

Insurance Product Information Document

Company: **Astrenska Insurance Limited. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Number 202846**

Product: Car Rental Insurance

This document does not contain the full terms and conditions of the cover which can be found in the policy wording and schedule. It is important that you read all these documents carefully.

What is this type of insurance?

Your coverage is for a car rented from rental companies, mechanics/claims adjusters/accident replacement centers & peer-to-peer/car share platforms.



What is insured?

This policy provides cover up to the amounts shown below that you are contractually responsible for paying under an eligible vehicle rental agreement as a result damage caused to a rental vehicle during the period of insurance.

Damage to the vehicle – up to £6,500 per incident, depending on the level of cover purchased

- ✓ Theft and vandalism
- ✓ Damages excluded by rental companies - includes types of damage that rental companies do not insure, including internals, roof & undercarriage
- ✓ Windscreen, mirrors and lights - includes all internal and external glass & lights
- ✓ Wheels and tyres - includes punctures, fitting, replacements
- ✓ Key coverage and lockout - includes callout fees, key loss, replacement, key programming up to £500 only

Associated costs and charges relating to accident – up to £500 per incident (unless stated otherwise)

- ✓ Roadside assistance costs - includes call out fees, towing, fuel top ups, international calls for roadside services and other roadside services
- ✓ Storage Impound Fees - storage costs after a vehicle is towed and impounded
- ✓ Processing fees - includes Admin fees charged by rental companies – up to £300
- ✓ Drop off/relocation of damaged vehicle - costs associated with delivering vehicle to its destination
- ✓ Emergency Accommodation for one night only – up to £150
- ✓ Items hired from the rental company for use during the rental period such as child seats, GPS & Toll passes – up to £60
- ✓ Replacement cost of items damaged as a result of an accident involving the Rental Vehicle or lost as a result of the theft of the Rental Vehicle - up to £150



What is not insured?

We will not pay claims incurred directly or indirectly as a result of or in relation to:

- ✗ Any claim where you have not followed the terms of your vehicle rental agreement.
- ✗ Damage to the insured vehicle interior.
- ✗ Mechanical Failure of the insured vehicle.
- ✗ General wear and tear.
- ✗ Rental Vehicles over 10 years old;
- ✗ Claims for flushing the fuel system if the engine has been damaged by misfuelling;
- ✗ Any Rental Vehicle that has more than 9 seats (including the driver);
- ✗ Bodily Injury;
- ✗ Liability claims relating to the vehicle rental agreement.
- ✗ Loss, theft or damage to your personal property unless as a result of an accident involving the Rental Vehicle or being lost as a result of the theft of the Rental Vehicle;

Damage or loss arising directly or indirectly from:

- ✗ The operation of the Rental Vehicle when an Insured is driving while intoxicated or under the influence of a narcotic drug
- ✗ Any dishonest, fraudulent or criminal act committed by an Insured
- ✗ The transportation of contraband or illegal trade
- ✗ Participating in a speed contest or race
- ✗ Operation of the Rental Vehicle contrary to the terms of the rental contract
- ✗ Operation of the Rental Vehicle off of publicly maintained roads except where the road is the sole access road to your accommodation venue
- ✗ Intentional damage to or neglect of the vehicle by an Insured
- ✗ Inherent vice or damage, insects or vermin
- ✗ War, hostile or warlike action, insurrection, rebellion, revolution, civil war, usurped power, or action taken by government or public authority in hindering, combating or defending against such action
- ✗ Seizure or destruction under quarantine or customs regulations or confiscation by order of any government or public authority
- ✗ Trailers, camper trailers, motorcycles, scooters/mopeds, motorhome/RVs that have a built-in shower or toilet, light trucks, 4x4s driven on unsealed roads except where the unsealed road is an access road to your accommodation venue, minibuses



Are there any restrictions on cover?

- ! You must accept the terms and you must not have breached any terms of the rental agreement.
- ! Your name must be on the rental agreement. Other drivers that are on the rental agreement with you are also covered.
- ! Coverage is limited to one Rental Vehicle at a time.
- ! You must take all ordinary and reasonable precautions to prevent or minimise any loss, damage or breakdown covered under this Policy. You must act as if You are not insured.
- ! You must be a resident of the European Economic Area (EEA)
- ! Cover applies in all countries.



Where am I covered?

- ✓ This policy is valid for Residents of the European Economic Area for eligible vehicle worldwide.



What are my obligations?

You are required to:

- Take reasonable care to answer all questions carefully and accurately and not doing so could invalidate your insurance and ability to claim.
- Contact us as soon as possible when an incident arises which may be the subject of a claim and before incurring expenses.
- Contact your agent if anything you have told them when you have taken out this insurance changes.



When and how do I pay?

You will need to pay your premium to your agent before taking out or renewing the insurance. If you do not pay your premium when it becomes due, cover will not be provided.



When does the cover start and end?

All benefits will start and end on the dates specified in your policy schedule. Please note that there is no cover for any incident which occurs within 24 hours following your initial purchase of this policy.



How do I cancel the contract?

You can cancel your policy within 14 days from the date you receive the policy documentation at the start of your insurance or the renewal policy documentation for subsequent periods of insurance.

Should you decide to exercise this cancellation right, you will be entitled to a refund of premium as long as you have not made any claims. Should any claim occur prior to the exercise of the cancellation right where the claim terminates the insurance cover, you may not receive a refund of any of the premium paid. To exercise this cancellation right, please call your agent.