

Blue Insurance Car Hire Excess

Insurance Product Information Document (IPID)

Company: Lloyd's Insurance Company S.A. (NWL5320)

Product: Collision Damage Waiver & Supplemental Liability Plus Excess Insurance

The insurance is underwritten by Lloyd's Insurance Company S.A. who is a Belgian limited liability company with its registered office at Bastion Tower, Marsveldplein 5, 1050 Brussels, Belgium and registered with Banque-Carrefour des Entreprises / Kruispuntbank van Ondernemingen under number 682.594.839 RLE (Brussels).

This Insurance Product Information Document provides a summary of the main terms, conditions, limitations and exclusions of your insurance. The full terms, conditions, limitations and exclusions of your insurance can be found in the policy document, which is available on request from your insurance intermediary. Other pre-contractual information is also available from your insurance intermediary. Nothing in this document is intended to waive, alter or affect any of the terms, conditions, limitations or exclusions of your insurance.

What is this type of insurance?

The 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 your rental vehicle 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 which will provide cover in excess of the primary liability policy limit for any amount you become legally liable to pay as a result of bodily injury or damage to property up to the policy limits.



What is insured?

We'll cover:

- ✓ **Excess Reimbursement up to EUR 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

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 EUR 500 per incident (EUR 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 EUR 500 per incident (EUR 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 EUR 500 max (EUR 150 limit for any single article, pair or set):** Covers personal possessions damaged following 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 EUR 75 per item up to EUR 200 for all items.

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

- ✓ **Collision Damage Waiver (CDW) up to USD 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) and for a trip in or through the USA, Canada, the Caribbean, South or Central America.** Covers you against all sums which you shall become legally liable to pay as damages and claimants' costs in respect of bodily injury and damage to property arising out of an accident resulting from the use of a rental vehicle during the period of insurance. The Indemnity provided by this policy shall apply only in excess of amounts recoverable under the primary liability insurance provided by the car rental company or agency and up to the maximum USD 1,000,000.



What is not insured?

There are a number of exclusions in the insurance including, but not limited to:

- ✗ 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 policy.
- ✗ 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.
- ✗ The rental of private vehicles or vehicles that are not both owned and operated by a car rental company or agency.
- ✗ Motor homes, camper vans, trailers, caravans, vans, commercial vehicles, trucks, two or three wheeled vehicles, off-road vehicles, recreational vehicles, prestige or exotic vehicle, passenger vans or other vehicles with more than 7 seats or over 3.5 tonnes.
- ✗ Vehicles valued at over EUR 70,000 or over 10 years old.
- ✗ Damage caused by driving off road, on un-made up roads or roads that are not designated as a public thoroughfare or where you have been specifically alerted to the possible 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 interior or contents of the rental vehicle.
- ✗ 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?

Yes, including, but not limited to:

- ! The 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 insured driver on the rental agreement. The policyholder and all additional drivers must be permanent residents in 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?

Your obligations include, but are not limited to:

If your hire car is involved in an incident during the period of your rental agreement and this has resulted in externally caused damage, 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 Defend Insurance Group email: excessclaims@defendinsurance.co.uk, Telephone: 0818 444 210.



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 of arranging cover or, if later, within 14 days of receiving your policy documentation. You will be entitled to 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.