

RAC Car Hire Excess Insurance

Terms and conditions

Please read and keep for Your records

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POLICY WORDING

Car Hire Insurance

Excess Europe, Excess Worldwide, USA and Canada, and Worldwide Plus

Introduction

Thank you for choosing Car Hire Excess Insurance from Cover-More, and welcome to peace of mind Car Hire Excess 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) 330 159 8776, email rac_uk@covermore.com or write to us at 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 exclusions and conditions. It is therefore essential 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 Exclusions** which appear after Section 22.

Your Certificate of Insurance should be read in conjunction with the Policy Wording, as together they form the basis of **Your** insurance contract.

It is our ambition to design products that meet **Your** needs. **We** are focused on providing **You** with 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 Certificate of Insurance**, Policy Wording and Insurance Product Information Document (IPID). Please contact **Us** if **You** need any further information.

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

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.

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

Daily single-trip policies:

If **Your** policy has not started and **You** wish to cancel the policy, a full refund will be given minus an administration fee (of up to GBP 10).

If **You** made a claim before **You** asked to cancel **Your** policy, no refund will be given for cancellations.
Any refund will be paid by **Us** within 30 days of the date of **Your** cancellation notice.

Annual multi-trip policies:

If **Your** policy has not started and **You** wish to cancel the policy, a full refund will be given.
If **Your** policy has started and **Your** vehicle rental has not started and **You** have not made a claim and **You** wish to cancel the policy within fourteen (14) days of the date of purchase, a full refund will be given. If **You** wish to cancel more than fourteen (14) days after purchasing the policy, no premium refund will be made.
If **You** made a claim before **You** asked to cancel **Your** policy, no refund will be given for cancellations.
Any refund will be paid by **Us** after the date of **Your** cancellation notice.
To make a cancellation request, please write to **Us** at:
Cover-More Insurance Services Limited, Park View, 82 Oxford Road, Uxbridge UB8 1UX, United Kingdom or by emailing rac_uk@covermore.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 England, whose courts alone shall have jurisdiction in any dispute arising from this insurance.

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 4, Section 5, Section 21 and Section 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 defendinsurance.eu/raccarhireclaims and make an online claim. Alternatively, you can contact the Claims Department:
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 **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

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 22 of this policy, a campervan or motorhome

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 for the full duration of a **Vehicle Rental Agreement** for which **You** wish this policy to be operative.

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
 - 30 continuous days if you have purchased cover under Section 20 - Car Club Plus (Optional Extra)
 - 180 continuous days if you have purchased a car hire excess single trip policy; or
 - 65 continuous days if you have purchased a car hire annual multi-trip policy

for any one **Vehicle Rental Agreement**.

Cover under all applicable sections of this policy (except Optional **Vehicle Rental** Cancellation Insurance Section 20 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 20 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 Vehicles** 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 by Cover-More Insurance Services Ltd. This document is issued to **You** on confirmation of purchase along with **Your** policy wording.

Close Relatives

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**.

Eligible Persons

Any person resident in the **United Kingdom (UK)** Channel Islands or Isle of Man at the time of purchase of 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 25 and 80 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 9 drivers).
4. If you have purchased one of our car club excess products or upgrade section 21, a "Member", "Joint Member" and/or "Partner Member" of a **CarClub Company**.

European Economic Area (EEA)

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

DEFINITIONS (Continued)

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**.

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**.

Rental Company

A company or agency which is fully licensed with the regulatory authority of the country, state or local authority where the **Rental Vehicle** is collected.

Rental Vehicle

Any

- private type car; or
- if **You** have bought cover under section 22 of this policy, a campervan or motorhome

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 (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 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 drivers listed on the **Vehicle Rental Agreement**, and who are Eligible Persons.

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 (UK)

England, Scotland, Wales and Northern Ireland.

USA/Canada Territories

United States of America (USA) and Canada only.

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** and any of the **Specified Driver(s)** on the **Vehicle Rental Agreement** (up to a maximum of 8 additional named drivers).

PART A – TERRITORIES

Section 1 – 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 – 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 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 3 – 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: <ul style="list-style-type: none">➤ 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 – POLICY COVER

Section 4 – Excess Insurance

What is insured	What is not insured
<p>We will pay up to GBP 7,500 for any single incident or GBP 7,500 for a series of 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.</p> <p>We will pay up to GBP 500 for any Loss of Use of the Rental Vehicle due to damage.</p> <p>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.</p> <p>Missfuelling: 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.</p>	<ul style="list-style-type: none">➤ 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 to the terms and conditions of such membership agreement, unless covered by Section 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 22 of this policy and the relevant premium has been paid.➤ 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. <p>Also refer to General Exclusions</p>

Section 5 – Collision/Loss Damage Waiver

What is insured	What is not insured
<p>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.</p> <p>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.</p> <p>We will pay up to GBP 500 for any Loss of Use of the Rental Vehicle due to damage.</p>	<p>We will not pay:</p> <ul style="list-style-type: none"> ➤ 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 being driven by You or in Your charge or control. <p>or is being driven by a driver who is not stated or named on Your Vehicle Rental Agreement (up to 8 additional drivers);</p> <ul style="list-style-type: none"> ➤ 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. <p>Also refer to General Exclusions</p>

Section 6

[For Cover-More internal use only – this makes no difference to **Your** cover]

Section 7 – Lock Out

What is insured	What is not insured
<p>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 (or the equivalent in local currency) to open the vehicle, without causing any further damage to the Rental Vehicle.</p> <p>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.</p> <p>Failure to follow these steps may void this cover.</p>	<p>We will not pay:</p> <ul style="list-style-type: none"> ➤ Any costs exceeding GBP 500 (or the equivalent in local currency). ➤ 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. <p>Also refer to General Exclusions</p>

Section 8 – Road Rage

What is insured	What is not insured
<p>We will pay You or Your legal representatives GBP 1,000 (or equivalent in local currency) 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.</p> <p>The maximum amount We will pay is GBP 1,000 (or equivalent in local currency) in any one period of cover.</p>	<p>We will not pay You where the physical assault:</p> <ul style="list-style-type: none"> ➤ 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 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); <p>Also:</p> <ul style="list-style-type: none"> ➤ We will not pay any amount exceeding GBP 1,000 (or equivalent in local currency). <p>Also refer to General Exclusions</p>

Section 9 – Car Jacking

What is insured	What is not insured
<p>We will pay You or Your legal representatives GBP 1,000 (or equivalent in local currency) 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 an theft or attempted theft.</p> <p>The maximum amount We will pay is GBP 1,000 (or equivalent in local currency) in any one period of cover.</p>	<p>We will not pay You where the physical assault:</p> <ul style="list-style-type: none"> ➤ 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 24 hours of the incident; ➤ is contributed to by anything said or done by You or any passenger in Your Rental Vehicle; <p>Also:</p> <ul style="list-style-type: none"> ➤ We will not pay any amount exceeding GBP 1,000 (or equivalent in local currency). <p>Also refer to General Exclusions</p>

Section 10 – Hotel Expenses

What is insured	What is not insured
<p>We will pay up to GBP 150 (or equivalent in local currency) 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.</p>	<p>We will not pay:</p> <ul style="list-style-type: none"> ➤ for overnight accommodation if You are less than 50 miles from Your home; ➤ any amount exceeding GBP 150 (or equivalent in local currency) <p>Also refer to General Exclusions</p>

Section 11 - Travel Expenses

What is insured	What is not insured
<p>We will pay up to GBP 50 (or equivalent in local currency) 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.</p>	<p>We will not pay:</p> <ul style="list-style-type: none"> ➤ for any travel expenses if You are less than 50 miles from Your home; ➤ any amount exceeding GBP 50 (or equivalent in local currency) <p>Also refer to General Exclusions</p>

Section 12 – Restitution

What is insured	What is not insured
<p>This section applies only to the lead contracting person named on the Certificate of Insurance.</p> <p>This Policy will provide a benefit of GBP 25 (or equivalent in local currency) 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.</p> <p>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.</p> <p>For a single claim, the maximum amount payable is GBP 300.</p> <p>The maximum amount payable within this section for the policy period or period of the Vehicle Rental Agreement is GBP 500.</p> <p>This is subject to:</p> <ul style="list-style-type: none"> ➤ The Vehicle Rental Agreement document and a Medical Certificate showing the time You have been confined to bed being presented; ➤ You having agreed to the Vehicle Rental Agreement for at least seven days; ➤ Additionally the Assistance Company may request proof of booking and confirmation of duration of rental. 	<p>We will not pay:</p> <ul style="list-style-type: none"> ➤ where the advice of a physician was not obtained, and 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 (or the equivalent in local currency) for a single claim. ➤ any amount exceeding GBP 500 during the policy period or period of the Vehicle Rental Agreement. <p>Also refer to General Exclusions</p>

Section 13 – Drop Off

What is insured	What is not insured
<p>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 Vehicle Rental Company due to:</p> <ul style="list-style-type: none"> ➤ an accident where hospitalisation takes place; ➤ illness where hospitalisation takes place. <p>Subject to:</p> <ul style="list-style-type: none"> ➤ the Assistance Company being made aware of the situation immediately; ➤ negotiations being made between the Assistance Company and the Vehicle Rental Company. 	<p>We will not pay:</p> <ul style="list-style-type: none"> ➤ 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 Vehicle Rental Company are not involved in the negotiations. <p>Also refer to General Exclusions</p>

Section 14 – 65 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 65 continuous days for any one Vehicle Rental Agreement .	We will not pay: <ul style="list-style-type: none">➤ where the Vehicle Rental Agreement exceeds 65 continuous days. Also refer to General Exclusions

Section 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 of residence provided that Your Home Country of residence is in the United Kingdom Channel Islands or Isle of Man.	You are not covered when renting and driving a Rental Vehicle in Your home country of residence if Your Home Country is outside the United Kingdom 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 16

[For Cover-More internal use only – this makes no difference to **Your** cover]

Section 17 – 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: <ul style="list-style-type: none">➤ Any amount exceeding GBP 1,000 or the equivalent in local currency for any one claim;➤ Any amount exceeding GBP 1,000 or the equivalent in local currency in any one year. Also refer to General Exclusions

Section 18 – Personal Belongings and Baggage (Optional Extra)

What is insured	What is not insured
<p>We will pay up to GBP 150 for any single claim, for loss or damage to Personal Belongings and/or Baggage while in Your Rental Vehicle.</p> <p>The maximum amount payable within this section for the policy period or period of the Vehicle Rental Agreement is GBP 500.</p> <p>We will need an original proof of ownership or an insurance valuation in respect of all items claimed for. Where these are not available the most We will pay is GBP 75 for any single claim, with a maximum of GBP 200 in total for all such items.</p>	<p>We will not pay:</p> <ul style="list-style-type: none"> ➤ Money, stamps, tickets, documents, securities; ➤ Telephone, communications or entertainment equipment, including but not limited to mobile phones, satellite navigation systems and games consoles; ➤ goods, samples or equipment carried in connection with any trade or business; ➤ loss or damage to personal belongings as a result of theft or attempted theft where Your Rental Vehicle has been left unlocked and unattended; ➤ loss or damage to personal belongings as a result of theft or attempted theft unless they have been concealed in the glove box or luggage compartment of the Rental Vehicle; ➤ any equipment not part of the Rental Vehicle which has been supplied by the Rental Company; ➤ where a travel policy is in place which already provides cover for loss or damage to Your personal belongings and baggage, or where any other insurance policy is in place which provides the same cover; ➤ any loss by theft or attempted theft, unless reported to the Police and a Police report obtained. <p>Also refer to General Exclusions</p>

Section 19

[For Cover-More internal use only – this makes no difference to **Your** cover]

Section 20 – Vehicle Rental Cancellation Insurance (Optional Extra)

What is insured	What is not insured
<p>We will pay up to GBP 500, towards any cancellation changes incurred from the Vehicle Rental Company if You cancel the Vehicle Rental Agreement prior to its start date.</p> <p>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.</p>	<p>We will not pay:</p> <ul style="list-style-type: none"> ➤ 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. <p>Also refer to General Exclusions</p>

Section 21 – Car Club Plus (Optional Extra)

What is insured	What is not insured
<p>Within this section You/Your also refers to the Policyholder named in the Certificate of Insurance who is a Car Club Member.</p> <p>a) Excess Insurance</p> <p>This section increases the sums insured in Section 4 by the following amounts:</p> <p>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.</p> <p>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:</p> <ul style="list-style-type: none"> ➤ 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. 	<p>a) Excess Insurance – We will not pay:</p> <ul style="list-style-type: none"> ➤ 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 a series of claims during any single vehicle agreement. ➤ Any amount for Loss of Use where there is no valid Excess damage claim under the policy.
<p>b) Thirty (30) Days Continuous Cover</p> <p>If You have purchased an annual policy provides cover in any of the territories selected for 30 continuous days for any one Vehicle Rental Agreement from the Car Club Company.</p>	<p>b) Thirty (30) Days Continuous Cover – We will not pay:</p> <ul style="list-style-type: none"> ➤ Where the Vehicle Rental Agreement exceeds 30 continuous days.
<p>c) Car Club Membership Card replacement and keys</p> <p>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.</p>	<p>c) Car Club Membership Card replacement and keys – We will not pay:</p> <ul style="list-style-type: none"> ➤ 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.

	<ul style="list-style-type: none"> ➤ if You fail to lock the vehicle at the end of the reservation period.
<p>d) Who is covered by Section 21</p> <p>This annual policy provides cover only for the Policyholder who is described within the Certificate of Insurance.</p> <p>The Policyholder must be a Car Club Member.</p>	<p>d) Who is not covered by Section 21</p> <ul style="list-style-type: none"> ➤ 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 at the same home address as the Policyholder. <p>Also refer to General Exclusions</p>

Section 22 – 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
<p>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 a series of incidents during any single Vehicle Rental Agreement for the reimbursement of the Excess applied by the Rental Company.</p> <p>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:</p> <ul style="list-style-type: none"> ➤ Fire; ➤ Theft; ➤ Vandalism; ➤ Physical damage to windcreens, 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. 	<ul style="list-style-type: none"> ➤ 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 claim under the policy. <p>Also refer to General Exclusions</p>

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 **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** whether at inception, when advising of a change or when making a claim.

5. If You have a Claim.

- 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.
- You** must co-operate with **Us** at all times and give **Us** all the information and help **We** request;
- You** must provide **Us** with the records and documents **We** request;
- You** must not admit liability, negotiate or refuse any claim without **Our** written consent;
- We** are entitled to the control and settlement of all proceedings arising out of or in connection with **Your** claim;
- 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.
- 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 policy shall be governed by, and construed in accordance with, the laws of England whose courts alone shall have jurisdiction in any dispute arising under this insurance.

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 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 trading as Green Motion Car Rental.

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 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 22);
- Van;
- 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. **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;

h. **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);

i. **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;

j. **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;

k. **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;

l. **Rental Vehicle Interior.**

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

GENERAL EXCLUSIONS (Continued)

- m. 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;
 - n. Fines, Penalties etc.**
fines, penalties, exemplary or punitive damages or any other type or kind of judgement or award which does not compensate the party benefiting from the award or judgement for any actual loss or damage sustained;
 - o. 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 18 of this policy and the relevant premium paid;
 - p. 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;
 - q. 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;
 - r. 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;
 - s. 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 21 of this policy and the relevant premium paid.
 - t. Fines.**
any fines imposed, administration costs, claims for diminution of value or any costs involved with the impounding of the **Rental Vehicle**;
 - u. Additional Drivers.**
We will not pay any claim where an incident or accident occurs between the Policyholder and the Additional Policyholder;
 - v. 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;
 - w. Not being an Eligible Person.**
You renting and/or driving the Rental Vehicle if You are not an Eligible Person;
 - x. Pressure Waves**
pressure waves caused by aircraft travelling at the speed of sound, or faster;
 - y. Use not covered by the Rental Vehicle Agreement**
the **Rental Vehicle** being driven or used by any **Eligible Person** for a purpose that is not covered by the **Vehicle Rental Agreement**;
 - z. 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) 330 159 8776
- Email: complaints@covermore.co.uk
- 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
- Call: +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, you may be able to ask the Financial Ombudsman Service to review **Your** case. You will need to contact them within 6 months of the date of our decision.

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

- Post: Financial Ombudsman Service, Exchange Tower, London, E14 9SR
- Telephone: 0800 023 4567 (free on mobile phones and landlines)
- Email: complaint.info@financial-ombudsman.org.uk
- Website: <http://www.financial-ombudsman.org.uk>

FINANCIAL SERVICES COMPENSATION SCHEME

We are covered by the Financial Services Compensation Scheme (FSCS), which means that **You** may be entitled to compensation if **We** are unable to meet **Our** obligations to **You**.

Further information is available at www.fscs.org.uk or by contacting the FSCS directly on 0800 678 1100.

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 and consent to prior to buying **Your** policy. It explains how **We** will treat **Your** data, and it should be read alongside the separate RAC Financial Services Ltd and Cover-More Insurance Services Ltd privacy policies which **You** will also have had the opportunity to review and consent to prior to buying **Your** policy. When you use <https://www.rac.co.uk/insurance/car-hire-excess-insurance> 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.

INFORMATION ABOUT YOUR INSURANCE PROVIDERS

RAC Car Hire Excess Insurance is introduced by RAC Financial Services Limited to Cover-More Insurance Services Limited. Cover-More Insurance Services Limited sell and administer **Your** policy which is underwritten by Newline Insurance Company Limited.

RAC Financial Services Limited

RAC Financial Services Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register No. 31398. Registered in England No. 5171817. Registered Office: RAC House, Brockhurst Crescent, Walsall, WS5 4AW

Cover-More Insurance Services Limited

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.

Newline Insurance Company Limited is 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.