

## Car Excess Reimbursement Insurance

### Policy Wording

#### INTRODUCTION

The information in this policy wording contains important information and **we** have made it as easy as possible to understand. Please take time to read through it and contact [insurance4carhire.com](http://insurance4carhire.com) if **you** need any further information.

#### INSURANCE4CARHIRE.COM

Insurance4carehire.com is a trading name of Towergate Underwriting Group Ltd which is authorised and regulated by the Financial Conduct Authority.

#### INSURER

This policy is Underwritten by White Horse Insurance (Ireland) Limited through a facility operated and managed by Strategic Insurance Services Limited (master policy number C00147) an insurance intermediary authorised and regulated by the Financial Conduct Authority (Firm Reference Number 307133).

- White Horse Insurance (Ireland) Limited is regulated and authorised in the Republic of Ireland by the Central Bank of Ireland.
- White Horse Insurance (Ireland) Limited, Bay 89.2, Free Zone West, Shannon, County Clare, Republic of Ireland

#### DEFINITIONS

Where we explain what a word means that word will be highlighted in **bold** print and will have the same meaning wherever it is used in the Policy.

**Certificate** means the document which forms part of the insurance contract between **you** and **us**. It contains **your** name and gives details of the **period of insurance** provided under **your** Excess Reimbursement Insurance

**Damage** means damage to the **rental vehicle** caused by fire, vandalism, accident and theft and it will include loss of use of the **rental vehicle**.

**Excess** means the amount as stated in the **rental agreement** that **you** are responsible for in the event of **damage**.

**Insured Person(s)/You/Your** means the lead contracting person named on this policy who must also be the person named as the main driver in the **Rental Agreement** and is eligible to operate and drive the Rental Vehicle and who is aged between 21 and 84 years old. This also applies to any of the persons specified on the **Rental Agreement**.

**Period of Insurance** means the period of cover under this Excess Reimbursement Insurance for which **we** have accepted the premium, as stated in **your certificate**.

**Rental Agreement** means the contract signed by the lead named driver (who must be the name on the Insurance **Certificate** as issued) and the **Rental Company Or Agency** for the hire of a **rental vehicle** that states the **excess** to which the lead named driver is responsible.

**Rental Company or Agency** means a company, which must be fully licensed with the regulatory authority of the Country, State or Local Authority from which it operates, which rents automobiles for a fee.

**Rental Vehicle** means any single automobile rented under a contract on a daily or weekly basis from a **Rental Company Or Agency**,

**Trip/s** means the period of a single **Rental Agreement** in respect of a single **Rental Vehicle** which is collected and rented from a **Rental Company Or Agency** for the period stated on the **Rental Agreement**.

**We/Us/Our** means White Horse Insurance (Ireland) Limited

### **LOSS DAMAGE WAIVER EXCESS REIMBURSEMENT**

In consideration of the payment by the **Insured Person(s)** of the premium, the Underwriters (hereinafter referred to as the Insurers) shall indemnify **the Insured Person(s)**, as named on the **Rental Agreement**. Coverage is therefore provided during the **Period of Insurance** for losses incurred for any one claim, up to the maximum of £2,000 (or equivalent in local currency whichever the lesser), but in any event £3,000 (or equivalent in local currency) per **Period of Insurance**. This being as a result of **Damage** (including damage to windows and tyres, the undercarriage and the roof), to the **Rental Vehicle** issued for business or pleasure when such vehicle is rented and operated from a Licensed **Rental Company or Agency** and the **Insured Person(s)** being held responsible, as declared in the **Rental Agreement**, for the **Excess**, to which the **Insured Person(s)** would normally be liable

### **CAR RENTAL KEY COVER**

This insurance also covers **you**, the **Insured Person(s)**, for costs incurred up to a maximum of £500 (or equivalent in local currency), for each and every claim, subject to a maximum of £2,000 in any one year, for replacing a lost or stolen rental car key, including replacement locks and locksmith charges

### **BAGGAGE COVER**

Insurers will indemnify the **Insured Person(s)** against theft of articles(s) or damage to article(s) as a result of theft or attempted theft, following visible and forcible entry, to baggage and/or personal effects (as herein defined) after such theft or damage are proved. Provided such items are secured in **Your Rental Vehicle** in either locked boot or glove box only.

Insurers will indemnify the **Insured Person(s)** for losses incurred during a **Trip** up to:

- £300 in total for any one claim
- £150 for any single item

The maximum payment for any single item for which an original receipt, proof of purchase or insurance valuation (obtained prior to the loss) is not supplied is £75, subject to a maximum £200 for all such items.

### **GEOGRAPHICAL LIMIT**

This insurance covers **you** for any **Trip** anywhere in the World excluding any trip in, to, or through Afghanistan, Belarus, Cuba, Congo, Iran, Iraq, Ivory Coast, Liberia, North Korea, Myanmar, Sudan and Zimbabwe.

### **CONDITIONS APPLICABLE**

1. The due observance and fulfilment of all the terms and conditions of this insurance by the **Insured Person(s)** or anyone acting on their behalf in so far as they relate to anything to be done or complied with by the **Insured Person(s)** or anyone acting on their behalf shall be a condition precedent to any liability of the Insurers to make payment under this Policy.
2. Written notice of accidents, proceedings or any other events that may give rise to a claim shall be given to the Claims Office in writing within 31 days. All Certificates, information and evidence required by the Claims Office shall be furnished at the expense of the **Insured Person(s)** or their legal representatives.
3. Except with the written consent of the Insurers, no person is entitled to admit liability on **Our** behalf or to give any representations or other undertakings binding upon them. The Insurer shall be entitled to the absolute conduct, control and settlement of all proceedings arising out of or in connection with claims in the name of the **Insured Person(s)**.
4. The Insurers may at their own expense take proceedings in the name of the **Insured Person(s)** to recover compensation from any Third Party in respect of any indemnity provided under this Insurance and any amounts so recovered shall belong to the Insurers and the **Insured Person(s)** shall render all reasonable assistance to the Insurers.
5. All claims hereunder shall be governed by the laws of England & Wales whose courts alone shall have jurisdiction in any dispute arising under this insurance.
6. All **Insured Person(s)** must hold a valid driving licence, or hold a full internationally recognised licence.
7. Cover is provided for one **Rental Vehicle** at any one time which may be driven and operated by any of the **Insured Person(s)** as detailed on the **Rental Agreement**. Cover will take effect from the time the **Insured Person(s)** takes legal control of the **Rental vehicle** and will cease at the time the **Rental Company or Agency** assumes control of the **Rental Vehicle** whether at its Business location or elsewhere.
8. This policy must have been purchased and have commenced, either prior to or to coincide with, the commencement date of a **Rental Agreement** for which the **Insured Person(s)** wishes this cover to be operative.

## EXCLUSIONS

1. Persons who have not paid in full the appropriate or additional premium.
2. Wilfully self-inflicted injury or illness, alcoholism or the use of alcohol or drugs (other than drugs taken in accordance with treatment prescribed and directed by a registered medical practitioner, but not for the treatment of drug addiction) self exposure or needless peril (except in an attempt to save human life).
3. Loss or destruction of or damage to any property whatsoever, or any liability, loss or exposure whatsoever resulting or arising there from or any consequential loss directly or indirectly caused by or contributed to by or arising from
  - (a) ionising radiation or contamination by radioactivity from any nuclear fuel or any waste and the combustion of nuclear fuel or
  - (b) the radioactive toxic explosive or other hazardous properties or any explosive nuclear assembly or nuclear component thereof.
4. Loss or damage directly or indirectly occasioned by happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, terrorism, 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.
5. Losses in respect of any property or expenses more specifically insured or any claim which but for the existence of this insurance should be recoverable under any other insurance.
6. Claims or incidents that may give rise to a claim not notified direct in writing to the Claims Office within 31 days of the expiry of the **Period of Insurance**.
7. Any fraudulent, dishonest or criminal act committed by the **Insured Person(s)** or with whom he / she is in collusion, or insurance effected in circumstances where a claim might reasonably be anticipated.
8. Loss arising from operation of the **Rental Vehicle** in violation of the terms of the **Rental Agreement**.
9. Expenses assumed, waived or paid by the **Rental Company or Agency** or its Insurers.
10. Automobiles or other vehicles, which are not **Rental Vehicles**.
11. Wear and tear, gradual deterioration, insect or vermin, inherent vice or damage.
12. Transporting contraband or illegal trade.
13. Driving by persons who are not named on the **Rental Agreement**.
14. **We** will not pay for any liability arising from the **Rental Vehicle** where the value of the vehicle exceeds £50,000, or for a **Rental Vehicle** which is more than 10 years old.
15. The rental of certain vehicles, namely: motor homes, camper vans, trailers or caravans, trucks, commercial vehicles of any kind, motorcycles, mopeds, motorbikes, off-road vehicles, recreational vehicles and passenger vans and vehicles with more than 9 seats.
16. Expenses reimbursed by the **Insured Person's** Employers' Insurer.
17. No coverage provided for those under 21 years and over 84 years of age
18. Losses occurring from driving whilst not on a Public Highway.
19. The **Period of Insurance** must coincide with the **Trip**; coverage will be voided if the **Period of Insurance** or the **Rental Agreement** does not coincide. Any extensions on the policy must be done on the website: <http://www.dailyexcess.com>. No policy can be issued retroactively.
20. **We** will not pay for any liability arising from loss or damage to the **Rental Vehicle** as a result of it's fuel tank being filled with the incorrect fuel type.
21. Baggage Cover  
Cover is not provided for claims arising from theft or damage of cash (defined as banknotes, currency notes and coins), valuables (defined as: photographic and video equipment, camcorders, radios and personal stereo equipment, computers, computer games and associated equipment, mobile telephones, telescopes and binoculars, furs, jewellery, watches, and articles made of or containing gold, silver or other precious metals), wear, tear and depreciation of the article (s), claims not reported to an appropriate police authority within 24 hours of discovery and an official police report obtained, claims where evidence of forced entry have not been confirmed by the **Rental Company or Agency** and/or police, and claims arising from theft or damage of articles from **Your Rental Vehicle** unless taken from a locked boot or glove box. Losses will not be paid for any claims recoverable under any other insurance

## GENERAL NOTICE

If **you** would like a copy of the Policy Wording, please call + 44 (0) 844 892 1770 during office hours (Mon-Fri 8am- 6pm and Sat 9am -1pm) and a copy will be dispatched. The Policy Wording is also available on our website, [www.dailyexcess.com](http://www.dailyexcess.com).

## COOLING-OFF PERIOD

**Your** policy contains a "cooling-off" period of 14 days. If **you** find this policy does not meet with **your** needs, email, telephone or write to Insurance4carhire.com, Ellenborough House, Wellington Street, Cheltenham, GL50 1XZ, email address: info@insurance4carhire.com, telephone number: (+ 44 (0) 844 892 1770) within 14 days. **Your** policy must be cancelled prior to the commencement date of this insurance and **your** premium will be refunded as long as **you** have not rented a vehicle and do not intend to make a claim.

## **CANCELLATION**

**We** may cancel **your** policy at any time by giving you 7 days' written notice to the last known email address (or mailing address if **you** do not have an email address) provided by **you**. **We** will give **you** a proportionate refund of any premiums paid for the insurance cover remaining, providing **you** have not made any claim during the **Period Of Insurance**.

## **CLAIMS**

Should **you** wish to claim under this policy **you** should call White Horse Administration Services Ltd as soon as possible and no later than 31 days. **You** must give them information or help that they ask for. **You** must not settle, reject, negotiate or agree to pay any claim without their written permission. Full details of how to claim are set out below.

## **CLAIMS NOTIFICATION**

Claims Handling Office. In the event of any accidents, proceedings or any other events that may give rise to a claim, please contact White Horse Administration Services Ltd – within 31 days of incurred loss - to notify them and request a claim form to be sent to you by email, fax or post. You can also use the email link on the Claims Page of the website [www.insurance4carhire.com](http://www.insurance4carhire.com) to notify White Horse Administration Services Ltd . Please fully complete, sign and date the claim form and return it with all supporting documentation – outlined below –

1. Copy of your **Certificate** from [Insurance4carhire.com](http://Insurance4carhire.com)
2. Copy of the **Rental Agreement**.
3. A copy of your Charge Receipt (if separate from the **Rental Agreement**)
4. If the incident by law requires the attendance of the Police, we require a copy of the Police Report.
5. **Your** copy of the **Rental Company or Agency's** accident damage report.
6. Invoices / Receipts / other documents confirming the amount **you** have paid in respect of Accident / Damage / Loss etc. for which the **Rental Company or Agency** holds **you** responsible.
7. Copy of **your** credit card statement showing payment of the damages claimed.
8. Copy of the driving licence of the person driving the **Rental Vehicle** involved in the accident (the driver).
9. Name and address of **your** bank together with the sort code and account details. This will facilitate payment, as the **We** prefer to make the payment directly to **your** bank.

by email, fax or post to:

White Horse Administration Services Ltd  
P.O.Box 5633  
Walsall  
WS6 9BB  
Phone: +44 (0) 871 664 7995  
Email: [queries@white-horse.ie](mailto:queries@white-horse.ie)

The office hours of White Horse Administration Services Ltd are 9.00am – 5.00pm, Monday to Friday

***PLEASE NOTE: FAILURE TO FOLLOW THESE STEPS MAY DELAY AND / OR JEOPARDISE THE PAYMENT OF YOUR CLAIM.***

## **COMPLAINTS PROCEDURE**

**We** do everything possible to make sure that **you** receive a high standard of service. If **you** are not satisfied with the service that **you** receive, please contact :

The Managing Director  
[Insurance4carhire.com](http://Insurance4carhire.com),  
3rd Floor  
Ellenborough House  
Wellington Street  
Cheltenham  
GL50 1XZ

Please provide full details of **your** policy and in particular **your** policy number to help **your** enquiry to be dealt with speedily.

Making a complaint will not affect your rights in law.

If **you** remain dissatisfied with the outcome of **your** complaint you can refer your complaint to: -  
The Financial Ombudsman's Service South Quay Plaza,183 Marsh Wall,London,E14 9SR

Or if the complaint is directly in relation to the Insurer: -  
Irish Financial Services Ombudsman Bureau 2nd Fl Lincoln House, Lincoln Place, Dublin 2, Ireland

#### **COMPENSATION SCHEME**

**We** are covered by the Financial Services Compensation Scheme (FSCS). If **we** are unable to meet **our** obligations, **you** may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim. Further information is available from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk)

#### **FAILURE TO FOLLOW THESE STEPS MAY JEOPARDISE THE REIMBURSEMENT OF YOUR COSTS.**

ISSUING AGENT: [Insurance4carhire.com](http://Insurance4carhire.com),  
3rd Floor  
Ellenborough House  
Wellington Street  
Cheltenham  
GL50 1XZ

INSURER: WHITE HORSE INSURANCE IRELAND LIMITED  
Customer Relations Manager, Bay 89.2, Shannon Free Zone West, Shannon, Co. Clare.  
Email: [queries@white-horse.ie](mailto:queries@white-horse.ie)

IRISH OMBUDSMAN SERVICE: 2nd Fl Lincoln House, Lincoln Place, Dublin 2, Ireland

UK FINANCIAL OMBUDSMAN SERVICE: Insurance Division, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone: +44 (0) 845 080 1800

#### **FINANCIAL CRIME POLICY STATEMENT**

We will not provide any cover or be liable to provide any indemnity, payment or other benefit under this policy where doing so would breach any prohibition or restriction imposed by law or regulation. If any such prohibition or restriction takes effect during the period of the insurance we may cancel this policy immediately by recorded delivery letter to the correspondence address shown in the schedule. Please note that you will not be entitled to a pro-rate refund of premium, under these circumstances.