iCarhire INSURANCE.COM

Excess UK

Excess Europe

Excess Worldwide

USA and Canada

Worldwide Plus

Vehicle Hire

Car Hire Insurance
Car Club Excess Insurance
Van Hire Excess Insurance

Policy Wording

Effective from: 09/2026

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POLICY WORDING

Vehicle Hire Insurance

Excess Europe, Excess Worldwide, USA and Canada, and Worldwide Plus, Car Club Excess, Car Club Plus EUROPE, Car Club Plus WORLDWIDE, Van Hire Excess

INTRODUCTION

Thank **You** for choosing iCarhireinsurance.com and welcome to peace of mind Vehicle Hire Insurance. This Policy Wording contains important information and gives **You** a full explanation of **Your** cover. **We** have tried to make this document easy to understand, but if **You** have any questions please call **Us** on **+44 (0)20 3302 2296**, email customerservice@iCarhireinsurance.com or write to **Us** at the following address: Cover-More Insurance Services Limited, Park View, 82 Oxford Road, Uxbridge, UB8 1UX, UNITED KINGDOM.

You need to be aware that all policies are subject to certain terms, conditions, limitations and exclusions. It is, therefore, esFsential that **You** are aware of what is covered and what is not and any security requirements and conditions **You** need to comply with. For simplicity, the **Insurer** uses keywords or phrases which are shown in Definitions and these are listed in alphabetical order. They have the same meaning whenever they appear and will always be shown in bold with an initial capital letter so as to remind **You** of their importance.

To help **You** understand the cover provided, sections of this policy wording are laid out under the following headings:

What is Insured - This text gives information about the cover provided

What is Not Insured - This text draws **Your** attention to what is not covered

In addition, **You** should also read the General Conditions and General Exclusions which appear at the end of the document.

Your Certificate of Insurance should be read in conjunction with the Policy Wording and the Local Legal Information Document LLID as together they form the basis of **Your** insurance contract.

It is **Our** ambition at iCarhireinsurance.com to design products that meet **Your** needs. **We** are focused on providing **You** with the best-in-class products and selection in order to bring **You** peace of mind on **Your** trips wherever they may take **You**.

We hope **You** visit **Us** again soon and keep **Us** in mind next time **You** hire a car!

Please take some time to read through **Your Insurance Documents** and contact **Us** if **You** need any further information.

Once again, thank **You** for **Your** custom.

Best,

Ben Wooltorton
iCarhireinsurance.com

We, **Newline Insurance Company Limited**, agree to provide the insurance described in this policy to **You** in return for payment of the premium and compliance with the policy terms and conditions.

INFORMATION ABOUT YOUR INSURANCE PROVIDERS

This policy is administered by **Cover-More Insurance Services Limited** and underwritten by **Newline Insurance Company Limited**.

Newline Insurance Company Limited
A private limited company incorporated in England and Wales. Registration No. 04409827. Registered Office: 1 Fen Court, London England EC3M 5BN. Newline Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Newline Insurance Company Limited's company number is 04409827 and its FCA Firm Reference Number is 435028.

Cover-More Insurance Services Limited
Cover-More Insurance Services Limited trading as iCarhireinsurance is authorised and regulated by the Financial Conduct Authority, Firm Reference Number 312172 and is a company registered in the United Kingdom with company number 03088762, its registered address is Parkview, 82 Oxford Road, Uxbridge, UB8 1UX

iCarhireinsurance.com
iCarhireinsurance.com is a registered trading name and website of Cover-More Insurance Services Limited.

STATEMENT OF DEMANDS AND NEEDS

We have not / will not provide **You** with a personal recommendation as to whether **Our** products are suitable for **Your** demands and needs. **Our** products meet the demands and needs of people who meet the acceptance criteria, are hiring a vehicle, and wish to protect themselves against some, or all of the financial liabilities that they may incur to the **Rental Company** if the **Rental Vehicle** is damaged in a collision, fire, or is stolen whilst in their care.

MONETARY LIMITS

We can insure **You** up to the amount of the sum insured or other specified limit, which will be shown in this policy.

CANCELLING THIS POLICY

You may cancel this insurance within 14 days of arranging cover or, if later, within 14 days of receiving your policy documentation. This is known as the cooling-off period. You will be entitled to a full refund of the premium paid as long as you have not made a trip or made a claim and do not intend to make a claim. If you have purchased a single trip policy, you will be entitled to a full refund of the premium paid as long as the vehicle pickup date on your policy has not passed, you have not made a trip or made a claim and do not intend to make a claim.

You can cancel at any time after the 14 day cooling off period and **we** will allow a proportionate refund of the premium paid, as long as **you** have not made a **trip** or made a claim and do not intend to make a claim. If **you** have purchased a single trip policy, **you** can cancel at any time after the 14 day cooling off period and **we** will make a proportionate refund of the premium paid as long as the vehicle pickup date on **your** policy has not passed, **you** have not made a **trip** or made a claim and do not intend to make a claim.

To cancel cover please contact:
Cover-More Insurance Services Limited, Park View, 82 Oxford Road, Uxbridge UB8 1UX, United Kingdom or by emailing:
customerservice@iCarhireinsurance.com

ADMINISTRATION CHARGE

If **You** make a change to **Your** policy or request a duplicate policy certificate during the period of the contract, **You** will incur an administration fee of GBP 10. This fee is payable to **Cover-More Insurance Services Limited** for handling the administration of **Your** policy. Please refer to Cover-More's Terms and Conditions for further information.

JURISDICTION AND LAW

This insurance shall be governed by the laws of **Your Country of Residence** (being either the **UK**, Channel Islands or Isle of Man), who's courts alone shall have jurisdiction in any dispute arising from this insurance. Please see the attached Local Legal Information Document (LLID) for applicable details.

WHAT TO DO IF YOU WANT TO MAKE A CLAIM

Should **You** wish to make a claim under **Your** Car Hire Insurance, **You** can do so twenty four (24) hours a day seven (7) days a week online. **You** should aim to do this within 31 days of the end of the **Vehicle Rental Agreement** in which the incident happened. **You** must give **Us** any information or help that **We** ask for. In respect of Section 1.04, Section 1.05, Section 1.21 and Section 1.22, **You** may have the costs of any damage to the **Rental Vehicle** automatically deducted from **Your** credit debit or charge card by the **Rental Company** (this is standard practice and does not mean that **You** have accepted responsibility for the damage).

Full details of how to notify **Us** of a claim online are set out below.

CLAIMS NOTIFICATION

If **You** have to make a claim, then please visit **Our** website at www.iCarhireinsurance.com/claims and attach all the requested documents that are listed as mandatory in order for us to assess your claim. **You** should do this within 31 days of the end of the rental agreement in which the **Incident** happened. If **You** have any queries regarding your claim or the process then **You** can contact **Your Insurer's** claims team:

Email: carhireexcessclaims@defendinsurance.co.uk

Tel: +44 (0)161 388 5453

Hours of operation: 9am-5pm Mon-Fri.

You will be asked to confirm details of the incident for which **You** are making a claim – please have **Your** policy number to hand. **We** will ask **You** to provide documentation to support **Your** claim (please see list below).

It is important that **You** provide all documentation requested (scanned copies are acceptable), as **We** may be unable to process **Your** claim until received. Any payments made for claims will be paid to **You** by electronic transfer into **Your** bank account.

1. A copy of **Your Vehicle Rental Agreement.**
2. Charge receipt for the rental (if separate from the **Vehicle Rental Agreement**).
3. Copies of any invoices, receipts, or other documents confirming any amount **You** have paid in respect of the incident for which **You** are claiming.
4. A copy of the **Rental Company's** accident damage report.
5. A copy of the **Your** credit card or bank statement showing payment of the damages claimed.
6. Photographs showing any damage to the Rental Vehicle, both before and after the accident if available.
7. A description of how the incident occurred.

We may also require the following additional documents:

8. If the accident requires the attendance of the Police, **We** require an original copy of the Police Report (a police report will be required if **You** are claiming for any theft, either of the vehicle or personal belongings)
9. A front and back copy of the driving licence of the person driving the **Rental Vehicle** involved in the accident (the driver). **You** may also be asked for other forms of identification.

FAILURE TO FOLLOW THE ABOVE STEPS MAY DELAY OR JEOPARDISE THE REIMBURSEMENT OF YOUR COSTS. WE MAY NEED TO VALIDATE YOUR DATA FOR SECURITY REASONS.

THE RENTAL VEHICLE COVERED

This policy only covers **one Rental Vehicle** at any one time, and it is only available where the **Rental Vehicle** is a

- private type car; or
- if **You** have bought cover under section 1.22 or 2.22 of this policy, a campervan or motorhome; or
- if **You** have purchased cover under the Van Hire Insurance sections of this policy; a **Van**

hired and collected in **Your chosen Territory** as expressed in **Your Certificate of Insurance**.

This policy does not cover any vehicles stated in General Exclusion 1.e. (Unacceptable Vehicle Types).

DURATION

This policy must have been purchased prior to the commencement of and cover the full duration of a **Vehicle Rental Agreement** in order for the policy to be valid.

This policy is valid between the Start Date and Expiry Date set out on **Your Certificate of Insurance** and provides cover:

- for one **Rental Vehicle** at any one time
- which may be driven and operated by **You** in any of the **Territories** selected
- for up to
  - 14 continuous days if **You** have purchased a Van Hire Excess policy
  - 30 continuous days if **You** have purchased a CarClub Excess policy
  - 180 continuous days if **You** have purchased a car hire single trip policy; or
  - 65 continuous days if **You** have purchased a car hire annual multi-trip policy or a Car Club Plus policy)

  for any one **Vehicle Rental Agreement**.

Cover under all applicable sections of this policy (except Optional **Vehicle Rental** Cancellation Insurance Section 1.20 or 2.21 where purchased) will take effect from the time **You** take legal control of the **Rental Vehicle** and will cease at the time the **Vehicle Rental Company** or **Car Club Company** assumes control of the **Rental Vehicle** whether at its business location or elsewhere.

If **You** have purchased an Annual multi-trip policy, then all cover will cease at the Expiry Date set out on **Your Certificate of Insurance**.

Cover under the optional **Vehicle Rental** Cancellation Insurance section (Section 1.20 or 2.21 as appropriate) will, if purchased, only apply to **Rental Vehicle** bookings made and / or reserved and / or transacted after the inception date of **Your** policy as expressed on **Your Certificate of Insurance**, and will take effect from the date **You** make the **Rental Vehicle** booking and will end when **You** collect the **Rental Vehicle** or on the Expiry Date set out on **Your Certificate of Insurance** (whichever is first).

DEFINITIONS

Assistance Company

A company which acts on behalf of the **Rental Company** or **Car Club Company**.

Car Club Company

A company or agency which is fully licensed with the regulatory authority of the country, state or local authority who provide registered paying members use of all **Rental Vehicle**s within the **Car Club Company** fleet. A car club provides its members with quick and easy access to a car or a **Van** for short term hire. Members can make use of car club and van club vehicles, as and when they need them.

Please note **Car Club Company** is different from **Rental Company** as indicated in DEFINITIONS.

Car Club Member

A member of the **Car Club Company**. This policy covers "Joint Member" and / or "Partner Member" that reside at the same main residence.

Certificate of Insurance

Document produced by **Us** confirming that a policy has been issued to **You** and premium collected using iCarhireinsurance. This document is issued to **You** on confirmation of purchase along with **Your** policy wording.

Close Relative(s)

Defined as spouse or partner, civil partner, parents, parents-in-law, brothers, sisters, brothers- in-law, sisters-in-law, adult child or fiancé / fiancée living in the same residence as **You**.

Covered Rental Trip

The period of hire of the **Rental Vehicle** as shown in the **Vehicle Rental Agreement**.

Country of Residence

The country in which **You** have **Your** habitual / main residence within the **UK Channel Islands or Isle of Man**, as printed on **Your Certificate of Insurance**.

Damage

Means externally caused damage to the **Rental Vehicle** during the period of the rental agreement caused by fire, vandalism, incident, volcanic ash cloud or theft (including unrecoverable theft).

Eligible Persons

Any person **Resident** in the **UK**, Channel Islands or Isle of Man at the time of purchasing this policy. **You** must hold a driver's licence which entitles **You** to rent and drive the **Rental Vehicle** in the country where **You** are renting and driving the **Rental Vehicle**. **You** must also be:

1. aged between eighteen (18) and eighty-five (85) years of age, and
2. eligible to rent and drive the **Rental Vehicle** and able to adhere to the terms of the **Vehicle Rental Agreement**.
3. be named on the **Vehicle Rental Agreement** (up to a maximum of nine (9) drivers, and up to a maximum of three (3) drivers for Van Hire Rental Agreement).
4. If **You** have purchased one of **Our** car club excess products or upgrade section 1.21, a "Member", "Joint Member" and / or "Partner Member" of a **Car Club Company**.

European Economic Area (EEA)

Comprises the countries of the European Union (EU), plus Iceland, Liechtenstein and Norway.

Europe Territory

Includes all European Union (EU) Member States and countries to the West of the Ural Mountains including the British Isles, Ireland, Iceland, islands in the Mediterranean, Morocco, Tunisia, Turkey, Canary Islands, Madeira and the Azores.

Excess

The monetary amount for which **You** are liable for loss or **Damage** to the **Rental Vehicle** under the **Vehicle Rental Agreement**.

Home

Means **Your** normal place of residence in **Your Home Country**.

Home Country

Means the country in which **You** are **Resident** within the **UK,** Channel Islands or Isle of Man, as printed on **Your Certificate of Insurance**.

Incident

Means an accident involving your rental vehicle which results in externally caused damage such as scratch, chip or dent that you are responsible for under the terms of your rental agreement.

Insurer / Our / Us / We

Means **Newline Insurance Company Limited**.

Loss of Use

The period during which the **Rental Vehicle** hired by **You** is not available for hire due to damage caused during the **Vehicle Rental Agreement**. **Loss of Use** charges are calculated at the same rate at which **You** paid when **You** hired the **Rental Vehicle**.

Membership Card / Keys

Keys, Key Fobs, Membership Cards used to open and lock the **Rental Vehicle**. This definition only applies for vehicle hired with a **Car Club Company**.

Peer-to-peer

Means a company or agency which is fully licensed with the regulatory authority of the country, state or local authority who facilitate use of all **Rental Vehicles provided** by the **Peer-to-peer** company members. A **Peer-to-peer** company provides its members with quick and easy access to a car for short term hire.

Personal Possessions

Means each of **Your** suitcases, trunks and similar containers (including their contents) and articles worn or carried by **You** (including **Your Valuables** and passport).

Rental Company

Means a company which must be fully licensed with the regulatory authority of the country, state or local authority from where the **Rental Vehicle** is collected, which rents automobiles it owns and operates for a fee.

Rental Vehicle

Any private type car; or

- if **You** have bought cover under section 1.22 or 2.22 of this policy, a campervan or motorhome; or

- if **You** have purchased cover under the Van Hire Insurance sections of this policy; a **Van**

rented under a **Vehicle Rental Agreement** on a daily or weekly basis from a **Rental Company** or (in respect of private type cars only a **Car Club Company**) within the **Territories** covered by **Your** policy and which is collected from the **Rental Company** or or (in respect of private type cars only **Car Club Company**) within the Geographical Scope of this Insurance.

Resident

Have **Your Home** in and have lived in for at least six (6) months (or hold a valid residency permit or visa), and are liable to pay taxes in.

Specified Driver(s)

Up to a maximum of nine (9) drivers listed on the **Vehicle Rental Agreement**, and who are **Eligible Persons**.

Territory / Territories

The **Worldwide Territory** and / or **Europe Territory** and / or **USA / Canada Territories** in which this policy provides cover, as shown on **Your Certificate of Insurance**.

United Kingdom

England, Scotland, Wales and Northern Ireland.

USA / Canada Territories

United States of America (USA) and Canada only.

Valuables

Means jewellery, watches, items made of or containing precious materials or semi-precious stones, furs, binoculars, telescopes, computer games, any kind of photographic, audio, video, computer, television, fax and telephone equipment (including mobile phones), MP3 players, PDAs, any pre-recorded electronic games, CDs, mini discs, DVDs, cartridges, video and audio tapes.

Van

A light commercial vehicle with a gross weight not exceeding 3.5 tonnes, that has been designed primarily for the carriage of goods.

Vehicle Rental Agreement

The contract of hire between the **Rental Company** or **Car Club Company** and the **Insured Person**.

Voluntary Excess

The amount **You** are liable to pay in the event a claim is made on **Your** insurance policy, before any payment is made by **Your Insurer**.

Worldwide Territory

All countries except Afghanistan, Cuba, Congo, Iran, Iraq, Ivory Coast, Liberia, North Korea, Myanmar, Russia, Sudan, Syria, Ukraine and Zimbabwe.

You / Your / Insured Person(s) / Policyholder

The person who is named on the **Certificate of Insurance**, who must be an **Eligible Person**, and the lead named driver on the **Vehicle Rental Agreement.** Any of the **Specified Driver(s)** must also be named on the **Vehicle Rental Agreement** (up to a maximum of eight (8) additional named drivers, and up to a maximum of two (2) additional named drivers for Van Hire).

PRODUCT OVERVIEW

This table shows an overview of all available covers by product name via www.iCarhireinsurance.com. The name of the product purchased is expressed in **Your Certificate of Insurance**.

		Car Hire Insurance				Car Club Insurance			Van Hire Excess Insurance
	Product	**Excess Europe**	**Excess Worldwide**	**USA & Canada**	**Worldwide Plus**	**Car Club Excess**	**Car Club Plus EUROPE**	**Car Club Plus WORLDWIDE**	**Van Hire Excess**
	Vehicle Type	Car Hire	Car Hire	Car Hire	Car Hire	Car Club	Car Club + Car Hire	Car Club + Car Hire	Van Hire
	Voluntary Excess	Nil or GBP 250	Nil or GBP 250	Nil or GBP 250	Nil or GBP 250	Nil or GBP 250	Nil or GBP 250	Nil or GBP 250	GBP 100 or GBP 200
	Drivers	9	9	9	9	9	9	9	3
A	**TERRITORIES**	**1.01 - 1.03**	**1.01 - 1.03**	**1.01 - 1.03**	**1.01 - 1.03**	**2.01 - 2.02**	**2.01 - 2.02**	**2.01 - 2.02**	**3.01**
	Europe Territory	✓	✓	•	✓	✓	✓	✓	✓
	USA / Canada	•	✓	✓	✓	•	•	✓	•
	Worldwide Territory	•	✓	•	✓	•	•	✓	•
B	**POLICY COVER**	**1.04 - 1.15**	**1.04 - 1.15**	**1.04 - 1.15**	**1.04 - 1.15**	**2.03 – 2.06**	**2.03 – 2.17**	**2.03 – 2.17**	**3.02 – 3.05**
	Excess Insurance	✓	✓	✓	✓	✓	✓	✓	✓
	Collision / Loss Damage Waiver	•	•	✓	✓	•	•	•	•
	Lock Out	✓	✓	✓	✓	•	✓	✓	•
	Road Rage	✓	✓	✓	✓	•	✓	✓	•
	Car Jacking	✓	✓	✓	✓	•	✓	✓	✓
	Hotel Expenses	✓	✓	✓	✓	•	✓	✓	•
	Travel Expenses	✓	✓	✓	✓	•	✓	✓	•
	Restitution	✓	✓	✓	✓	•	✓	✓	•
	Drop Off	✓	✓	✓	✓	•	✓	✓	•
	Sixty five (65) days' Continuous Cover	✓	✓	✓	✓	•	✓	✓	•
	Fourteen (14) days' Continuous Cover								✓
	Thirty (30) days' Continuous Cover	•	•	•	•	✓	✓	✓	•
	In-Country Rentals	✓	✓	•	✓	✓	✓	✓	✓
	CC Membership Card Replacement	•	•	•	•	✓	✓	✓	•
C	**COVER EXTENSIONS (Addt'l Premium applies)**	**1.15 - 1.22**	**1.15 - 1.22**	**1.15 - 1.22**	**1.15 - 1.22**		**2.18 – 2.22**	**2.18 – 2.22**	**3.06**
	Vehicle Key Replacement	~~£~~£	~~£~~£	~~£~~£	~~£~~£		~~£~~£	~~£~~£	~~£~~£
	Vehicle Rental Cancellation	~~£~~£	~~£~~£	~~£~~£	~~£~~£		~~£~~£	~~£~~£	
	Car Club Plus	~~£~~£	~~£~~£	~~£~~£	~~£~~£		~~£~~£	~~£~~£	
	Campervan and Motorhome	~~£~~£	~~£~~£						
	Family Cover	~~£~~£	~~£~~£	~~£~~£	~~£~~£				
	Personal Belongings	~~£~~£	~~£~~£	~~£~~£	~~£~~£		~~£~~£	~~£~~£	
	Peer-to-Peer Excess Insurance	~~£~~£							

✓ = Covered • = Not Covered ~~£~~£ = Upgrade available

CAR HIRE INSURANCE

THIS POLICY WORDING ONLY APPLIES IF IT STATES IN YOUR CERTIFICATE OF INSURANCE THAT YOU HAVE BOUGHT THIS POLICY.

PART A – TERRITORIES

NOTE: If You purchased an annual policy and chose no In-Country cover, You will not be covered when renting and driving a Rental Vehicle in Your Home Country. Please refer to Your Certificate of Insurance for more information

SECTION 1.01 – EUROPE TERRITORY

What is insured	What is not insured
Your Policy cover only applies whilst the **Rental Vehicle** is being used in or has been hired in a country defined as a **Europe Territory**.	Where the **Rental Vehicle** is being used in, to or through a country not defined as a **Europe Territory**. Any claim resulting from **You** travelling to a specific country or to an area where the Foreign Ministry or a local Government / Regulatory body has advised against all or all but essential travel. **Also refer to General Exclusions**

SECTION 1.02 – USA / CANADA

What is insured	What is not insured
Your Policy cover only applies whilst the **Rental Vehicle** is being used in or has been hired in the United States of America (USA) or Canada.	Where the **Rental Vehicle** is being used in, to or through any other country other than the USA or Canada. Any claim resulting from **You** travelling to a specific country or to an area where the Foreign Ministry or a local Government / Regulatory body has advised against all or all but essential travel. **Also refer to General Exclusions**

SECTION 1.03 – WORLDWIDE TERRITORY

What is insured	What is not insured
Your Policy cover only applies whilst the **Rental Vehicle** is being used in or has been hired in a country defined as a **Worldwide Territory**.	Where the **Rental Vehicle** is being used in, to or through the following countries: ➢ Afghanistan, Cuba, Congo, Iran, Iraq, Ivory Coast, Liberia, North Korea, Myanmar, Russia, Syria, Sudan, Ukraine and Zimbabwe. Any claim resulting from **You** travelling to a specific country or to an area where the Foreign Ministry or a local Government / Regulatory body has advised against all or all but essential travel. **Also refer to General Exclusions**

PART B – POLICY COVER

SECTION 1.04 – EXCESS INSURANCE

What is insured	What is not insured
We will pay up to GBP 7,500 for any single incident or up to GBP 7,500 for all incidents during any single **Vehicle Rental Agreement** for the reimbursement of the **Excess** applied by the **Rental Company** caused by accidental damage to the **Rental Vehicle** including any caused by fire, theft or vandalism, as well as for any repair costs that the **Rental Company** charges **You** or for payments and administration charges that **You** are responsible for under the terms of **Your Vehicle Rental Agreement** following accidental **Damage** to windscreens, tyres, roof and under-carriage. **We** will pay up to GBP 1,000 for any rental fees charged by the **Rental Company** for which **You** are liable during a period for which the **Rental Vehicle** is unable to be used by **You** and for any related towing costs including any additional costs incurred by **You** arising from **Damage** to the **Rental Vehicle** for **You** to travel home or to **Your** destination, as long as those fees or costs are the result of accidental damage or theft. **Misfuelling: We** will pay up to GBP 1,000 in the event that the wrong type of fuel is put into the **Rental Vehicle** by any person named on the **Vehicle Rental Agreement**.	➢ Any payment or any claim for which **You** are not liable under the **Vehicle Rental Agreement** for loss or damage to the **Rental Vehicle.** ➢ Any payment or any claim where **You** have not complied with the terms of **Your Vehicle Rental Agreement**. ➢ Where the **Rental Vehicle** is not driven by **You** or in **Your** charge or is driven by a person not named on the **Vehicle Rental Agreement** (up to 8 additional drivers). ➢ Any payment or any claim for vehicles operated by a **Car Club Company** and / or **Your** acceptance of the terms and conditions of such membership agreement, unless covered by Section 1.21 of this policy and the relevant premium has been paid. ➢ Any payment or any claim for a Campervan or Motorhome unless covered by Section 1.22 of this policy and the relevant premium has been paid. ➢ Any amount for **Loss of Use** where there is no valid **Excess** damage or theft claim under the policy. ➢ Breakdown of the **Rental Vehicle** caused by lack of fuel, frozen fuel or any other cause not directly resulting from accidental damage or theft. ➢ Any payment or any claim where the **Rental Company** were not notified of or did not arrange or authorize the repair. ➢ **Voluntary Excess** up to GBP 250 if **You** have selected this when purchasing **Your** policy. Please refer to **Your Certificate of Insurance** for more information. **Also refer to General Exclusions**

This Section only applies if the Vehicle Rental Agreement does not contain any Collision and/or Loss Damage Waiver Insurance provision.

SECTION 1.05 – COLLISION / LOSS DAMAGE WAIVER

What is insured	What is not insured
We will pay up to GBP 100,000 for **Your** liability to pay for any accidental damage during any single **Vehicle Rental Agreement** to the **Rental Vehicle** including any caused by fire, theft, vandalism, damage to windscreens, tyres, roof and under-carriage. **You** are covered for any rental fees charged by the **Rental Company** for which **You** are liable during a period for which the **Rental Vehicle** is unable to be used by **You** and for any related towing costs as long as those fees or costs are the result of accidental damage or theft. **We** will pay up to GBP 500 for any **Loss of Use** of the **Rental Vehicle** due to damage and theft.	**We** will not pay: ➢ Any payment or any claim for which **You** are not liable under the **Vehicle Rental Agreement.** ➢ Any payment or any claim where **You** have not complied with the terms of **Your Vehicle Rental Agreement**. ➢ Where the **Rental Vehicle** is not driven by **You** or in **Your** charge or is driven by a person not named on the **Vehicle Rental Agreement** (up to 8 additional drivers). ➢ Any amount for **Loss of Use** where there is no valid **Excess** damage or theft claim under the policy. ➢ Breakdown of the **Rental Vehicle** caused by lack of fuel, frozen fuel or any other cause not directly resulting from accidental damage or theft. ➢ **Voluntary Excess** up to GBP 250 if **You** have selected this when purchasing **Your** policy. Please refer to **Your Certificate of Insurance** for more information. **Also refer to General Exclusions**

SECTION 1.06

[For iCarhire internal use only – this makes no difference to your cover]

SECTION 1.07 – LOCK OUT

What is insured	What is not insured
In the event that **You** are unintentionally locked out of the **Rental Vehicle**, **We** will pay costs incurred up to a maximum of GBP 500 in total to open the vehicle, without causing any further damage to the **Rental Vehicle**. The **Rental Company** must approve the locksmith and the **Assistance Company** is to approve this course of action prior to a locksmith being called out. All receipts are to be retained and presented by the named insured to the **Assistance Company** for the reimbursement to be approved. **Failure to follow these steps may void this cover.**	**We** will not pay: ➢ Any costs exceeding GBP 500. ➢ Where the locksmith is not approved by the **Rental Company**. ➢ Where the course of action was not approved by the **Assistance Company**. ➢ Where receipts and invoices are not presented. **Also refer to General Exclusions**

SECTION 1.08 – ROAD RAGE

What is insured	What is not insured
We will pay **You** or **Your** legal representatives GBP 1,000 if **You** suffer a physical assault by another person which results in a physical injury as a direct result of an accident involving **Your Rental Vehicle**. The maximum amount **We** will pay is GBP 1,000 in any one period of cover.	**We** will not pay **You** where the physical assault: ➢ is caused by a relative or a person known to **You**; ➢ results in a physical injury which is not supported by medical evidence; ➢ is not reported to the police within twenty four (24) hours of the incident; ➢ is contributed to by anything said or done by **You** or any passenger in **Your Rental Vehicle**, other than the accident itself; ➢ where the **Rental Vehicle** is being driven by an additional driver not stated or named on the **Your Vehicle Rental Agreement** (up to 8 additional drivers); Also: ➢ **We** will not pay any amount exceeding GBP 1,000. **Also refer to General Exclusions**

SECTION 1.09 – CAR JACKING

What is insured	What is not insured
We will pay **You** or **Your** legal representatives GBP 1,000 if **You** suffer a physical assault by another person which results in a physical injury as a result of **Your Rental Vehicle** being subject to a theft or attempted theft. The maximum amount **We** will pay is GBP 1,000 in any one period of cover.	**We** will not pay **You** where the physical assault: ➢ is caused by a relative or a person known to **You**; ➢ results in a physical injury which is not supported by medical evidence; ➢ is not reported to the police within twenty four (24) hours of the incident; ➢ is contributed to by anything said or done by **You** or any passenger in **Your Rental Vehicle**; Also: ➢ **We** will not pay any amount exceeding GBP 1,000. **Also refer to General Exclusions**

SECTION 1.10 – HOTEL EXPENSES

What is insured	What is not insured
We will pay up to GBP 150 in total for **You** or **Your** travelling companions for any necessary overnight accommodation if **You** are unable to use **Your Rental Vehicle** as a result of it being stolen or damaged following an accident. Receipts must be provided and they must correspond with the date of **Incident**.	**We** will not pay: ➢ for overnight accommodation if **You** are less than 50 miles from **Your** home: ➢ any amount exceeding GBP 150 **Also refer to General Exclusions**

SECTION 1.11 - TRAVEL EXPENSES

What is insured	What is not insured
We will pay up to GBP 50 in total for **You** or **Your** travelling companion(s) to travel home or to **Your** destination if **You** are unable to use **Your Rental Vehicle** as a result of it being stolen or damaged in an accident. Receipts must be provided and they must correspond with the date of **Incident**.	**We** will not pay: ➢ for any travel expenses if **You** are less than 50 miles from **Your** home: ➢ any amount exceeding GBP 50 **Also refer to General Exclusions**

SECTION 1.12 – RESTITUTION

What is insured	What is not insured
This section applies only to the lead contracting person named on the **Certificate of Insurance**. This Policy will provide a benefit of GBP 25 per day if the **Vehicle Rental Agreement** is cancelled or cut short on the advice of a physician as long as the **Assistance Company** is consulted. **You** must be confined to a bed in a hospital, in a hotel or in private accommodation during the time that the **Rental Vehicle** was booked and paid for. For a single claim, the maximum amount payable is GBP 300. Receipts must be provided and they must correspond with the date of **Incident**. The maximum amount payable within this section for the policy period or period of the **Vehicle Rental Agreement** is GBP 500. This is subject to: ➢ The **Vehicle Rental Agreement** document and a Medical Certificate showing the time **You** have been confined to bed being presented; ➢ **You** have agreed to the **Vehicle Rental Agreement** for at least seven (7) days; ➢ Additionally, the **Assistance Company** may request proof of booking and confirmation of duration of rental.	**We** will not pay: ➢ where the advice of a physician was not obtained; ➢ where the **Assistance Company** not consulted; ➢ where proof of the **Vehicle Rental Agreement** is not available ➢ where a Medical Certificate is not available; ➢ any amount exceeding GBP 300 for a single claim. ➢ any amount exceeding GBP 500 during the policy period or period of the **Vehicle Rental Agreement**. **Also refer to General Exclusions**

SECTION 1.13 – DROP OFF

What is insured	What is not insured
We will pay up to GBP 300 for drop off charges incurred in the event of **You** being unable to return the **Rental Vehicle** to the **Rental Company** due to: ➢ an accident where hospitalisation takes place; ➢ illness where hospitalisation takes place. Subject to: ➢ the **Assistance Company** being made aware of the situation immediately; ➢ negotiations being made between the **Assistance Company** and the **Rental Company**.	**We** will not pay: ➢ where proof of hospitalisation is not available; ➢ where the **Vehicle Rental** is a One-Way Rental; ➢ where the **Assistance Company** and the **Rental Company** are not involved in the negotiations. **Also refer to General Exclusions**

SECTION 1.14 – 65 DAYS CONTINUOUS COVER

What is insured	What is not insured
If purchased, an annual policy provides cover in any of the **Territories** selected for sixty five (65) continuous days for any one **Vehicle Rental Agreement**.	**We** will not pay: ➢ where the **Vehicle Rental Agreement** exceeds sixty five (65) continuous days. **Also refer to General Exclusions**

SECTION 1.15 – IN-COUNTRY RENTALS (NO RESTRICTIONS FROM DECLARED RESIDENCE)

What is insured	What is not insured
You are covered when renting and driving a **Rental Vehicle** in **Your Home Country** provided that **Your Home Country** is in the **UK**, Channel Islands or Isle of Man.	**You** are not covered when renting and driving a **Rental Vehicle** in **Your Home Country** if **Your Home Country** is outside the **UK**, Channel Islands or Isle of Man. If **You** purchased an annual policy and chose no In-Country cover, **You** will not be covered when renting and driving a **Rental Vehicle** in **Your Home Country**.

PART C – COVER EXTENSIONS (additional premium applies)

SECTION 1.16 – VEHICLE KEY REPLACEMENT (OPTIONAL EXTRA)

What is insured	What is not insured
We will pay **You** costs incurred up to a maximum of GBP 1,000 or the equivalent in local currency, for each and every claim, subject to a maximum of GBP 1,000 or the equivalent in local currency in any one year, for replacing a lost, broken as a result of accidental damage or stolen **Rental Vehicle** key, including replacement locks and locksmith charges. Cover is subject to **You** having declined the **Rental Company's** Loss Damage Waiver (LDW) or any similar provision and provided that **You** have complied with all the terms and conditions of this policy. Losses are limited to the costs which would have been waived had **You** paid for the Loss Damage Waiver (LDW) cover or similar provision / insurance offered by the **Rental Company**.	**We** will not pay: ➢ Any amount exceeding GBP 1,000 for any one claim; ➢ Any amount exceeding GBP 1,000 in any one year. **Also refer to General Exclusions**

SECTION 1.17 – VEHICLE RENTAL CANCELLATION INSURANCE (OPTIONAL EXTRA)

What is insured	What is not insured
We will pay up to GBP 500, towards any cancellation charges from the **Rental Company** if **You** cancel the **Vehicle Rental Agreement** prior to its start date. This section only applies to **Rental Vehicle** bookings made and / or reserved and / or transacted after the inception date of **Your** policy as expressed on **Your Certificate of Insurance**.	**We** will not pay: ➢ where **You** cancel the **Vehicle Rental Agreement** after its start date; ➢ Any amount exceeding GBP 500; ➢ Any **Rental Vehicle** booking made and / or reserved and / or transacted before the start date of **Your** policy. **Also refer to General Exclusions**

SECTION 1.18 – CAR CLUB PLUS (OPTIONAL EXTRA)

What is insured	What is not insured
Within this section **You** / **Your** refers to the **Policyholder** named in the **Certificate of Insurance** who is a **Car Club Member**. **a) Excess Insurance** This section increases the sums insured in Section 1.04 by the following amounts: **We** will pay up to GBP 1,500 for a single incident and up to GBP 3,000 for all incidents during any single **Vehicle Rental Agreement** for the reimbursement of the **Excess** applied by the **Car Club Company**. **You** are covered for any physical loss or damage to the **Rental Vehicle** for which **You** are responsible under the terms of the **Vehicle Rental Agreement**, including: ➢ Physical damage to windscreens, tyres, roof and under carriage; ➢ Fire; ➢ Theft; ➢ Vandalism; ➢ towing costs relating to the loss or damage; ➢ Any fees up to GBP 500 charged by the **Rental Vehicle** Company for which **You** are liable for the **Loss of Use** of the **Rental Vehicle** caused by accidental damage.	**a) Excess Insurance - We** will not pay: ➢ Any payment or any claim where **You** have not complied with the terms of **Your Vehicle Rental Agreement**. ➢ Where the **Rental Vehicle** is being driven by a driver who is not stated or named on **Your Vehicle Rental Agreement**; ➢ Any payment over GBP 3,000 for all claims during any single vehicle agreement. ➢ Any amount for **Loss of Use** where there is no valid **Excess** damage or theft claim under the policy.
b) Thirty (30) Days Continuous Cover If **You** have purchased an annual policy which provides cover in any of the **Territories** selected for thirty (30) continuous days for any one **Vehicle Rental Agreement** from the **Car Club Company**.	**b) Thirty (30) Days Continuous Cover** – **We** will not pay: Where the **Vehicle Rental Agreement** exceeds thirty (30) continuous days.
c) Car Club Membership Card replacement and keys **We** will pay **You** costs incurred up to a maximum of GBP 50 for each and every claim for replacing a lost or stolen **Rental Vehicle Membership Card / Keys** from the **Car Club Company**.	**c) Car Club Membership Card replacement and keys** – **We** will not pay: ➢ Any amount exceeding GBP 50 for any one claim. ➢ if **You** fail to inform **Your Car Club Company** immediately that **You** have lost the **Membership Card / Keys**. ➢ if **You** fail to place the **Membership Card / Keys** in their designated place in the glove-box at the end of the member's reservation period. if **You** fail to lock the vehicle at the end of the reservation period.
d) Who is covered by this Section This annual policy provides cover only for the **Policyholder** who is described within the **Certificate of Insurance**. The **Policyholder** must be a **Car Club Member**.	**d) Who is not covered by this Section** ➢ Where the **Policyholder** is not a **Car Club Member**. ➢ Any other driver, which includes members of the same **Car Club Company** travelling with the **Policyholder**. Joint **Car Club Members** who live in the same home address as the **Policyholder**. **Also refer to General Exclusions**

SECTION 1.19 – CAMPERVAN AND MOTORHOME (OPTIONAL EXTRA)

You are covered under this section if You have paid the appropriate premium.

What is insured	What is not insured
If **You** rent a **Rental Vehicle** that is a campervan or motorhome, **We** will pay up to GBP 1,000 for a single incident and up to GBP 2,000 for all incidents during any single **Vehicle Rental Agreement** for the reimbursement of the **Excess** applied by the **Rental Company**. **You** are covered for any accidental physical loss or damage to the **Rental Vehicle**, being a campervan or motorhome for which **You** are responsible under the terms of the **Vehicle Rental Agreement**, including: ➢ Fire; ➢ Theft; ➢ Vandalism; ➢ Physical damage to windscreens, tyres, roof and under carriage; ➢ Towing costs resulting from accidental damage or theft; ➢ Any fees up to GBP 500 charged by the **Rental Vehicle** Company for which **You** are liable for the **Loss of Use** of the **Rental Vehicle** caused by accidental damage or theft.	➢ Any payment or any claim where **You** have not complied with the terms of **Your Vehicle Rental Agreement**. ➢ Where the **Rental Vehicle** is being driven by a driver who is not stated or named on **Your Vehicle Rental Agreement**; ➢ Any payment over GBP 1,000 for a single incident or over GBP 2,000 for all incidents during any single vehicle agreement. ➢ Any amount for **Loss of Use** where there is no valid **Excess** damage or theft claim under the policy. **Also refer to General Exclusions**

SECTION 1.20 – Personal Possessions (OPTIONAL EXTRA)

You are covered under this section if You have paid the appropriate premium.

What is insured	What is not insured
We will pay **You** for costs incurred, up to a maximum of GBP 500, for **YOUR PERSONAL POSSESSIONS** damaged following attempted theft or stolen from the locked boot or covered luggage area or glove box of the **Rental Vehicle.** There is also a single articale, pair or set limit of GBP 150. **We** will need an original proof of ownership or an insurance valuation in respect of all items claimed for. Where these are not avaliable the most **We** will pay is GBP 75 for each item, with a maximum of GPB 200 in total for all such items. All claims for stolen **PERSONAL POSSESSIONS** covr will require a crime reference number. Please note that the policy does NOT cover the following: • Bonds, share certifciates, guaratnees or docuemnts of any kind; or • Cash, traveller's cheques or bank cards	**We** will not pay: ➢ Any amount exceeding GBP 500 for any one claim; ➢ Any amount exceeding GBP 150 for a single articale, pair or set limit. ➢ Any of the following, Bonds, share certificates, guarantees or documents of any kind; or cash, traveller's cheques or bank cards **Also refer to General Exclusions**

SECTION 1.21 – Family Cover (OPTIONAL EXTRA)

You are covered under this section if You have paid the appropriate premium.

What is insured	What is not insured
Subject to adhering to all the conditions contained in the definition of **Eligible Persons** under DEFINITIONS within this policy document, this extension provides cover for **Your Close Relative(s)** named on the Certificate of Insurance living in the same main residence as **You**, travelling together or separately on trips up to sixty-five (65) consecutive days at any one time. Cover is provided for sixty-five (65) continuous days for any one Vehicle Rental Agreement.	**We** will not pay: ➢ Any payment or any claim for which **You** or **Close Relative(s)** are not liable under the **Vehicle Rental Agreement** for loss or damage to the **Rental Vehicle.** ➢ Any payment or any claim where **You** or **Close Relative(s)** have not complied with the terms of **Your Vehicle Rental Agreement**. ➢ Any payment or any claim for vehicles operated by a **Car Club Company** and / or **Your** acceptance of the terms and conditions of such membership agreement, unless covered by Section 1.21 of this policy and the relevant premium has been paid. ➢ Any payment or any claim for a Campervan or Motorhome unless covered by Section 1.22 of this policy and the relevant premium has been paid. ➢ Any amount for **Loss of Use** where there is no valid **Excess** damage or theft claim under the policy. ➢ Breakdown of the **Rental Vehicle** caused by lack of fuel, frozen fuel or any other cause not directly resulting from accidental damage or theft. ➢ Any payment or any claim where the **Rental Company** were not notified of or did not arrange or authorize the repair. ➢ **Voluntary Excess** up to GBP 250 if **You** have selected this when purchasing **Your** policy. Please refer to **Your Certificate of Insurance** for more information. ➢ **Also refer to General Exclusions**

SECTION 1.22 – Peer-to-Peer (OPTIONAL EXTRA)

You are covered under this section if You have paid the appropriate premium.

What is insured	What is not insured
We will pay up to GBP 1,500 for any single incident or GBP 3,000 for all incidents during any single Vehicle **Rental Agreement** for the reimbursement of the Excess applied by the Car Sharing Company caused by accidental damage to the **Rental Vehicle** including any caused by fire, theft or vandalism, as well as for any repair costs that the **Rental Company** charges You or for payments that **You** are responsible for under the terms of **Your** Vehicle **Rental Agreement** following accidental damage to windscreens, tyres, roof and under-carriage. **We** will pay up to GBP 500 for any Loss of Use of the **Rental Vehicle** due to damage or theft. **We** will pay up to GBP 1,000 for any rental fees charged by the Car Sharing Company for which **You** are liable during a period for which the **Rental Vehicle** is unable to be used by **You** and for any related towing costs including any additional costs incurred by **You** arising from the breakdown of the Rental Vehicle for **You** to travel home or to **Your** destination, as long as those fees or costs are the result of accidental damage or theft.	**We** will not pay: ➢ Any payment or any claim where **You** have not complied with the terms of **Your Vehicle Rental Agreement**. ➢ Where the **Rental Vehicle** is being driven by a driver who is not stated or named on **Your Vehicle Rental Agreement**; ➢ Any payment over GBP 3,000 for all claims during any single vehicle agreement. ➢ Any amount for **Loss of Use** where there is no valid **Excess** damage or theft claim under the policy. **Also refer to General Exclusions**

CAR CLUB INSURANCE

THIS POLICY WORDING ONLY APPLIES IF IT STATES IN YOUR CERTIFICATE OF INSURANCE THAT YOU HAVE BOUGHT THIS POLICY.

PART A – TERRITORIES

SECTION 2.01 – EUROPE TERRITORY

What is insured	What is not insured
Your Policy cover only applies whilst the **Rental Vehicle** is being used in or has been hired in a country defined as a **Europe Territory**.	Where the **Rental Vehicle** is being used in, to or through a country not defined as a **Europe Territory**. Any claim resulting from **You** travelling to a specific country or to an area where the Foreign Commonwealth and Development Office or a local Government / Regulatory body has advised against all or all but essential travel. **Also refer to General Exclusions**

SECTION 2.02 – WORLDWIDE TERRITORY

What is insured	What is not insured
Your Policy cover only applies whilst the **Rental Vehicle** is being used in or has been hired in a country defined as a **Worldwide Territory**.	Where the **Rental Vehicle** is being used in, to or through the following countries: ➢ Afghanistan, Cuba, Congo, Iran, Iraq, Ivory Coast, Liberia, North Korea, Myanmar, Russia, Syria, Sudan, Ukraine and Zimbabwe. Any claim resulting from **You** travelling to a specific country or to an area where the Foreign Commonwealth and Development Office or a local Government / Regulatory body has advised against all or all but essential travel. **Also refer to General Exclusions**

PART B – CAR CLUB EXCESS POLICY COVER

SECTION 2.03 – EXCESS INSURANCE

What is insured	What is not insured
We will pay up to GBP 1,500 for any single incident or GBP 3,000 for all incidents during any single **Vehicle Rental Agreement** for the reimbursement of the **Excess** applied by the **Car Club Company** caused by accidental damage to the **Rental Vehicle** including any caused by fire, theft or vandalism, as well as for any repair costs that the **Rental Company** charges **You** or for payments that **You** are responsible for under the terms of **Your Vehicle Rental Agreement** following accidental damage to windscreens, tyres, roof and under-carriage. **We** will pay up to GBP 500 for any **Loss of Use** of the **Rental Vehicle** due to damage or theft. **We** will pay up to GBP 1,000 for any rental fees charged by the **Car Club Company** or **Car Club** for which **You** are liable during a period for which the **Rental Vehicle** is unable to be used by **You** and for any related towing costs including any additional costs incurred by **You** arising from the breakdown of the **Rental Vehicle** for **You** to travel home or to **Your** destination, as long as those fees or costs are the result of accidental damage or theft.	Any payment or any claim for which **You** are not liable under the **Vehicle Rental Agreement** for loss or damage to the **Rental Vehicle**. ➢ Any payment or any claim where **You** have not complied with the terms of **Your Vehicle Rental Agreement**. ➢ Any payment over GBP 1,500 for a single incident or up to GBP 3,000 for all incidents during any single **Vehicle Rental Agreement**. ➢ Reimbursement of penalty fees charged by the **Car Club Company** for failure to adhere to their membership terms and conditions. ➢ **Misfuelling**: **We** will not pay in the event that the wrong type of fuel is put into the **Rental Vehicle** by any person named on the **Vehicle Rental Agreement**. ➢ Any amount for **Loss of Use** where there is no valid **Excess** damage or theft claim under the policy. ➢ Breakdown of the **Rental Vehicle** caused by lack of fuel, frozen fuel or any other cause not directly resulting from accidental damage or theft. ➢ **Voluntary Excess** up to GBP 250 if **You** have selected this when purchasing **Your** policy. Please refer to **Your Certificate of Insurance** for more information. **Also refer to General Exclusions**

SECTION 2.04 – CAR CLUB 30 DAYS CONTINUOUS COVER

What is insured	What is not insured
If **You** have purchased an annual policy provides cover in any of the **Territories** selected for thirty (30) continuous days for any one **Vehicle Rental Agreement**.	Where the **Vehicle Rental Agreement** exceeds thirty (30) continuous days. **Also refer to General Exclusions**

SECTION 2.05 – CAR CLUB MEMBERSHIP CARD REPLACEMENT

What is insured	What is not insured
We will pay **You** costs incurred up to a maximum of GBP 50 for each and every claim for replacing a lost or stolen **Rental Vehicle Membership Card / Keys** from the **Car Club Company**.	**We** will not pay: ➢ Any amount exceeding GBP 50 for any one claim ➢ if **You** fail to inform **Your Car Club Company** immediately that **You** have lost the **Membership Card / Keys** ➢ if **You** fail to place the **Membership Card / Keys** in their designated place in the glove-box at the end of the member's reservation period. ➢ if **You** fail to lock the vehicle at the end of the reservation period. **Also refer to General Exclusions**

SECTION 2.06 – ADDITIONAL DRIVERS

What is insured	What is not insured
The Car Club **Excess** annual policy provides cover to **You** and **Car Club Members**.	Policy cover will not apply where an incident or accident occurs between the **Policyholder** and the Additional Policyholder. **Also refer to General Exclusions**

PART B – CAR CLUB EXCESS POLICY COVER (additional premium applies)

SECTION 2.07 – EXCESS INSURANCE

What is insured	What is not insured
We will pay up to GBP 7,500 for any single incident or GBP 7,500 for all incidents during any single **Vehicle Rental Agreement** for the reimbursement of the **Excess** applied by the **Rental Company** caused by accidental damage to the **Rental Vehicle** including any caused by fire, theft or vandalism, as well as for any repair costs that the **Rental Company** charges **You** or for payments that **You** are responsible for under the terms of **Your Vehicle Rental Agreement** following accidental damage to windscreens, tyres, roof and under-carriage. **We** will pay up to GBP 500 for any **Loss of Use** of the **Rental Vehicle** due to damage or theft. **We** will pay up to GBP 1,000 for any rental fees charged by the **Rental Company** for which **You** are liable during a period for which the **Rental Vehicle** is unable to be used by **You** and for any related towing costs including any additional costs incurred by **You** arising from the breakdown of the **Rental Vehicle** for **You** to travel home or to **Your** destination, as long as those fees or costs are the result of accidental damage or theft. **Misfuelling: We** will pay up to GBP 1,000 in the event that the wrong type of fuel is put into the **Rental Vehicle** by any person named on the **Vehicle Rental Agreement**.	➢ Any payment or any claim for which **You** are not liable under the **Vehicle Rental Agreement** for loss or damage to the **Rental Vehicle**. ➢ Any payment or any claim where **You** have not complied with the terms of **Your Vehicle Rental Agreement**. ➢ Where the **Rental Vehicle** is not driven by **You** or in **Your** charge or is driven by a person not named on the **Vehicle Rental Agreement** (up to 8 additional drivers). ➢ Any payment in respect of, or any claim for, vehicles operated by a **Car Club Company** and / or **Your** acceptance of the terms and conditions of such membership agreement, unless covered by Section 2.03 of this policy and the relevant premium has been paid. ➢ Any payment in respect of, or any claim for, a Campervan or Motorhome unless covered by Section 2.22 of this policy and the relevant premium has been paid. ➢ Any amount for **Loss of Use** where there is no valid **Excess** damage or theft claim under the policy. ➢ Breakdown of the **Rental Vehicle** caused by lack of fuel, frozen fuel or any other cause not directly resulting from accidental damage or theft. ➢ **Voluntary Excess** up to GBP 250 if **You** have selected this when purchasing **Your** policy. Please refer to **Your Certificate of Insurance** for more information. **Also refer to General Exclusions**

SECTION 2.08 – LOCK OUT

What is insured	What is not insured
In the event that **You** are unintentionally locked out of the **Rental Vehicle**, **We** will pay costs incurred up to a maximum of GBP 500 in total to open the vehicle, without causing any further damage to the **Rental Vehicle**. The **Rental Company** must approve the locksmith and the **Assistance Company** is to approve this course of action prior to a locksmith being called out. All receipts are to be retained and presented by the named insured to the **Assistance Company** for the reimbursement to be approved. **Failure to follow these steps may void this cover.**	**We** will not pay: ➢ Any costs exceeding GBP 500. ➢ Where the locksmith is not approved by the **Rental Company**. ➢ Where the course of action was not approved by the **Assistance Company**. ➢ Where receipts and invoices are not presented. **Also refer to General Exclusions**

SECTION 2.09 – ROAD RAGE

What is insured	What is not insured
We will pay **You** or **Your** legal representatives GBP 1,000 if **You** suffer a physical assault by another person which results in a physical injury as a direct result of an accident involving **Your Rental Vehicle**. The maximum amount **We** will pay is GBP 1,000 in any one period of cover.	**We** will not pay **You** where the physical assault: ➢ is caused by a relative or a person known to **You**; ➢ results in a physical injury which is not supported by medical evidence; ➢ is not reported to the police within twenty four (24) hours of the incident; ➢ is contributed to by anything said or done by **You** or any passenger in **Your Rental Vehicle**, other than the accident itself; ➢ where the **Rental Vehicle** is being driven by an additional driver not stated or named on the **Your Vehicle Rental Agreement** (up to 8 additional drivers). Also: ➢ **We** will not pay any amount exceeding GBP 1,000. **Also refer to General Exclusions**

SECTION 2.10 – CAR JACKING

What is insured	What is not insured
We will pay **You** or **Your** legal representatives GBP 1,000 if **You** suffer a physical assault by another person which results in a physical injury as a result of **Your Rental Vehicle** being subject to a theft or attempted theft. The maximum amount **We** will pay is GBP 1,000 in any one period of cover.	**We** will not pay **You** where the physical assault: ➢ is caused by a relative or a person known to **You**; ➢ results in a physical injury which is not supported by medical evidence; ➢ is not reported to the police within twenty four (24) hours of the incident; ➢ is contributed to by anything said or done by **You** or any passenger in **Your Rental Vehicle**; Also: ➢ **We** will not pay any amount exceeding GBP 1,000. **Also refer to General Exclusions**

SECTION 2.11 – HOTEL EXPENSES

What is insured	What is not insured
We will pay up to GBP 150 in total for **You** or **Your** travelling companions for any necessary overnight accommodation if **You** are unable to use **Your Rental Vehicle** as a result of it being stolen or damaged following an accident.	**We** will not pay: ➢ for overnight accommodation if **You** are less than 50 miles from **Your** home: ➢ any amount exceeding GBP 150 **Also refer to General Exclusions**

SECTION 2.12 - TRAVEL EXPENSES

What is insured	What is not insured
We will pay up to GBP 50 in total for **You** or **Your** travelling companion(s) to travel home or to **Your** destination if **You** are unable to use **Your Rental Vehicle** as a result of it being stolen or damaged following an accident.	**We** will not pay: ➢ for any travel expenses if **You** are less than 50 miles from **Your** home: ➢ any amount exceeding GBP 50 **Also refer to General Exclusions**

SECTION 2.13 – RESTITUTION

What is insured	What is not insured
This section applies only to the first named **Policyholder** on the **Certificate of Insurance**. This Policy will provide a benefit of GBP 25 per day if the **Vehicle Rental Agreement** is cancelled or cut short on the advice of a physician as long as the **Assistance Company** is consulted. **You** must be confined to a bed in a hospital, in a hotel or in private accommodation during the time that the **Rental Vehicle** was booked and paid for. For a single claim, the maximum amount payable is GBP 300. The maximum amount payable within this section for the policy period or period of the **Vehicle Rental Agreement** is GBP 500. This is subject to: ➢ The **Vehicle Rental Agreement** document and a Medical Certificate showing the time **You** have been confined to bed being presented; ➢ **You** have agreed to the **Vehicle Rental Agreement** for at least seven (7) days; ➢ Additionally, the **Assistance Company** may request proof of booking and confirmation of duration of rental.	**We** will not pay: ➢ where the advice of a physician was not obtained. ➢ where the **Assistance Company** not consulted. ➢ where proof of the **Vehicle Rental Agreement** is not available. ➢ where a Medical Certificate proving confinement to a bed is not available. ➢ any amount exceeding GBP 300 for a single claim. ➢ any amount exceeding GBP 500 during the policy period or period of the **Vehicle Rental Agreement**. **Also refer to General Exclusions**

SECTION 2.14 – DROP OFF

What is insured	What is not insured
We will pay up to GBP 300 (or equivalent in local currency) for drop off charges incurred in the event of **You** being unable to return the **Rental Vehicle** to the **Rental Company** due to: ➢ an accident where hospitalisation takes place; ➢ illness where hospitalisation takes place. Subject to: ➢ the **Assistance Company** being made aware of the situation immediately; ➢ negotiations being made between the **Assistance Company** and the **Rental Company**.	**We** will not pay: ➢ where proof of hospitalisation is not available if requested by the **Assistance Company**; ➢ where the **Vehicle Rental** is a One-Way Rental; ➢ where the **Assistance Company** and the **Rental Company** are not involved in the negotiations. **Also refer to General Exclusions**

SECTION 2.15 – 65 DAYS CONTINUOUS COVER

What is insured	What is not insured
If **You** have purchased an annual policy, cover is provided in any of the **Territories** selected for sixty five (65) continuous days for any one **Vehicle Rental Agreement**.	**We** will not pay: ➢ Where the **Vehicle Rental Agreement** exceeds sixty five (65) continuous days. **Also refer to General Exclusions**

SECTION 2.16 – IN-COUNTRY RENTALS (NO RESTRICTIONS FROM DECLARED RESIDENCE)

What is insured	What is not insured
You are covered when renting and driving a **Rental Vehicle** in **Your Home Country** provided that **Your Home Country** is in the **UK**, Channel Islands or Isle of Man.	**You** are not covered when renting and driving a **Rental Vehicle** in **Your Home Country** if **Your Home Country** is outside the **UK**, Channel Islands or Isle of Man. If **You** purchased an annual policy and chose no In-Country cover, **You** will not be covered when renting and driving a **Rental Vehicle** in **Your Home Country**.

SECTION 2.17 – ADDITIONAL DRIVERS

What is insured	What is not insured
The Car Club Plus annual policy provides cover to **You** and allows up to 9 **Specified Drivers** listed on the **Vehicle Rental Agreement**.	Policy cover will not apply where an incident or accident occurs between the **Policyholder** and the Additional Policyholder. **Also refer to General Exclusions**

PART D – COVER EXTENSIONS (additional premium applies)

SECTION 2.18 – VEHICLE KEY REPLACEMENT (OPTIONAL EXTRA)

What is insured	What is not insured
We will pay **You** costs incurred up to a maximum of GBP 1,000 or the equivalent in local currency, for each and every claim, subject to a maximum of GBP 1,000 or the equivalent in local currency in any one year, for replacing a lost or stolen **Rental Vehicle** key, including replacement locks and locksmith charges. Cover is subject to **You** having declined the **Rental Company's** Loss Damage Waiver (LDW) or any similar provision and provided that **You** have complied with all the terms and conditions of this policy. Losses are limited to the costs which would have been waived had **You** paid for the Loss Damage Waiver (LDW) cover or similar provision / insurance offered by the **Rental Company**.	**We** will not pay: ➢ Any amount exceeding GBP 1,000 for any one claim; ➢ Any amount exceeding GBP 1,000 in any one year. **Also refer to General Exclusions**

SECTION 2.19 – VEHICLE RENTAL CANCELLATION INSURANCE (OPTIONAL EXTRA)

What is insured	What is not insured
We will pay up to GBP 500, towards any cancellation charges incurred from the **Rental Company** if **You** cancel the **Vehicle Rental Agreement** prior to its start date. This section only applies to **Rental Vehicle** bookings made and / or reserved and / or transacted after the inception date of **Your** policy as expressed on **Your Certificate of Insurance**.	**We** will not pay: ➢ where **You** cancel the **Vehicle Rental Agreement** after its start date; ➢ Any amount exceeding GBP 500; ➢ Any amount for **Loss of Use** where there is no valid **Excess** damage claim under the policy. **Also refer to General Exclusions**

SECTION 2.20 – CAMPERVAN AND MOTORHOME (OPTIONAL EXTRA)

You are covered under this section if You have paid the appropriate premium.

What is insured	What is not insured
If **You** rent a **Rental Vehicle** that is a campervan or motorhome, **We** will pay up to GBP 1,000 for a single incident and up to GBP 2,000 for all incidents during any single **Vehicle Rental Agreement** for the reimbursement of the **Excess** applied by the **Rental Company**. Subject to the limits, **You** are covered for any accidental physical loss or damage to the **Rental Vehicle**, being a campervan or motorhome for which **You** are responsible under the terms of the **Vehicle Rental Agreement**, including: ➢ Fire; ➢ Theft; ➢ Vandalism; ➢ Physical damage to windscreens, tyres, roof and under carriage; ➢ Towing costs resulting from accidental damage or theft; ➢ Any fees up to GBP 500 charged by the **Rental Vehicle** Company for which **You** are liable for the **Loss of Use** of the **Rental Vehicle** caused by accidental damage or theft.	➢ Any payment or any claim where **You** have not complied with the terms of **Your Vehicle Rental Agreement**. ➢ Where the **Rental Vehicle** is not being driven by or in the charge or control of **You** or a driver stated or named on **Your Vehicle Rental Agreement**. ➢ Any payment over GBP 1,000 for a single incident or over GBP 2,000 for all incidents during any single **Vehicle Rental Agreement**. ➢ Any amount for **Loss of Use** where there is no valid **Excess** damage claim under the policy. ➢ Breakdown of the **Rental Vehicle** caused by lack of fuel, frozen fuel or any other cause not directly resulting from accidental damage or theft. ➢ **Voluntary Excess** up to GBP 250 if **You** have selected this when purchasing **Your** policy. Please refer to **Your Certificate of Insurance** for more information. **Also refer to General Exclusions**

SECTION 2.21 – Personal Possessions (OPTIONAL EXTRA)

You are covered under this section if You have paid the appropriate premium.

What is insured	What is not insured
WE will pay **You** for costs incurred, up to a maximum of GBP 500, for **YOUR PERSONAL POSSESSIONS** damaged following attempted theft or stolen from the locked boot or covered luggage area or glove box of the **Rental Vehicle.** There is also a single articale, pair or set limit of GBP 150. **We** will need an original proof of ownership or an insurance valuation in respect of all items claimed for. Where these are not avaliable the most **We** will pay is GBP 75 for each item, with a maximum of GPB 200 in total for all such items. All claims for stolen **PERSONAL POSSESSIONS** covr will require a crime reference number. Please note that the policy does NOT cover the following: • Bonds, share certifciates, guaratnees or docuemnts of any kind; or • Cash, traveller's cheques or bank cards	**We** will not pay: ➢ Any amount exceeding GBP 500 for any one claim; ➢ Any amount exceeding GBP 150 for a single articale, pair or set limit. ➢ Any of the following, Bonds, share certificates, guarantees or documents of any kind; or cash, traveller's cheques or bank cards **Also refer to General Exclusions**

VAN HIRE INSURANCE

THIS POLICY WORDING ONLY APPLIES IF IT STATES IN YOUR CERTIFICATE OF INSURANCE THAT YOU HAVE BOUGHT THIS POLICY.

PART A – TERRITORIES

SECTION 3.01 – EUROPE TERRITORY

What is insured	What is not insured
Your Policy cover only applies whilst the **Rental Vehicle** is being used in or has been hired in a country defined as a **Europe Territory**.	Where the **Rental Vehicle** is being used in, to or through a country not defined as a **Europe Territory**. Any claim resulting from **You** travelling to a specific country or to an area where the Foreign Commonwealth and Development Office or a local Government / Regulatory body has advised against all or all but essential travel. **Also refer to General Exclusions**

PART B – POLICY COVER

SECTION 3.02 – EXCESS INSURANCE

What is insured	What is not insured
We will pay up to GBP 1,000 for any single incident or up to GBP 2,000 for all incidents during any single **Vehicle Rental Agreement** for the reimbursement of the **Excess** applied by the **Rental Company** caused by accidental damage to the **Rental Vehicle** including any caused by fire, theft or vandalism, as well as for any repair costs that the **Rental Company** charges **You** or for payments that **You** are responsible for under the terms of **Your Vehicle Rental Agreement** following accidental damage to windscreens, tires, roof and under- carriage. **We** will pay up to GBP 500 for any **Loss of Use** of the **Rental Vehicle** due to damage or theft. **We** will pay up to GBP 1,000 for any rental fees charged by the **Rental Company** for which **You** are liable during a period for which the **Rental Vehicle** is unable to be used by **You** and for any related towing costs including any additional costs incurred by **You** arising from the breakdown of the **Rental Vehicle** for **You** to travel home or to **Your** destination, as long as those fees or costs are the result of accidental damage or theft. A **Voluntary Excess** (displayed on the **Certificate of Insurance** as "**Voluntary Excess**") is required towards the payment of each and every claim made within this section. The amount of contribution is stated within **Your Certificate of Insurance**.	➢ Any payment or any claim for which **You** are not liable under the **Vehicle Rental Agreement** for loss or damage to the **Rental Vehicle**. ➢ Any payment or any claim where **You** have not complied with the terms of **Your Vehicle Rental Agreement**. ➢ Where the **Rental Vehicle** is not being driven by **You** or in **Your** charge or is driven by a person not named on the **Vehicle Rental Agreement**. ➢ Any payment over GBP 1,000 for a single incident or up to GBP 2,000 for all incidents during any single **Vehicle Rental Agreement**. ➢ Any amount for **Loss of Use** where there is no valid **Excess** damage or theft claim under the policy. ➢ Breakdown of the **Rental Vehicle** caused by lack of fuel, frozen fuel or any other cause not directly resulting from accidental damage or theft. ➢ **Voluntary Excess** up to GBP 100 or GBP 200 if **You** have selected this when purchasing **Your** policy. Please refer to **Your Certificate of Insurance** for more information. ➢ **Also refer to General Exclusions**

SECTION 3.03 – LOCK OUT

What is insured	What is not insured
In the event that **You** are unintentionally locked out of the **Rental Vehicle**, **We** will pay costs incurred up to a maximum of GBP 500 in total to open the vehicle, without causing any further damage to the **Rental Vehicle**. The **Rental Company** must approve the locksmith and the **Assistance Company** is to approve this course of action prior to a locksmith being called out. All receipts are to be retained and presented by the named insured to the **Assistance Company** for the reimbursement to be approved. **Failure to follow these steps may void this cover.**	**We** will not pay: ➢ Any costs exceeding GBP 500. ➢ Where the locksmith is not approved by the **Rental Company**, and where the course of action was not approved by the **Assistance Company**. ➢ Where receipts and invoices are not presented. **Also refer to General Exclusions**

SECTION 3.04 – 14 DAYS CONTINUOUS COVER

What is insured	What is not insured
If **You** have purchased an annual policy, cover is provided in any of the **Territories** selected for up to fourteen (14) continuous days for any one **Vehicle Rental Agreement**.	**We** will not pay: ➢ Where the **Vehicle Rental Agreement** exceeds fourteen (14) continuous days. **Also refer to General Exclusions**

SECTION 3.05 – IN-COUNTRY RENTALS (NO RESTRICTIONS FROM DECLARED RESIDENCE)

What is insured	What is not insured
You are covered when renting and driving a **Rental Vehicle** in **Your Country of Residence** provided that **Your Country of Residence** is the **UK** or within the **European Economic Area (EEA)**.	**You** are not covered when renting and driving a **Rental Vehicle** outside **Your Country of Residence** if **Your Country of Residence** is outside the **UK** or outside a country of the **European Economic Area (EEA)**.

PART C – COVER EXTENSIONS (additional premium applies)

SECTION 3.06 – VEHICLE KEY REPLACEMENT (OPTIONAL EXTRA)

What is insured	What is not insured
We will pay **You** costs incurred up to a maximum of GBP 1,000, for each and every claim, subject to a maximum of GBP 1,000 in any one year, for replacing a lost or stolen **Rental Vehicle** key, including replacement locks and locksmith charges. Cover is subject to **You** having declined the **Rental Company's** Loss Damage Waiver (LDW) or any similar provision and provided that **You** have complied with all the terms and conditions of this policy. Losses are limited to the costs which would have been waived had **You** paid for the Loss Damage Waiver (LDW) cover or similar provision / insurance offered by the **Rental Company**.	**We** will not pay: ➢ Any amount exceeding GBP 1,000 for any one claim; ➢ Any amount exceeding GBP 1,000 in any one year. **Also refer to General Exclusions**

GENERAL CONDITIONS

The following conditions apply to all sections of this policy.

1. **Keeping to the terms of Your policy.**
   The cover provided by this policy is subject to **You** and all **Specified Drivers** complying with all of the terms and conditions stated within this document.

2. **Number of Rental Vehicles.**
   Cover is provided for one **Rental Vehicle** at any one time which may be driven and operated by **You** or any of the **Specified Drivers** as detailed on the **Vehicle Rental Agreement**. Cover will take effect from the time **You** take legal control of the **Rental Vehicle** and will cease at the time the **Rental Company** or **Car Club Company** assumes control of the **Rental Vehicle** whether at its business location or elsewhere.

3. **Purchase of Policy.**
   This policy must have been purchased prior to the commencement date of a **Vehicle Rental Agreement** for which **You** require this Cover to be operative.

4. **Provision of Accurate Information.**
   In deciding to provide this Cover and in setting the terms and premium **We** have relied on the information that has been provided by **You** and the declarations **You** made when purchasing cover **You** must take care when answering any question to ensure that all information is accurate and complete. **You** must tell **Us**, as soon as possible, if there are any changes to the information that has already been provided.

   Cover shall be void if **You** deliberately or recklessly provide false information to **Us** or make a false declaration whether at inception, when advising of a change or when making a claim.

5. **If You have a Claim.**

   a) The Claims Department must be notified of any accident, proceeding or other event which may give rise to a claim as soon as reasonably practicable.

   b) **You** must co-operate with **Us** at all times and give **Us** all the information and help **We** request;

   c) **You** must provide **Us** with the records and documents **We** request;

   d) **You** must not admit liability, negotiate or refuse any claim without **Our** written consent;

   e) **We** are entitled to the control and settlement of all proceedings arising out of or in connection with **Your** claim;

   f) Claims will not be paid in respect of expense to the extent that they are assumed, waived or paid by the **Rental Company** or its insurers.

   g) Payments will be made to **You** in the currency **You** purchased the policy.

6. **Proceedings to make a recovery.**
   We may take proceedings in **Your** name to recover compensation from any third party in respect of any indemnity provided under this insurance and any amounts so recovered shall belong to **Us**, and **You** or any of the **Specified Drivers** shall co-operate and provide all reasonable assistance as necessary to **Us**.

7. **Jurisdiction and Law.**
   This insurance shall be governed by the laws of **Your Country of Residence** within the **UK**, Channel Islands or Isle of Man, whose courts alone shall have jurisdiction in any dispute arising from this insurance. Please see the attached Local Legal Information Document for applicable details.

8. **Driving Licence.**
   You and all **Specified Drivers** must hold a valid driving licence or hold a full internationally recognised driving licence.

9. **Care of Vehicle.**
   You must take all reasonable steps to protect the **Rental Vehicle** against loss and damage.

10. **Third Party Rights**
    You and **We** have agreed that it is not intended for any third party to this contract to have the right to enforce the terms of this contract. **You** and **We** can rescind or vary the terms of this contract without the consent of any third party to this contract.

11. **Sanctions.**
    We shall not be liable to pay any claim or sum or provide any cover or benefit hereunder to the extent that the payment of such claim or sum or provision of such cover or benefit would directly or indirectly expose **Us** or any of **Our** group companies to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, the United Kingdom or the United States of America.

12. **Single trip and Annual Multi-trip policies - Cancellation by Us.**
    We may cancel **Your** policy where there is a valid reason for doing so by giving **You** seven (7) days' notice in writing to **Your** last known address or by email to the address **You** have given **us**. **We** will give **You** a refund in proportion to the time left until **Your** current period of insurance is due to run out. Valid reasons may include but are not limited to:-

    - If **You** advise **Us** of a change of risk under **Your** policy which **We** are unable or unwilling to insure;
    - Where **You** fail to take reasonable care to prevent loss or damage that may be claimable under this policy;
    - Where **You** fail to respond to requests from **Us** for further information or documentation;
    - Where **You** have given incorrect information and fail to provide clarification when requested; and / or
    - The use of threatening or abusive behaviour or language, or intimidation or bullying of **Our** staff or suppliers, by **You** or any person acting on **Your** behalf.

    No refund will be payable if **You** have made or intend to make a claim or if **Your Covered Rental Trip** has already started.

GENERAL EXCLUSIONS

The General Exclusions apply to the whole of this insurance policy and apply in addition to "What is not Insured" within each policy section.

Your insurance does NOT cover

1. Any claim arising directly or indirectly from or in connection with:

a. Green Motion
Any rental from Green Motion Car and Van Rental Limited trading as Green Motion, or any parent company, subsidiary, associated company, affiliate, franchise, successor entity, or brand operated by, owned by, controlled by, or under common ownership or control with Green Motion Car and Van Rental Limited."

b. Fraudulent / Dishonest / Criminal Acts.
any fraudulent, dishonest or criminal act committed by **You** or anyone with whom **You** are in collusion, or insurance effected in circumstances where a claim might reasonably be anticipated;

c. Violation of Rental Agreement Terms.
the use of the **Rental Vehicle** in violation of the terms of the **Vehicle Rental Agreement**;

d. Unauthorised Drivers.
driving a **Rental Vehicle** by persons who are not **Specified Drivers** on the **Vehicle Rental Agreement** or by persons who do not have a full and valid driving licence or who are not **Eligible Persons**;

e. Unacceptable Vehicles.
the rental of vehicles where the value of the vehicle exceeds GBP 100,000 or vehicles which are more than ten (10) years old;

f. Unacceptable Vehicle Types.
1. Any loan vehicle or vehicle leased by **You**;
2. The rental of any:
   - vehicle to be used for hire and reward purposes;
   - campervan or motorhome (except if **You** have bought cover under section 1.22 or 2.22 of this policy);
   - **Van** (except if **You** have purchased cover under the Van Hire Insurance sections of this policy);
   - motorcycle, moped, motorbike, scooter, quad bike or the like;
   - off-road vehicle, vehicle not licensed for road use or recreational vehicle;
   - passenger van or vehicles with more than 9 seats;
   - heavy goods vehicle or truck;
   - trailer or caravan;

   or any other vehicle not specified and which is not a private type car.

g. Peer to Peer Rental Platforms
an online rental platform designed to facilitate individuals in their personal capacity renting their own privately owned vehicle for a fee to customers of the platformunless covered by section 1.22 of this policy and the additional premium has been paid and this has been accepted in writing.

h. Competition and Performance Driving.
the use of any **Rental Vehicle** in racing competitions, rallying, trials, rallies or speed testing, or when driven on a motor sport circuit;

i. Injury, Illness, Drink / Drugs.
self-inflicted injury or illness, suicide, attempted suicide, alcoholism, substance abuse or the use of 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 or self-exposure to needless peril except in an attempt to save human life);

j. Alcohol Limit.
You or any of the **Specified Drivers** driving any kind of vehicle while the alcohol level in their blood is higher than the legal limit of the country where the incident occurs;

k. Radioactivity, Nuclear.
from the loss or damage to any property or any liability, loss or exposure resulting or arising from:
1) ionising radiation or contamination by radioactivity from any nuclear fuel or any nuclear waste and the combustion of nuclear fuel; or
2) the radioactive, toxic, explosive or other hazardous properties or any explosive nuclear assembly equipment or nuclear component thereof;

l. War and Hostilities.
loss or damage caused by war (whether war be declared or not), invasion, acts of foreign enemies, hostilities, 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;

m. Rental Vehicle Interior.
any loss or damage to the **Rental Vehicle's** interior other than in the event of a collision;

n. **Benefits payable by laws**.
benefits payable under any uninsured or underinsured motorist law, first party benefit law or no-fault law, or law similar to the foregoing in any state or territory;

o. **Fines.**

any fines imposed, administration costs, claims for diminution of value or any costs involved with the impounding of the Rental Vehicle;

p. **Standard Rental Booking Charges**
any charges made by the rental company that do not relate to the **Incident** and would have been borne by **You** otherwise such as fuel costs or airport surcharges.

q. **Interest**
we will not pay any bank interest charges

r. **Property in Your Control**.
any loss or damage to material property transported by **You** or in **Your** care, custody or control, unless covered by Section 1.18 or 2.19 of this policy and the relevant premium paid;

s. **Pollution**.
bodily injury or damage to material property as a result of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of pollutants;

t. **Wear and Tear**.
mechanical breakdown or damage that occurs as a result of normal use and aging and any associated towing or onward travel costs relating to a mechanical breakdown of the **Rental Vehicle**;

u. **Off Road**.
damage as the result of driving on an un-made up road or any road or land which is not designated as a public thoroughfare;

v. **Car Clubs**.
any payment or any claim from vehicles operated by a **Car Club Company** and or **Your** acceptance to the terms and conditions of such membership agreement, unless covered by Section 1.21, 2.03 or 2.06 of this policy and the relevant premium has been paid;

w. **Additional Drivers**.
We will not pay any claim where an incident or accident occurs between the **Policyholder** and the Additional **Policyholder**;

x. **Territories**.
We will not pay any claim resulting from **You** travelling to a specific country or to an area where the Foreign Commonwealth and Development Office or a Local Government / Regulatory body has advised against all or all but essential travel;

y. **Not being an Eligible Person**.
You renting and / or driving the **Rental Vehicle** if **You** are not an **Eligible Person**;

z. **Pressure Waves**.
pressure waves caused by aircraft travelling at the speed of sound, or faster;

aa. **Use not covered by the Rental Vehicle Agreement**.
the **Rental Vehicle** being driven or used by any Eligible Per**son** for a purpose that is not covered by the **Vehicle Rental Agreement**;

bb. **Terrorism**.
terrorism (meaning an act, including but not limited to the use or planned use of force or violence and / or the threat of any person or group of persons, whether they are 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 to put any section of the public in fear).

2. **Liability**.
any third party liability arising directly or indirectly from the use of the **Rental Vehicle**;

3. **Other Insurance**.
the amount of the indemnity **You** are entitled to claim from any other insurance whether or not the **Insurer** refuses the claim or fails to settle for any reason whatsoever;

4. **Payment of Premium**.
any claim where the full premium or any additional premium have not been paid by **You**

COMPLAINTS PROCEDURE

How to complain

We aim to provide the best possible level of service. However, if for any reason **You** are unhappy with the service received or have other cause for complaint, please let **Us** know.

You can contact **Us** as detailed below. Please quote **Your** policy number or claim reference number and give **Us** full details of **Your** complaint.

If **Your** complaint is about the sale of **Your** policy please contact:

- Call: +44 (0) 203 302 2296
- Email: **customercomplaints@covermore.com**
- Write: Cover-More Insurance Services Limited, Park View, 82 Oxford Road, Uxbridge, UB8 1UX, United Kingdom.

If **Your** complaint is about a claim you have made under **Your** policy please contact:

- Email: customerservice@defendinsurance.co.uk
- Phone: +44 (0)161 388 5453

If necessary, Cover-More will arrange for **Your** complaint to be handled by **Newline Insurance Company Limited** or their representative, however, if this is the case, the below process will still apply.

Many complaints can be resolved within a few days of receipt

If **We** can resolve **Your** complaint to **Your** satisfaction within the first few days of receipt, **We** will do so. Otherwise, **We** will keep **You** updated with progress and will provide **You** with **Our** decision as quickly as possible.

Next steps if You are still unhappy

If **You** are not happy with the outcome of **Your** complaint, please see details in the Local Legal Information Document LLID.

CONFIDENTIALITY AND DATA PROTECTION

The information that **You** provide to **Us** is governed by the privacy policy available on the following URL: https://newlinegroup.com/privacy-statement/, which **You** will have had the opportunity to review prior to buying **Your** policy. It explains how **We** will treat **Your** data, and it should be read alongside the separate privacy policy available on iCarhireinsurance.com. When you use iCarhireinsurance.com to buy a policy, **You** agree that **Your** data is transferred by Cover-More Insurance Services Limited to **Us**. **We** then become a Joint Controller of the information that they transmit to **Us** for the purposes of fulfilling **Your** insurance contract. For more information, please visit https://www.newlinegroup.com or alternatively, **you** may contact the Data Protection Officer of **our** agent, the **policy administrator**, at iCarhireinsurance.com, Parkview, 82 Oxford Road, Uxbridge, Middlesex, UB8 1UX, Telephone: +44 (0) 203 302 2296 or Email: dataprotection.blue@covermore.com

LOCAL LEGAL INFORMATION DOCUMENT (LLID)

TO BE READ IN CONJUNCTION WITH YOUR

Car Hire Insurance
Car Club Excess Insurance
Van Hire Excess Insurance

Policy Wording purchased through iCarhireinsurance.com

This policy is administered by Cover-More Insurance Services Limited and underwritten by Newline Insurance Company Limited.

Newline Insurance Company Limited
A private limited company incorporated in England and Wales. Registration No. 04409827. Registered Office: 1 Fen Court, London England EC3M 5BN. Newline Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Newline Insurance Company Limited's company number is 04409827 and its FCA Firm Reference Number is 435028.

Cover-More Insurance Services Limited
Registered office Parkview, 82 Oxford Road, Uxbridge, UB81UX and is registered in England number 03088762. Cover-More Insurance Services Limited is authorised and regulated by the Financial Conduct Authority, Register No. 312172 for the sale and administration of general insurance products in the United Kingdom.

This LLID document details the

- Jurisdiction and law
- Complaints procedure
- Insurer's regulator

that apply to **Your** policy, based on where **You** reside within the United Kingdom Channel Islands or Isle of Man.

UNITED KINGDOM, CHANNEL ISLANDS OR ISLE OF MAN

JURISDICTION AND LAW

Your policy is governed by the law that applies to where **You** reside within the **United Kingdom**, Channel Islands or Isle of Man.
If there is any disagreement about which law applies, English law will apply in which case **You** agree to submit to the exclusive jurisdiction of the courts in England and Wales. Unless agreed otherwise, **We** will communicate with **You** in English.

COMPLAINTS PROCEDURE
When contacting **Us** please quote **Your** policy number or claim reference number and give **Us** full details of **Your** complaint.

If **Your** complaint is about the sale of **Your** policy please contact:

- Call: +44 (0) 203 302 2296
- Email: complaints@covermore.co.uk
- Write: Cover-More Insurance Services Limited, Parkview, 82 Oxford Road, Uxbridge, UB8 1UX, United Kingdom.

If **Your** complaint is about a claim you have made under **Your** policy please contact:

- Email: customerservice@defendinsurance.co.uk
- Phone: +44 (0)161 388 5453

If **You** are not happy with the outcome of **Your** complaint, **You** may be able to ask the Financial Ombudsman Service to review **Your** case. **You** will need to contact them within six (6) months of the date of **Our** decision.

FINANCIAL OMBUDSMAN SERVICE.
The service they provide is free and impartial. They can be contacted as follows:

- Post: Financial Ombudsman Service, Exchange Tower, London, E14 9SR
- Telephone: 08000 234567 (free on mobile phones and landlines)
- Email: complaint.info@financial-ombudsman.org.uk
- Website: http://www.financial-ombudsman.org.uk

If the Financial Ombudsman Service is unable to consider **Your** complaint, **You** may wish to obtain advice from Citizens Advice (or a similar service) or seek legal advice.

INSURANCE REGULATOR

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