

Blue Insurance Car Hire Excess

Insurance Product Information Document (IPID)

Company: AmTrust Syndicates Limited

Product: Car Hire Excess Insurance Daily & Annual Cover

This insurance is underwritten by AmTrust Syndicates Limited which is registered in the UK. AmTrust Syndicates Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Registered number: 04434499.

This document summarises the key features of your insurance policy. It is not tailored to your individual needs and so may not provide all the information relevant to your cover requirements. It is not the full terms and conditions - they are detailed in your policy document and insurance schedule.

What is this type of insurance?

This policy is designed to repay you the amount of any excess or repair costs you may become liable to pay under the terms of a vehicle rental agreement should it suffer any covered externally caused damage such as bumps or scratches. Where an optional Supplemental Liability (SLI) has been selected this will be shown on your schedule. In the USA, Canada, Caribbean, South and Central America you may require SLI insurance where limited or no third party liability insurance may be included with your vehicle rental agreement to provide cover for any amount you become liable for over and above the car hire company's own policy up to the policy limits.



What is insured?

We'll cover:

- ✓ **Excess Reimbursement up to €7500 (per policy period):** The amount of excess, repair costs or associated charges you have to pay under the terms of your rental agreement if your rental vehicle is involved in an incident resulting in charges being made to you for:
 - Externally caused damage to the rental vehicle including damage to the windows, windscreen, tyres and wheels, headlights and the undercarriage or the roof
 - Charges for loss of use of the rental vehicle due to damage
 - towing costs relating to damage or towing costs following a mechanical breakdown

Provided that following an incident you are held responsible for the damage and are liable for an excess amount as specified in your rental agreement

- ✓ **Misfuelling up to €500 per incident (€2000 max):** Costs incurred for cleaning out the engine and fuel system and associated towing costs in the event that you put the wrong type of fuel in your rental vehicle.
- ✓ **Hire Car Key Cover up to €500 per incident (€2000 max):** Costs incurred for replacing a lost or stolen membership card/key for a rental vehicle including replacement locks and locksmith charges.
- ✓ **Personal Possessions up to €500 max (€150 limit for any single article, pair or set):** Covers personal possessions damaged during an attempted theft or stolen from a locked boot, covered luggage area or glove box of the rental vehicle. Where proof of ownership is not available cover is limited to €75 per item up to €200 for all items.

Worldwide policies to the USA, Canada, Caribbean, South and Central America only:

- ✓ **Collision Damage Waiver (CDW) up to \$100,000:** Losses incurred as a result of damage to the rental vehicle not covered by the car hire company's own policy.

Optional SLI cover (only when shown on your schedule)

- ✓ **Supplemental Liability Insurance (SLI) up to \$1,000,000 for third party bodily injury or property damage or \$100,000 for the damage to the rental vehicle.** Costs you are liable to pay as damages or claimants' costs for bodily injury or damage to property arising out of an accident involving your rental vehicle. We will pay the difference between the amount recoverable under any other insurance applicable to your rental vehicle and \$100,000 for damage to the rental vehicle or \$1,000,000 for third party bodily injury or damage to material property. Cover is limited to \$250,000 if your rental agreement provides no Supplemental Liability cover or this policy is deemed by a court of law to provide primary liability coverage.



What is not insured?

The policy does not provide cover for:

- ✗ Rental agreements that started before the policy start date or that are longer than 62 days on an annual policy or 180 consecutive days for a single trip.
- ✗ Any costs or charges that do not directly relate to externally caused damage to the rental vehicle including, but not limited to, any costs due to mechanical or electrical failure of the rental vehicle or any parts that need replacing due to wear and tear.
- ✗ Loan or courtesy cars you have not paid to hire or vehicles not owned and operated by a car hire company.
- ✗ Motor homes, camper vans, trailers, caravans, vans, commercial vehicles, trucks, two or three wheeled vehicles, off-road vehicles, recreational vehicles, high performance vehicle, prestige or exotic vehicle, passenger vans or other vehicles with more than 7 seats or over 3.5 tonnes.
- ✗ Vehicles valued at over €70,000 or over 10 years old.
- ✗ Damage caused by driving off road, on un-made up roads or roads that are not a public thoroughfare or where you have been specifically alerted to the risk of damage for example flood water or loose animals.
- ✗ Rental vehicles being driven by anyone not named on the rental agreement.
- ✗ losses caused by accidental damage to the vehicles interior or contents other than following a collision or damage caused by wear and tear, gradual deterioration, insect or vermin.
- ✗ Any indirect costs you may incur as a result of damage occurring to the rental vehicle such as alternative transport costs or the cost of hiring a replacement vehicle.



Are there any restrictions on cover?

- ! This policy must be purchased prior to the start of the rental agreement for which you wish cover to apply and must be for the entire duration of the car hire agreement.
- ! The policyholder must be the lead named driver on the rental agreement. Policyholder and all additional drivers must reside within the Republic of Ireland and must be aged 21-84, have a valid driving licence and be named on the car rental agreement.
- ! SLI or CDW cover is applicable only for travel in the USA, Canada, Caribbean, South and Central America and is applied in excess of amounts recoverable under any other applicable insurance such as the car hire company's cover.



Where am I covered?

If you purchased a Europe policy this will cover: The countries of the continent of Europe plus Morocco, Tunisia, Turkey and Israel but excluding any trip in, to, or through Belarus.

World-wide policies cover: Anywhere in the world but excluding any trip in, to, or through Afghanistan, Belarus, Cuba, Congo, Iran, Iraq, Ivory Coast, Liberia, North Korea, Myanmar, Sudan, South Sudan, Syria or Zimbabwe.



What are my obligations?

If your hire car is involved in an incident you should

- Take photos of the damage.
- Check that you are responsible for the costs under your rental agreement.
- Request an accident report and an invoice for the damage.

You must notify the claims administrator of any claim as soon as reasonably possible but within a maximum 31 days. Write to Email: specialist.claims@carcareplan.co.uk, Telephone: 01 7752999 or write to Specialist Claims Team, Car Care Plan, AA3867, PO Box 6151, Dublin 2.



When and how do I pay?

You will need to pay for your policy at the time of purchase by credit or debit card. Cover will not be valid until the premium has been paid.



When does the cover start and end?

The start and end dates of your policy are shown on your policy schedule.



How do I cancel the contract?

You may cancel this insurance within 14 days and receive a full refund of the premium paid as long as you have not made a trip or made a claim and do not intend to make a claim. After the 14 day cooling off period we will allow a proportionate refund of the premium paid, as long as you have not made a trip or made a claim and do not intend to make a claim. If you have purchased a single trip policy, you can cancel at any time and receive a proportionate refund as long as the vehicle pickup date on your policy has not passed, you have not made a trip or made a claim and do not intend to make a claim. To cancel cover please contact your issuing agent.