

Voyager Car Rental Insurance

Insurance Product Information Document



Company: AWP P&C SA and is administered in the United Kingdom by Allianz Global Assistance, a trading name of AWP Assistance UK Ltd

Registered office in England: PO Box 74005, 60, Gracechurch Street, London, EC3P 3DS.

Registration No: 1710361, authorised in France and the UK and subject to limited regulation by the Prudential Regulation Authority and the Financial Conduct Authority.

Product: Voyager Car Rental Insurance

This document only provides a basic summary of policy cover. The full terms and conditions of the contract are shown on the policy document, which you should read carefully to ensure you have the cover you need.

What is this type of Insurance?

This is car rental insurance which covers you for the excess/loss of deposit applied to claims made on your hire vehicle collision damage waiver insurance policy with the vehicle rental company used.



What is insured?

- ✓ **Excess / Deposit Reimbursement**
The excess / loss of deposit applied to claims made on your vehicle rental agreement.
- ✓ **Personal Accident (only available on Gold cover)**
Losses resulting from an external accident resulting in your death, loss of limb(s), loss of sight or permanent total disablement.
- ✓ **Personal Possessions Cover**
Items stolen while out of sight in the rental vehicle.
- ✓ **Insured Vehicle Breakdown**
The cost of recovering the insured vehicle to a local repairer in the event of breakdown or the insured vehicle being damaged so that it cannot be driven.
- ✓ **Rental vehicle key cover**
The loss, theft or damage to the insured vehicles keys. A locksmith to gain entry if you are locked out.
- ✓ **Curtailment of Rental (only available on Gold cover)**
If the vehicle rental agreement is cancelled or cut short on the advice of a medical practitioner.
- ✓ **Drop Off Charges**
Drop off charges incurred through the vehicle rental company if no one can return the insured vehicle following accident/illness resulting in hospitalisation.
- ✓ **Misfuelling**
Costs to drain and flush the fuel system following incorrect fuelling.
- ✓ **Road Rage Cover**
If you suffer physical assault resulting in bodily injury as a direct result of an accident in the insured vehicle.
- ✓ **Car Jacking Cover**
If you suffer a physical assault by another person resulting in bodily injury as a direct result of the theft or attempted theft of the insured vehicle.
- ✓ **Additional Hire Items Cover**
Costs you have to pay due to the theft of or damage to additional hire items which are hired as part of the vehicle rental agreement.



What is not insured?

- ✗ Claims where you cannot provide sufficient supporting evidence.
- ✗ The actual cost of the damage to the hire vehicle.
- ✗ More than the maximum benefit limits (and sub limits when these apply) shown in each section.
- ✗ The full value of the hire vehicle.
- ✗ Claims where you have not followed the terms of your rental agreement.
- ✗ Claims that are caused as a direct or indirect result of something you are claiming for.



Are there any restrictions on cover?

- ! Cover is only available to residents of the UK, Channel Islands, Isle of Man or EEA.
- ! There are restrictions on the hire vehicle type, age, seating capacity and value.
- ! There is an upper and lower limit on the age of the insured persons.
- ! There is a limit on the length of the rental period that can be covered.
- ! There are General Conditions that you have to meet for cover to apply.
- ! General exclusions apply to the whole policy and each section contains exclusions specific to that section.
- ! It is required that separate damage/collision waiver insurance is taken out to cover the insured vehicle.



Where am I covered?

You can select the area of cover that is most appropriate for your travel plans. Cover will not apply if you travel outside the area that you have chosen. The area you have chosen will be shown on your insurance confirmation. Cover within your home country will require you to have at least 2 nights pre-booked accommodation.

You will not be covered if you travel to a country or region where the Foreign and Commonwealth Office has advised against all travel or all but essential travel. For further details, visit [gov.uk/foreign-travel-advice](https://www.gov.uk/foreign-travel-advice)



What are my obligations?

- Answer any pre-sale questions as truthfully and accurately as possible.
- Read your policy carefully to ensure you have the cover you need.
- Tell us as soon as possible if there are any changes to your circumstances that may affect your cover, or if it is likely you will need to make a claim.
- You should take reasonable care to protect the hire vehicle and your property against accident, loss and damage and to minimise any claim.



When and how do I pay?

You will need to pay your policy premium in full in order for cover to apply. All cover will end if payment is incomplete or rejected, or if the policy is cancelled.

The premium can be paid using one of the payment options given to you by the seller of this insurance.



When does the cover start and end?

Your policy provides cover during the period shown on your insurance confirmation.



How do I cancel the contract?

You have 14 days from the date of receiving your policy documents, to ensure that they meet your requirements. If you wish to cancel the contract during this period, you should contact the seller of this insurance.

Your premium will be refunded in full, although if you have travelled, made a claim or intend to make a claim, we will recover the costs for providing these services.

You may still cancel the contract after this 14 day cancellation period but no refund will be made.

