

## Car Hire Excess Overlapping Cover FAQ's

	Question	Answer
1	What has happened?	Cover-More Blue have conducted a pro-active exercise to compare all policies sold within our customer base. During this exercise, we identified some customers were insured on more than one policy during the same period.
2	Why are you giving me money back?	For customers that have been insured on more than one policy during the same period, we have opted to provide a full refund for the additional policy/policies.
3	Why have you added interest?	For any policies that we are refunding, we have also opted to provide an additional payment of 'simple' interest which has been calculated at 8% per year. This means that if your policy cost £100/€100 and you paid for the policy one year ago, we would refund you £100/€100, plus £8/€8. If you paid for the policy two years ago, the interest would be £16/€16, three years ago would be £24/€24 etc.  Interest is calculated from the date the payment was first made to Cover-More Blue up to the end of 2024.
4	Are you cancelling my policies?	No, we have not cancelled any policies; we are just providing a refund for additional policies that were active during the same period. For any policies that we have deemed as overlapping (having more than one policy for a given period of time), they will expire at the end of their current term.
5	Is this payment in relation to a claim?	No, this payment is a refund of policy premiums plus interest, this is not a payment in relation to any claims that you may have submitted. Any outstanding claims will continue to be processed.
6	Why have you chosen to go back 5 years?	In 2019 Cover-More Blue changed underwriter and after an extensive review, it was deemed that this was the appropriate timeframe in which to provide you with a refund.
7	I have more policies that I have realised were live at the same time, can you investigate these please?	If you believe you have additional policies that have not been included in the correspondence that we have issued you, please contact us on <a href="mailto:refunds@carhireexcess.com">refunds@carhireexcess.com</a> and provide us with the policy details so that we can investigate. Alternatively you can call us on 014854113 if you are based in Ireland or 0333 355 6182 from the UK
8	Why are you going to send me a link through SMS (i.e. Text Message)?	Because it's the simplest and most effective way for you to receive your refund. We, at Cover-More Blue have assessed various method of processing these refunds, and after a thorough selection process it was deemed that this would be the best option.
9	Why haven't you issued a refund to the card I originally paid on?	Due to GDPR rules and our robust data retention policies, there is a risk that we no longer have access to the payment details you originally paid for the policy on. So, for this reason we have opted to obtain the most up to date payment details directly from you through the SMS link as it's the simplest and most effective way to refund you.
10	I would rather provide my card details over the phone, can I do this?	Due to strict payment card information regulations and internal policies, we have opted not to accept payment card details over the phone to obtain this refund. Card details will need to be entered into the link that is issued to you.
11	I have deleted the SMS message because I thought it was a scam, what do I do?	If you have deleted the SMS message, you will receive additional communications from us via SMS and additional emails with a new link. These will be sent in line with the schedule of communications detailed in the original email sent to you.

12	I haven't received the SMS communication yet even though I have received the original email, why is this?	If you have received the original email from us but then not the subsequent SMS messages this would indicate that we do not have your correct phone number. You will still receive the email with the link on in line with the communication schedule detailed in the original email, please complete this link when you receive it.
13	I haven't received any contact from you relating to this at all but I know I had a Car Hire Excess Policy previously, am I also due a refund?	If you have not received any communications from us, it is unlikely that you have been identified as having any overlapping policies and therefore not due a refund.
14	I received the original email but it's been over 11 days now and I have not received any other communication from you, what should I do?	Firstly, please check your junk email mailbox in case the secondary email has been filtered into this mailbox. If you have checked this and there are no emails in there then please email <a href="mailto:Refunds@carhireexcess.com">Refunds@carhireexcess.com</a> and one of our team will be able to support you.
15	Why have you deducted tax?	<b>Ireland:</b> In line with Section 246 of the Tax consolidation Act, 1997 we are obliged to withhold tax at the standard rate (20%) from interest payments that we issue to customers. <b>UK:</b> In line with Section 874 Income Tax Act 2007 we are obliged to withhold tax at the standard rate (20%) from interest payments that we issue to customers.
16	I am a non-taxpayer why have you deducted tax from my payment	Cover-More do not hold records on customers tax status, for this reason we must apply the standard rate on all interest payments. If you are a non-taxpayer, then you will need to contact HRMC (in the UK) or the Office of the Revenue Commissioners (In Ireland) to claim this back.
17	I am a higher rate taxpayer what do I need to do?	If you are a higher rate taxpayer, you should contact HRMC (in the UK) or the Office of the Revenue Commissioners (in Ireland) to inform them of the interest payment you have received and ensure that you pay the appropriate amount of tax.
18	I live in Ireland and I need a Tax certificate for the Office of the Revenue Commissioners	Please contact us on <a href="mailto:Refunds@carhireexcess.com">Refunds@carhireexcess.com</a> and we will issue you a tax certificate through the post within the next 3-5 working days
19	The screen that appears when I put my card details in shows 'Your Order Amount £0.00/€0.00' why is this?	It's important to note that the value displayed in the next screen shows an order of £0.00 (UK) or €0.00 (Ireland). This is a 2-step process with the first step validating your card details. Once your card details are validated, the refund amount shown in the email will be deposited in your account within the next 3-5 working days.