

Car Hire Excess Insurance

CHEW Insurance



Company: Acasta European Insurance Company Limited

Product: Car Hire Excess Insurance

This document is a summary of the key information relating to this insurance product. Complete pre-contractual and contractual information on the product is provided separately.

What is this type of insurance?

This insurance is designed to protect you from the excess charges applied by car rental companies if your rental vehicle is damaged or stolen. It covers the excess amount you are liable for under the terms of the car hire agreement.



What is insured?

- ✓ Up to £10,000 coverage for excess charges if the rental vehicle is damaged or stolen.
- ✓ Up to £10,000 coverage for damage to tyres, windscreen, and the vehicle's underbody.
- ✓ Up to £1,000 for costs related to towing the vehicle following an accident or breakdown.
- ✓ Up to £500 for charges applied by the rental company while the vehicle is being repaired and cannot be used.
- ✓ Up to £500 per claim with an annual limit of £2,000 on annual policies for costs related to lost or stolen vehicle keys, including lock replacement.
- ✓ Up to £500 towards the cost of a locksmith if you are accidentally locked out of the vehicle.
- ✓ Up to £1,000 for draining and cleaning the fuel system if the wrong type of fuel is used.
- ✓ Up to £1,000 to cover administrative fees charged by the rental company following damage or theft of the vehicle.
- ✓ Up to £300 to cover the cost of returning the vehicle to the rental company if you are unable to do so due to an insured event.
- ✓ Up to £1,000 if you are physically assaulted following a road rage incident involving the rental vehicle.
- ✓ Up to £1,000 if you are physically assaulted during the theft or attempted theft of the rental vehicle.
- ✓ Up to £500 for loss or damage to personal belongings stored in the vehicle, with a single article limit of £150.
- ✓ Up to £25 per day for costs incurred if the rental is cut short due to medical reasons, up to a maximum of £300 (or £500 for annual policies).
- ✓ Up to £150 for necessary accommodation and travel expenses if the vehicle is unavailable due to theft or damage.

Optional Benefits

- ✓ Cover for vehicle rental cancellation under specific conditions.
- ✓ Personal accident coverage for the driver under certain conditions.
- ✓ Dual Lead Driver



What is not insured?

- ✗ Any excess shown in the summary of cover.
- ✗ Damage to the hired vehicle's interior unless resulting from an external cause like a collision, fire, theft, or vandalism.
- ✗ Wear, tear, and depreciation.
- ✗ Driving under the influence of alcohol or drugs.
- ✗ Use of the vehicle in violation of the terms of the hire agreement.
- ✗ Claims arising from the vehicle being driven by persons not authorized by the hire company.
- ✗ Any fraudulent, dishonest, or criminal act.
- ✗ Any loss or damage arising from war, terrorism, or natural disasters.



Are there any restrictions on cover?

- ! Cover is generally restricted to specific regions such as Europe or worldwide, excluding countries or areas where the Foreign, Commonwealth & Development Office (FCDO) advises against all or all but essential travel.
- ! Cover is limited to drivers who hold a valid driving license from the UK, EEA (European Economic Area), or Switzerland.
- ! Drivers must be permanently resident in the United Kingdom, Jersey, or the Isle of Man.
- ! The insurance is provided for one hired vehicle at any one time, which may be driven by up to a maximum of seven drivers who are named on the hire agreement.
- ! The policy is valid for cars with up to 9 seats only.
- ! The policy covers private cars only. Motorcycles, vans, commercial vehicles, and other vehicle types are excluded.



Where am I covered?

- ✓ Subject to the policy you have purchased you are either covered for the United Kingdom and Europe or Worldwide.



What are my obligations?

- You must provide accurate and true information during the application and keep it updated.
- You are required to comply with the terms of the hire agreement and the insurance policy.
- Report any incidents that may lead to a claim as per the procedures outlined in the policy.



When and how do I pay?

You must pay the total premium in one full payment before the policy starts.



When does the cover start and end?

The cover will start from the time you take legal control of the Rental Vehicle and end on the date detailed on your policy schedule.



How do I cancel the contract?

If you wish to cancel this policy, please contact the Administrator.

Single-Day Policies:

If You request to cancel prior to taking legal possession of the vehicle, We will refund to You any premium You have paid. Once the Period of Insurance has commenced or you have taken legal possession, We will not return any premium.

Annual Policies:

You may cancel the policy within the first 14 days or up until you have taken possession of the vehicle (whichever is earlier) and receive a full premium refund, minus an administration fee of £5, provided that no claims have been made during this time. After the first 14 days, you will receive a proportionate premium refund based on the remaining period of insurance, less an administration fee shown on your insurance policy schedule.

Refunds are only applicable from the point you contact us to cancel the policy. No refunds will be provided for periods that have already elapsed. For all policies, no refund will be given if you have reported or intend to report a claim.