbursed the excess amount to you.
- c. any costs greater than £/€/50 (or currency equivalent) relating to administrative or handling fees charged by the car rental company in connection with any loss of or damage to the rental vehicle,
- d. any cost relating to transaction or fixed fees, postal or carriage fees, fuel charges or anything of a similar nature.
- e. any claim where you have not met the terms of your car rental agreement.
- f. any claim in respect of loss of use of the rental vehicle which is due to your disinclination to use the rental vehicle.
- g. any claim for towing costs or loss of use of the rental vehicle which are not as a result of any physical loss or damage to or mechanical breakdown of the rental vehicle for which you are responsible under the terms of the car rental agreement.
- h. Costs applied by a rental company for the correction of any damage to a vehicle, which an independent expert attests, is not reasonable or customary.
- i. the first £/€/75.00 of any claim if your Country of Residence is Area 3 or Area 4.
- j. Any claim made on a daily or single trip policy if the driver at the time of the incident is not named in the Certificate.
- k. Any claim for a car rental excess, not secured and with via a personal credit or debit card.

Special conditions and factors relating to claims

- a. you must not pay the rental company for any damage in excess of £/€/5,000 and instead you must refer the rental company to us for us to liaise with them on your behalf. Speak to your card provider to prevent the payment if required to protect your finances.
- b. you must provide us with written confirmation from the car rental company, as to whom the car rental company hold responsible for the damage to the rental vehicle.
- c. if a known third party is responsible for the damage caused, the rental company may initially hold you responsible for the full excess but then refund you once their recovery from the third party is complete.
- d. if no known third party is available, the rental company may initially hold you responsible for the full excess amount but then they will refund you the difference between the actual repair cost and the excess if the actual repair cost is lower.
- e. you must provide us with the itemised final invoice from the car rental company which confirms:
 - i. The final cost of the repairs to the rental vehicle, and
 - ii. The final amount the car rental company have charged you in respect of your excess under the car rental agreement. This should reflect any reduced excess amount as per points b and c above.
- f. In respect of any claim for loss of use of the rental vehicle, you must provide written evidence from the car rental company confirming that the rental vehicle is unroadworthy for the remainder of the car rental agreement due to the damage sustained. Loss of Use benefits are limited to the daily rate You were charged in respect of the Rental Agreement against which you are claiming.
- g. If you are not provided with sufficient proof of the amount charged to substantiate this claim, we will work in conjunction with you to obtain this information from the rental company and/or your credit card company, which may delay your claim.

Please also refer to the general conditions and exclusions that apply to the whole policy.

Section 2

Personal accident

Applicable to Deluxe Cover only.

You are covered up to the amount shown in the benefits schedule for one of the following losses resulting from an external accident resulting in your death, loss of limb(s), loss of sight or permanent total disablement. No benefits shall be paid for more than one loss suffered.

Please note the death benefit will be paid to the deceased persons' estate.

Special definitions relating to this section

Loss of limb means loss by permanent severance of an entire hand or foot or the total and permanent loss of use of an entire hand or foot.

Loss of sight means total and irrecoverable loss of sight which shall be considered as having occurred;

- a. in both eyes if your name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist and
- b. in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.

Permanent total disablement means physical or mental impairment that has a substantial and long-term adverse effect on your ability to carry out any form of employment and at least three of the following normal day to day activities;

- a. dressing and undressing.
- b. personal hygiene.
- c. getting up and down a flight of stairs.
- d. getting in and out of a bed or chair.
- e. general household duties including cleaning, ironing or shopping.

We will consider that you are unable to perform an activity when the following applies;

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- a. you are unable to perform the activity even with the use of equipment, and
- b. you always need the help of another person to perform the activity.

Special conditions

The accident giving rise to the loss under this section of cover must;

- a. be sustained as a result of you occupying any rental vehicle, or you being struck by any motor vehicle during the duration of the car rental agreement.
- b. result in a loss occurring within 180 days of the date of the accident.

Please also refer to the general conditions and exclusions that apply to the whole policy.

Section 3

Personal possessions cover

Applicable to Deluxe Cover only.

You are covered up to the amount shown in the benefits schedule for the value of personal possessions which are stolen from your rental vehicle. The maximum payment for any single item is shown in the benefits schedule. The maximum payment for any single item for which an original receipt, proof of purchase or insurance valuation (obtained prior to the loss) is supplied is £/€//\$75. The maximum payment for any single item for which an original receipt, proof of purchase or insurance valuation is not supplied is £/€//\$25. The maximum payment for tobacco, alcohol or fragrances (perfumes, aftershaves) is £/€//\$50. All payments under this section are subject to a maximum of £/€//\$300 for all such items

All claims are based on the value at the date of loss less a deduction for wear, tear and depreciation as follows;

Age of equipment	Proportion of original purchase price
Up to 1 year	85%
Up to 2 years	70%
Up to 3 years	50%
Up to 4 years	25%
Up to 5 years	10%
Over 5 years	Nil

You are not covered for

- a. the first £/€//\$50 in respect of each claim.
- b. claims arising for theft of cash or valuables.
- c. claims arising for theft which are not reported to any appropriate police authority within 24 hours of discovery and an official written report obtained.
- d. claims from an unattended rental vehicle between the hours of 8pm and 8am local time.
- e. claims arising from theft of household goods or anything shipped as freight or under a bill of lading.
- f. claims arising from theft of personal possessions from your rental vehicle unless taken from a locked boot, glove box or locked and secured roof box and there is evidence of forced entry which is confirmed by a police report.
- g. wear, tear and depreciation of the article(s) (see table above).

Please also refer to the general conditions and exclusions that apply to the whole policy.

Section 4

Key cover

You are covered up to the amount shown in the benefits schedule, per period of insurance, for the cost of replacing a lost or stolen rental vehicle key, including replacement locks and locksmith charges.

You are not covered for the cost of replacing locks when only the parts need to be replaced.

Please also refer to the general conditions and exclusions that apply to the whole policy.

Section 5

Curtailment of rental

Applicable to Deluxe Cover only.

You are covered up to the amount shown in the benefits schedule if the car rental agreement is cancelled or cut short on the advice of a medical practitioner. You must be confined to a bed in a hospital, in a hotel or in private accommodation during such time that the vehicle rental was booked and paid for.

You are not covered for

- a. any claim if you are unable to provide a copy of;
 - i. the car rental agreement, and
 - ii. a medical certificate from a medical practitioner confirming the nature of the illness, dates of the illness and the dates you were confined to bed.
- b. any claim if the car rental agreement was for less than 7 days.

Please also refer to the general conditions and exclusions that apply to the whole policy.

Section 6

Drop off charges

Applicable to Deluxe Cover only.

You are covered up to the amount shown in the benefits schedule for any drop off charges you incur through the car rental company in the event of there being no one on the car rental agreement available to return the rental vehicle to the originally intended car rental station following an accident/illness.

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You are not covered for any claim

- a) if your car rental agreement is a one way rental (where the car is picked-up and dropped-off at a different rental branch).
- b) unless you can provide written evidence from a doctor or hospital to confirm the reason for your inability to drive the rental vehicle.

Please also refer to the general conditions and exclusions that apply to the whole policy.

Section 7

Lock out

Applicable to Deluxe Cover only.

You are covered up to the amount shown in the benefits schedule in the event that you are unintentionally locked out of a rented vehicle with the keys inside for the necessary costs incurred to open the car without causing any further damage. The rental company must approve the locksmith prior to a locksmith being called out.

Please also refer to the general conditions and exclusions that apply to the whole policy.

Section 8

Misfuelling

Applicable to Deluxe Cover only.

You are covered up to the amount shown in the benefits schedule for costs you incur in respect of flushing the engine of the incorrect fuel, additional travel expenses or vehicle recovery if you put the wrong type of fuel into the rental vehicle.

You are not covered for

- a. any claims for the cost of repair or replacement of any mechanical part or damage to the engine arising from the use of the incorrect fuel.
- b. any costs associated with any missed departure.
- c. any costs from any consequential loss whatsoever. Claims shall only be paid for those losses which are specifically stated under the terms of this insurance.

Please also refer to the general conditions and exclusions that apply to the whole policy.

Section 9

Road rage

Applicable to Deluxe Cover only.

You are covered up to the amount shown in the benefits schedule if as a direct result of an accident that has involved your rental vehicle, you suffer a physical assault by another person which results in bodily injury.

You are not covered for:

- a. any claim where the physical assault is caused by a relative or a person known to you.
- b. any claim for bodily injury which is not supported by medical evidence.
- c. any claim if the incident is not reported to the police within 24 hours of it taking place and a written report obtained.
- d. any claim if you or one of your passengers contributed either vocally or physically to the incident, other than the initial accident.
- e. any claim if the incident occurred outside the territorial limits shown on your certificate of insurance.

Please also refer to the general conditions and exclusions that apply to the whole policy.

Section 10

Car jacking cover

Applicable to Deluxe Cover only.

You are covered up to the amount shown in the benefits schedule if as a direct result of the theft or attempted theft of your rental vehicle, you suffer a physical assault by another person which results in bodily injury.

You are not covered for

- a. any claim where the physical assault is caused by a relative or a person known to you.
- b. any claim for bodily injury which is not supported by medical evidence.
- c. any claim if the incident is not reported to the Police within 24 hours of it taking place and a written report obtained.
- d. any claim if you or one of your passengers contributed either vocally or physically to the incident, other than the initial accident.
- e. any claim if the incident occurred outside the territorial limits shown on your certificate of insurance.

Please also refer to the general conditions and exclusions that apply to the whole policy.

General conditions that apply to the whole policy

1. you must take all reasonable precautions to avoid an accident, injury, serious illness, or theft.
2. this policy must have been purchased prior to the commencement of a car rental agreement for which you wish this policy to be operative.
3. the rental period must fall fully within the period of insurance regardless of when the incident occurred.
4. cover, during the period of insurance, will take effect from the time you take legal control of the rental vehicle and will cease at the time the car rental company assumes control of the rental vehicle whether at its business location or elsewhere.
5. this insurance is provided for not more than one rental vehicle at any one time, which may be driven and operated by you.
6. written notice of accidents, proceedings or any other events that may give rise to a claim must be given to us within 31 days of you being charged by the Car Rental Company.
7. all certificates, information and evidence required by us shall be furnished at the expense of you or your legal representatives and shall be in such form and of such nature as we may prescribe. You shall as often as may reasonably be required submit to a medical examination on behalf of the insurer at your expense.

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8. except with our written consent, you or your representative(s) 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.
9. we may at our own expense take proceedings in your name to recover compensation from any third party in respect of any indemnity provided under this policy and any amounts recovered shall belong to us. You agree to provide all reasonable assistance to us to recover such amounts.
10. 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, all claims hereunder shall be forfeited and we may inform the police of the circumstances.
11. The policy denomination is the same as that that in which the premium was paid.

General exclusions that apply to the whole policy

In addition to the exclusions listed under each section of cover within this policy, the insurer shall not be responsible for;

1. any claim for a rental in your country of residence if you have purchased the Standard level of cover.
2. any costs greater than £/€/\$50 (or currency equivalent) relating to administration and handling charges raised by the car rental company in connection with any loss of or damage to the rental vehicle.
3. any cost relating to transaction or fixed fees, postal or carriage fees, fuel charges, or anything of a similar nature.
4. Any damage or injury caused to third party property or persons.
5. any claim if you have not paid in full the appropriate premium.
6. any claim if you;
 - do not hold a full and valid and internationally recognised driving licence, or
 - the driver at the time is not a named person on the car rental agreement.
7. any claim if the car rental agreement is for longer than;
 - 60 continuous days under an annual policy, or
 - 180 continuous days under a daily policy, or
 - the period for which cover has been purchased.
8. claims arising directly or indirectly from;
 - your suicide or attempted suicide.
 - your self inflicted injury or illness.
 - your wilful exposure to danger (except in an attempt to save human life).
 - you being under the influence 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 drug addiction).
 - the rental car being used in, or training for, racing competitions, trials, rallies or speed testing.
9. claims directly or indirectly caused by;
 - any fraudulent, dishonest or criminal act committed by you or any other person you are in collusion with.
 - driving the rental vehicle in violation of the terms of the car rental agreement.
 - persons who are not named on the car rental agreement.
 - drivers who are aged under 21 years or over 84 years at the time of purchasing this policy.
10. claims relating to;
 - the rental of vehicles with a retail purchase price in excess of £/€/\$50,000, and/or vehicles which are over 20 years old or which have not been manufactured for 10 years or more.
 - the rental of a motor home, trailer, caravan, van, truck, non-passenger carrying vehicle, vehicle that carries more than 9 people including the driver, motorcycle, moped, motorbike, off-road vehicle or a recreational vehicle, unless shown specifically on the certificate of insurance.
 - automobiles or other vehicles, which are not rental vehicles rented from a licensed car rental company.
 - losses occurring whilst driving on safaris or adventure trails unless you are driving on a public highway at the time of the occurrence.
11. claims from loss or destruction of, or damage to any property whatsoever, or any loss or expense whatsoever resulting in or arising there from, or any consequential loss of any legal liability of whatsoever nature, directly or indirectly caused by or contributed to, or arising from;
 - ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or
 - the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
12. loss or damage directly or indirectly occasioned by happening through or in consequence of war, an act of 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.
13. losses in respect of any property or expenses more specifically insured or any claim which but for the existence of this insurance should be recoverable under any other insurance.
14. claims, or incidents that may give rise to a claim, not notified directly in writing to us within 31 days of you being charged by the Car Rental Company.
15. losses occurring from driving whilst not on a public highway, except when travelling to and from accommodation that is only accessible by unmade road and, in these circumstances, due care and attention must be exercised to minimise risk of any damage to the rental vehicle.
16. any expenses assumed, waived or paid by the car rental company or its own insurers.
17. claims for wear and tear, mechanical failure or damage not as a result of a collision, gradual deterioration, insect or vermin, inherent vice or damage.
18. any expenses reimbursed by your employers' insurer.
19. Any claim for cleaning of the vehicle or removal of any waste.
20. Any claims relating to rentals in Armenia, Dominican Republic, Iceland or Jamaica.
21. Any claims settled by You in cash.
22. Any diminution of the hire car, as a result of repairs.
23. Damage to the interior or contents of the Rental Vehicle or loss of the Rental Vehicle contents.

Car Rental Excess Reimbursement Insurance - Policy Wording

How to make a claim

Your claim will be handled on the insurer's behalf by Claim Ez. The claim process has been specifically designed to make it as quick and efficient as possible to process and handle your claim.

You will be asked to provide your scheme code 20412.

If you have access to the internet:

Visit our claims website: www.claimEZ.com where you will be able to register your claim, enter all the necessary details and upload the documents that will be specified to you. Our internet solution is the quickest and easiest way to submit your claim to us.

If you do not have access to the internet:

Please call ClaimEz on +44 (0)20 8181 3790 to notify us of your claim. Some initial details will be taken and you will then be sent a claim form by post to complete and return to us along with supporting documentation that will be specified to you. When calling us, please have your policy number to hand. Please note that a postal claim may take significantly longer to settle than an online claim; especially if we need to write to you to request additional information.

Please submit your claim details online within 31 days of you being charged by the car rental company.

The supporting documentation ClaimEz will require to consider your claim is as follows;

- a. a copy of your certificate of insurance.
- b. a copy of your car rental agreement.
- c. a copy of the Law Enforcement/Police report if;
 - i. you are involved in an accident with a third party, or
 - ii. its required by law in the country where the incident occurs.
 - iii. your claim relates to stolen personal possessions.
- d. a copy of the car rental company's accident damage or breakdown report which shows the detail of each of the costs incurred. Photo evidence of the damage, whilst not compulsory, may also assist in ensuring that the amount charged by the car rental company is reasonable.
- e. itemised repair invoices/receipts/other documents confirming the breakdown of the amount you have paid in respect of accidental damage or loss for which the car rental company holds you responsible.
- f. a copy of your credit card statement showing payment of the damages claimed.
- g. a copy of the driving licence of the lead named driver and the person involved in the accident (the driver at the time of the accident).
- h. Photographs of any damage, including the vehicle number plate.

Failure to provide this information may result in your claim being delayed. If a claim is made or lawsuit is brought against you, you should immediately forward every demand, notice, summons or other process received by you or your representative, unanswered, to ClaimEz.

Complaints procedure

We aim to give you the highest standards of service and to meet any claims covered by this policy promptly and fairly. However, if you feel that we have not met these standards we would like to hear from you. If you have cause for complaint we will investigate and review your case immediately and respond to you in writing.

If you have a complaint about how your policy was sold or administered, or about the settlement of a claim, please contact: The DCHE Manager, Strategic Insurance Services Limited, Delmon House 36-38 Church Road Burgess Hill RH15 9AE United Kingdom. Tel: +44 (0)20 3551 6634 Email: admin@expatriatehealthcare.com

Beyond Expatriate Group: If you are dissatisfied with the response you receive, you will also have the right to escalate the matter externally, in line with the process applicable to your country of residence.

i) If you purchased in the UK or the EU You may refer your case to the Financial Ombudsman Service, who can be contacted at: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR, United Kingdom Call: +44 (0) 800 023 4567 or +44 (0) 300 123 9123 Email: complaint.info@financial-ombudsman.org.uk Online: financial-ombudsman.org.uk Please note that you have six months from the date of our final response in which to refer your complaint to the Ombudsman.

ii) If you have purchased your contract online, and are resident in the UK or the EU, you may make a complaint via the EU's online dispute resolution (ODR) platform. The website for the ODR platform is ec.europa.eu/odr.

iii) If you purchased your policy outside of the UK or the EU: You may refer your case to the Office of the Ombudsperson for Financial Services. Contact details are as follows: Office of Ombudsperson for Financial Services, 8th Floor, SICOM Tower, Wall Street, Ebene, Mauritius Call: +230 468 6475 Fax: +230 468 6473 Email: ombudspersonfs@myt.mu