

# Car Hire Excess Protection

Insurance Product Information Document

Company: **Clarify Car Hire** administered by Riverside Insurance Agency Malta Limited



This insurance is provided by Riverside Insurance Agency Malta Limited (Malta Company Registration Number C94792 whose registered address is Level 3, Suite No, 2519, Tower Business Centre, Tower Street, Swatar, BKR 4013, Malta). Riverside Insurance Agency Malta Limited is authorised to act as an Insurance Agent under the Insurance Distribution Act and is regulated by the Malta Financial Services Authority of Triq l-Imdina, Zone 1, Central Business District, Birkirkara, CBD, Triq L-Imdina, 1010, Malta.

This insurance is underwritten by Fortegra Europe Insurance Company Ltd (Malta Company Registration Number C 84703). Fortegra Europe Insurance Company Ltd is authorised under the Insurance Business Act 1998 of the laws of Malta to carry out general business and is regulated by the Malta Financial Services Authority of Triq l-Imdina, Zone 1, Central Business District, Birkirkara, CBD 1010, Malta.

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 process to buy this insurance and will be in other documents emailed to you. It is important that you review all documentation and advise us of any amendments that are needed before the policy start date.

## What is the type of Insurance?

This is a car hire excess insurance policy. This insurance is designed to meet the needs of an individual renting a vehicle from a rental company for a single rental and is designed to reimburse the individual for their liability to the rental company under the terms and conditions of the rental agreement in so far as it relates to damage to the rented vehicle only. This product may include additional benefits which are shown on the certificate of insurance. This policy will not cover you if the rented vehicle is supplied by a peer to peer platform or vehicle subscription



## What is Insured?

- ✓ Excess Reimbursement up to €6,000
- ✓ Loss Damage Waiver up to €6,000
- ✓ Administration Charges up to €550
- ✓ Towing Charges up to €500
- ✓ Misfuelling up to €500
- ✓ Key Cover up to €500
- ✓ Curtailment up to €300
- ✓ Drop-off Charges up to €300
- ✓ Locked Out Cover up to €100
- ✓ Cancellation Charges up to €500
- ✓ Personal Effects Cover up to €300 in total
- ✓ Vehicle Battery Failure up to €200



## What is not Insured?

- ✗ Any person not eligible to purchase this policy
- ✗ Damage to a third-party vehicle or property
- ✗ Damage caused by any person not authorised to drive the rented vehicle
- ✗ Mechanical Breakdown of the rented vehicle
- ✗ Losses arising from wear and tear
- ✗ Accessories fitted to the rented vehicle
- ✗ Payment card transaction fees
- ✗ Courtesy vehicles provided by a repair garage
- ✗ Any loss occurring outside the period of insurance
- ✗ Any rental agreement greater than 120 days



## 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
- ! Any rented vehicle with a value more than €100,000
- ! Any rented vehicle more than 20 years old
- ! Any rental that commences or terminates outside of the insured period as stated on the certificate of insurance
- ! Policyholder must be named as the lead driver on the rental agreement
- ! The maximum amount that can be claimed for any single loss is €6,000
- ! Excludes damages to vehicles supplied by a peer to peer platform or vehicle subscription service



## Where am I covered?



Countries which are members of the EEA and Switzerland: Austria, Belgium, Bulgaria, Cyprus, Croatia, Czech Republic, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden and the United Kingdom. And countries to the west of the Ural Mountains, including, islands in the Mediterranean, Morocco, Tunisia, Turkey, Canary Islands, Madeira, and the Azores.



## 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.



## 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 or via our call centre.

**Telephone:** 0330 222 0369 **Email:** [info@clarifycarhire.co.uk](mailto:info@clarifycarhire.co.uk)

**Address:** Suite 8, Market House, Market Place, Wokingham, Berkshire, RG40 1AP.



## When does the cover start and end?

As stipulated on the certificate of insurance, as per the agreement during the application process, your policy will cover you from the start date and time of your booking to the end date and time of your booking.



## How do I cancel this contract?

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

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**Address:** Suite 8, Market House, Market Place, Wokingham, Berkshire, RG40 1AP.