

Vehicle Hire Excess Insurance

Insurance Product Information Document

Company: **Clarify Car Hire administered by Riverside Underwriting Limited**

Product: **Car Hire Excess**

Registered in England and Wales (06201617). Registered address: Bryant House, Bryant Road, Strood, Rochester, Kent, ME2 3EW. Authorised and regulated by the Financial Conduct Authority (FRN 466942). This insurance is provided by Riverside Underwriting Limited which is registered in the UK, and is underwritten by Certain Underwriters at Lloyd's.

This document is only intended to provide a summary of the main cover and exclusions and is not personalised for you. Your own specific policy details, including complete pre-contractual and contractual information will be confirmed as you go through the application to buy this insurance and will be in other documents emailed to you. It is important that you review all documentation and advise us before the policy start date of any amendments that are needed.

What is this type of insurance?

Vehicle hire excess insurance is an optional insurance coverage. This will cover you for the excess you may be liable for in the event your hire vehicle is stolen or damaged, in addition to some further cover as described below.



What is insured?

- ✓ Excess Reimbursement (up to £6,000 per year)
- ✓ Auto Glass, Roof, Tyres, Wheel Rims and the Underbody (up to £6,000 per year)
- ✓ Misfuelling (up to £500)
- ✓ Key Cover (up to £500)
- ✓ Administration Charges (up to £550)
- ✓ Towing (up to £500)
- ✓ Locked Out Cover (up to £100)
- ✓ Curtailment (£30 per day, up to £300 per year)
- ✓ Drop Off Charges (up to £300)
- ✓ Road Rage Cover (up to £1,000)
- ✓ Car Jacking (up to £1,000)
- ✓ Vehicle Battery Failure (up to £200)
- ✓ Mobile Phone Charges (up to £50)



What is not insured?

- ✗ Vehicles which have a value greater than £75,000
- ✗ Mechanical or electrical breakdown
- ✗ Any person not named on the certificate of insurance or rental agreement
- ✗ Motorhome, minibus and van hire
- ✗ Vehicles with more than 9 seats
- ✗ Vehicles older than 20 years



Are there any restrictions on cover?

- ! Any claim which results from a direct breach of the terms and conditions of your hire agreement
- ! Any person under the age of 21 or over 84
- ! Policyholder must be named as the lead driver on the rental agreement
- ! Rentals exceeding 31 days in length (180 if daily policy has been purchased)
- ! Any rental that commences or terminates outside of the insured period as stated on the certificate of insurance



What are my obligations?

- When applying for your policy, you must take reasonable care to answer the questions you are asked honestly and carefully
- You must take all reasonable steps to avoid or reduce any loss (for example, you should report accidents or other damage to your rental company as soon as you reasonably can)
- If you make a claim, you must provide documents and other evidence that the claim handlers need to process your claim
- You must pay back any amount you are not entitled to (for example, if we pay your claim for an accident which is later settled by a third party)
- You must not breach the terms of the rental agreement and vehicle hire excess agreement



Where am I covered?

Please check the certificate of insurance to confirm which territory you have purchased:

- ✓ Worldwide means anywhere in the world apart from Afghanistan, Belarus, Cuba, Conga, Iran, Iraq, Ivory Coast, Liberia, Myanmar, North Korea, South Sudan, Sudan, Syria and Zimbabwe. No cover is provided for claims arising as a direct result of a situation highlighted by the Foreign and Commonwealth Office where you have hired a vehicle in a specific country or area where, prior to the vehicle hire agreement commencing, the Foreign and Commonwealth Office has advised against all (but essential) travel.



When and how do I pay?

Full premium must be received before the start date of the policy, payment can be taken by credit or debit card on our website.



When does the cover start and end?

As stipulated on the certificate of insurance, as per the agreement during the quote process, your policy will start at your selected date and time and end at your selected date and time. Daily and annual policies are available.



How do I cancel the contract?

You may cancel your policy by contacting our customer service team before your policy has incepted:

Telephone - 0333 323 0090

Email - assistance@riverside-underwriting.co.uk

Address - Riverside Underwriting Limited, Third Floor Riverside House, 40-46 High Street, Maidstone, Kent, ME14 1JH