

# Excess Waiver Insurance

## Insurance Product Information Document

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**Product:** Car Rental Excess 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 collision damage excess waiver insurance which covers you for the excess/loss of deposit you may be charged by your vehicle rental company under the terms of your car rental agreement.



#### What is insured?

- ✓ **Accidental damage excess reimbursement** - The reimbursement of the excess you may have to pay due to any physical loss or damage to the rental vehicle (including damage to windscreens, roof, tyres and under body of the rental vehicle).
- ✓ **Personal Accident** – We will pay you or your estate £10,000 if you have an accident resulting in death, loss of limb(s), loss of sight or permanent disablement. This cover only applies when you are occupying the rental vehicle and the loss occurs within 180 days of the accident.
- ✓ **Personal possessions** - Items stolen while out of sight in your locked hire vehicle.
- ✓ **Rental vehicle key cover** - Replacing lost or stolen keys to the hire vehicle.
- ✓ **Curtailment of rental** – if you have to cut short your rental period on medical advice.
- ✓ **Drop off charges** – if there are no insured persons on the rental agreement to return the vehicle to its agreed rental station following accident/illness resulting in hospitalisation.
- ✓ **Mis-fuelling** - If you put the wrong type of fuel into the rental vehicle
- ✓ **Road Rage and Car Jacking** if you sustain bodily injury following a physical assault by another person.



#### What is not insured?

- ✗ Claims where you cannot provide sufficient supporting evidence.
- ✗ The actual cost of the damage to the hire vehicle. (this policy is designed to reimburse the excess that you have to pay to the rental company)
- ✗ 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.
- ✗ The first £50 of any baggage claims.
- ✗ Driving by persons who are not named on the car rental agreement and where the lead named person on the rental agreement is not insured/named on this policy.



#### Are there any restrictions on cover?

- ! Cover is only available to residents of the UK, Channel Islands or Isle of Man.
- ! The vehicle must be a car that carries no more than 9 people including the driver.
- ! Motorhomes, trailers, caravans, commercial vehicles, off road vehicles and motorbikes/mopeds are excluded.
- ! You must be aged between 21 and 84 years.

- ! 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.



## Where am I covered?

- ✓ Cover applies in any worldwide country, however cover within your home country may 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://gov.uk/foreign-travel-advice)



## What are my obligations?

- When taking out or making changes to your policy you must take reasonable care to provide accurate and complete answers to all questions.
- Read your policy carefully to ensure you have the cover you need.
- Please tell us immediately about changes which may affect your cover or if it is likely you will need to make a claim. If you fail to do so, your policy may not be valid and a claim may not be paid. For example you must tell us if: you move house, change your vehicle or your name changes
- You should take reasonable care to protect yourself and your property against accident, injury, 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 agent who sold you this policy.
- 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.