

# Car Hire Excess Insurance – Annual European

Insurance Product Information Document

Insurance Company: Fortegra Europe Insurance Company P.L.C

Administrator: Riverside Underwriting Limited t/a Questor Insurance

Product: Car Hire Excess Insurance – Annual European



This product is administered by Riverside Underwriting Limited (Company Registration Number 06201617 whose registered address is Bryant House, Bryant Road, Strood, Rochester, Kent, ME2 3EW). This insurance is provided by Riverside Underwriting Limited which is registered in the UK, and is authorised and regulated by the Financial Conduct Authority (FRN 466942).

This policy is underwritten by Fortegra Europe Insurance Company P.L.C. UK Branch, a branch of Fortegra Europe Insurance Company P.L.C. (Financial Conduct Authority registration number 805770).

Fortegra Europe Insurance Company P.L.C. has its registered office and principal place of business at Office 13, SOHO Office The Strand, Fawwara Building, Triq I-Imtida, Gzira, GZR 1401, Malta (Malta Company registration number C 84703), is authorised under the Insurance Business Act 1998 of the laws of Malta to carry out general business of insurance, and is regulated by the Malta Financial Services Authority of Triq I-Imdina, Zone 1, Central Business District, Birkirkara, CBD 1010, Malta. Together with its UK Branch, Fortegra Europe Insurance Company is authorised by the Prudential Regulation Authority, is subject to regulation by the Financial Conduct Authority, and limited regulation by the Prudential Regulation Authority. Fortegra Europe Insurance Company P.L.C. has a registered branch in the UK with its registered address at Fifth Floor, 20 Fenchurch Street, London, United Kingdom, EC3M 3BY (UK Branch registration number BR021916).

Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Annual reports on our solvency and financial position can be found at <https://www.fortegra.eu/solvency-and-financial-condition-report>.

This document is only intended to provide a summary of the main cover and exclusions and is not personalised for you. Please see your policy documents and certificate of insurance for full details of the cover provided by your policy.

## What is the type of insurance?

This insurance is designed to meet the needs of an individual renting a vehicle from a vehicle rental company and is designed to reimburse the individual for their liability to the rental company under the terms and conditions of the rental agreement. This policy is for annual cover and insures you multiple times within the period of insurance providing no single car hire lasts longer than 31 days (unless you have purchased the Extended Rental Cover optional extra). This product may include additional benefits which are shown on the certificate of insurance.

 **What is Insured?**

- ✓ Excess Reimbursement up to £10,000.
- ✓ Tyres, Wheels, Windscreen, Undercarriage and Roof up to £10,000.
- ✓ Administration Charges up to £500.
- ✓ Towing Charges up to £750.
- ✓ Misfuelling up to £500.
- ✓ Key Cover up to £500.
- ✓ Curtailment up to £300.
- ✓ Drop-off Charges up to £300.
- ✓ Locked Out Cover up to £100.
- ✓ Cancellation Charges up to £500.
- ✓ Personal Effects Cover up to £300.

**Optional Extras:**

- Battery Failure up to £500.
- Dual Lead Driver.
- Extended Rental Cover.
- Iceland Extension.
- Car Club Coverage.

 **What is not Insured?**

- ✗ Motor homes, vans, camper vans, trailers or caravans, commercial vehicles, trucks, motorcycles, mopeds, motorbikes, vehicles intended for off-road use or vehicles with more than 9 seats.
- ✗ Any rental that commences or terminates outside of the insured period as stated on the certificate of insurance.
- ✗ Vehicles supplied by a peer-to-peer platform or a subscription service.
- ✗ Vehicles supplied by a Car Club Company unless you have purchased the Optional Extra 'Car Club Coverage'.
- ✗ Any damage to third party vehicles, properties, persons or animals.
- ✗ Any damage which results from a direct breach of the terms and conditions of your hire agreement.
- ✗ Any claims resulting from wear and tear.
- ✗ Mechanical or electrical breakdown.
- ✗ Loss or damage to the interior of the hire vehicle other than in the event of a collision.
- ✗ Accessories which are fitted to or supplied with the rented vehicle.
- ✗ Payment card transaction fees.
- ✗ Any claims for call out charges not related to a covered claim.
- ✗ Any claims for cleaning fees.
- ✗ Courtesy vehicles provided by a repair garage or dealership.
- ✗ Business or commercial use.
- ✗ Any claims for over £500 where You have paid the excess or cost of damage in cash.

(Continued on the next page)



## Are there any restrictions on cover?

- ! Policyholder must be a permanent resident of the UK, Jersey, Gibraltar, Guernsey, or the Isle of Man at the time of purchase.
- ! Policyholder and any named drivers must be over the age of 21 at the time of purchase.
- ! Policyholder and any named drivers must hold a valid internationally recognised driving licence or permit for the hire vehicle. This must be valid in the country in which you are hiring the car.
- ! Policyholder must be hiring a car, defined as a vehicle up to 9 seats, including the driver, valued not more than £100,000 and less than 20 years old.
- ! Any single rental hire must not exceed 31 calendar days unless you have purchased Extended Rental Cover.
- ! We strongly suggest that you travel and make any excess payments with a credit card. Any claims for over £500 where you have paid the excess in cash are excluded.



## Where am I covered?

Europe means all countries west of the Ural Mountains, British Isles, Ireland and the Islands in the Mediterranean, Morocco, Tunisia, Turkey, Canary Islands, Madeira, Iceland, and Azores. No cover is provided for countries or areas where your Government has advised against all (but essential) travel.



## What are my obligations?

- When applying for your policy, you must take reasonable care to answer the questions you are asked honestly and carefully.
- You must take all reasonable steps to avoid or reduce any loss (for example, you should report accidents or other damage to your rental company as soon as you reasonably can).
- If you make a claim, you must provide documents and other evidence that the claim handlers need to process your claim.
- You must pay back any amount you are not entitled to (for example, if we pay your claim for an accident which is later settled by a third party).
- You must not breach the terms of the rental agreement and car hire excess agreement.
- You must obtain the vehicle and other driver's details in the event of an incident involving another vehicle and if appropriate or required obtain a Police Accident report.



## When and how do I pay?

Full premium must be received before the start date of the policy, payment can be taken by credit or debit card on our website or via our call centre.

**Telephone:** +44 (0) 330 094 4330 | **Email:** [assistance@questor-insurance.co.uk](mailto:assistance@questor-insurance.co.uk)

**Website:** [www.questor-insurance.co.uk](http://www.questor-insurance.co.uk)

**Address:** Riverside House Third Floor 40-46 High Street Maidstone Kent ME14 1JH United Kingdom



## When does the cover start and end?

Cover starts on the first day of the period of insurance as shown on the certificate of insurance. Cover ends immediately before the first anniversary of the start date as shown on the certificate of insurance.



## How do I cancel this contract?

You may cancel your policy by contacting our customer service team before your policy has incepted or within 14 days of buying your policy provided you have not already collected your rented vehicle or made a claim.

**Telephone:** +44 (0) 330 094 4330 | **Email:** [assistance@questor-insurance.co.uk](mailto:assistance@questor-insurance.co.uk)

**Website:** [www.questor-insurance.co.uk](http://www.questor-insurance.co.uk)

**Address:** Riverside House Third Floor 40-46 High Street Maidstone Kent ME14 1JH United Kingdom