



## Vehicle Hire Excess / Deposit Reimbursement Insurance

Cover is only available if you are a resident of the UK.  
If you are renting an insured vehicle for use within your home country, you must also have  
at least 2 nights pre-booked accommodation.

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### Important telephone numbers

Customer Services:	<b>020 8603 9653</b>
Claims:	<b>020 8603 9652</b>

## Summary of cover

The following is only a summary of the main cover limits. **You** should read the rest of this policy for the full terms and conditions.

Cover	Limit (up to)
1 Excess / Deposit reimbursement - Excess / deposit charged by hire company - Roof of the vehicle - Windows, windscreen or glass in sunroof - Undercarriage - Tyres	£2,500 each claim £2,500 £600 £800 £500 £100 / tyre for replacement or £50 repair / flat tyre
2 Personal possessions - Single article limit	£300 each claim £150
3 Rental vehicle key cover	£500 each claim

### Note

The maximum amount **we** will pay for each and every claim is **£2,500** in total.

## Important information

Thank **you** for taking out Vehicle Hire Excess / Deposit Reimbursement Protection Insurance with **us**.

**Your** policy schedule shows the people who are covered and any special terms or conditions that may apply.

**Your** policy does not cover everything. **You** should read this policy carefully to make sure it provides the cover **you** need. If there is anything **you** do not understand, **you** should call **us** on **020 8603 9653**, textphone **020 8666 9562** or write to Allianz Global Assistance, 102 George Street, Croydon, CR9 6HD.

### Insurer

**Your** Vehicle Hire Excess / Deposit Reimbursement Protection Insurance is underwritten by AGA International SA and is administered in the **United Kingdom** by Allianz Global Assistance.

### How your policy works

**Your** policy and policy schedule is a contract between **you** and **us**. **We** will pay for any claim **you** make which is covered by this policy and happens during the **period of insurance**.

Unless specifically mentioned, the benefits and exclusions within each section apply to each **person insured**.

Certain words have a special meaning as shown under the heading 'Definition of words'. These words have been highlighted by the use of bold print throughout the policy document.

### Information you need to tell us

There is certain information that **we** need to know as it may affect the terms of the insurance cover **we** can offer **you**.

**You** must, to the best of **your** knowledge, give accurate answers to the questions **we** ask when **you** buy **your** Vehicle Hire Excess / Deposit Reimbursement Protection insurance policy. If **you** do not answer the questions truthfully it could result in **your** policy being invalid and could mean that all or part of a claim may not be paid.

If **you** think **you** may have given **us** any incorrect answers, or if **you** want any help, please call **020 8603 9653** as soon as possible and **we** will be able to tell **you** if **we** can still offer **you** cover.

### Cancellation rights

If **your** cover does not meet **your** requirements, please notify **us** within 14 days of receiving **your** policy schedule and return all **your** documents for a refund of **your** premium.

**You** can contact **us** at Allianz Global Assistance, 102 George Street, Croydon, CR9 6HD or telephone **020 8603 9653**, textphone **020 8666 9562**.

If during this 14 day period **you** have travelled, made a claim or intend to make a claim then **we** can recover all costs that **you** have used for those services.

Please note that **your** cancellation rights are no longer valid after this initial 14 day period.

### Data protection

Information about **your** policy may be shared between **your** rental agent, **us** and the **insurer** for underwriting and administration purposes.

**You** should understand that the information **you** provide will be used by **us**, **our** representatives (if applicable), the **insurer**, other insurers and industry governing bodies and regulators to process **your** insurance, handle claims and prevent fraud. This may involve transferring information to other countries (some of which may have limited or no data protection laws). **We** have taken steps to ensure **your** information is held securely.

**Your** information may be used by **us**, the **insurer** and members of The Allianz Global Assistance Group and shared with **your** rental agent for marketing and research purposes or to inform **you** from time to time about new products or services. If **you** do not want to receive marketing information please write to **us** at Allianz Global Assistance, 102 George Street, Croydon, CR9 6HD. **You** have the right to access **your** personal records.

### Financial Services Compensation Scheme (FSCS)

For **your** added protection, the **insurer** is covered by the FSCS. **You** may be entitled to compensation from the scheme if the **insurer** cannot meet its obligations. This depends on the type of business and the circumstances of the claim.

Insurance cover provides protection for 90% of the claim, with no upper limit.

Further information about the compensation scheme arrangements is available from the FSCS, telephone number **0800 678 1100** or **020 7741 4100**, or by visiting their website at **www.fscs.org.uk**.

### Governing law

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English. In the event of a dispute concerning this policy the English courts shall have exclusive jurisdiction.

### Contracts (Rights of Third Parties) Act 1999

**We**, the **insurer** and **you** do not intend any term of this contract to be enforceable by any third party pursuant to the Contracts (Rights of Third Parties) Act 1999.

## Definition of words

When the following words and phrases appear in the policy document or policy schedule, they have the meanings given below. These words are highlighted by the use of bold print.

### Area of cover

Worldwide (excluding Afghanistan, Belarus, Cuba, Congo, Iran, Iraq, Ivory Coast, Liberia, North Korea, Burma, Sudan and Zimbabwe). Note: If **you** are renting an **insured vehicle** for use within **your home** country, **you** must also have at least 2 nights pre-booked accommodation.

### Damage

Damage to the **insured vehicle** caused by fire, vandalism, accident or theft occurring during **your rental period**.

### Excess / Deposit

The amount stated in **your** rental agreement that **you** are responsible for in the event of **damage** to the **insured vehicle**.

### Home

**Your** usual place of residence in the **UK**.

### Insured vehicle

The vehicle owned by a licensed rental company or agency, which **you** have agreed to hire from them according to the terms of **your** rental agreement. The vehicle must:

- be no more than 10 years old;
- have no more than 9 seats;
- not be driven off a Public Highway;
- not be a motor home, campervan, commercial vehicle, minibus, motorcycle or moped;
- have a retail purchase price of less than **£70,000**.

### Insurer

AGA International SA.

### Pair or set

A number of items of **personal possessions** that belong together or can be used together.

### Period of insurance

The cover for all sections starts at the beginning of **your rental period** and finishes at the end of **your rental period**. All cover ends on the expiry date shown on **your** policy schedule.

### Personal money

Cash, cheques, postal and money orders, current postage stamps, travellers' cheques, coupons or vouchers which have a monetary value, admission tickets and travel tickets.

**Personal possessions**

Each of **your** suitcases, trunks and similar containers (including their contents) and articles worn or carried by **you** (including **your valuables** and passport).

**Rental period**

The dates **you** have arranged to hire the **insured vehicle**, as confirmed on **your** rental agreement.

- **You** will only be covered if **you** are aged between 21 and 74 at the date **your** policy was issued.
- Any other trip which begins after **you** get back is not covered.
- A trip which is booked to last longer than 62 days is not covered.
- If **you** are renting an **insured vehicle** for use within **your home** country, **you** must also have at least 2 nights pre-booked accommodation.

**Resident**

A person who has their main **home** in the **UK** and has not spent more than six months abroad during the year before the policy was issued.

**United Kingdom (UK)**

England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

**Valuables**

Jewellery, watches, items made of or containing precious metals or semi/precious stones, furs, binoculars, telescopes, computer games, any kind of photographic, audio, video, computer, television, fax and phone equipment (including mobile phones), MP3 players, PDAs, electronic games, TVs and CDs, mini discs, DVDs, cartridges, video and audio tapes.

**We, our, us**

Allianz Global Assistance which administers the insurance on behalf of the **insurer**.

**You, your, person insured**

Each person shown on the policy schedule who is authorised to drive the **insured vehicle** and for whom the appropriate insurance premium has been paid.

## General exclusions

The following exclusions apply to the whole of **your** policy:

**We** will not cover **you** for any claim arising from, or consisting of, the following:

- 1 War, invasion, act of foreign enemy, hostilities (whether war is declared or not) civil war, civil commotion, rebellion, revolution, insurrection, military force, coup d'etat, terrorism, weapons of mass destruction.
- 2 Any epidemic or pandemic.
- 3 **You** not following any suggestions or recommendations made by any government or other official authority including the Foreign and Commonwealth Office during the **period of insurance**.
- 4 **Your** property being held, taken, destroyed or damaged under the order of any government or customs officials.
- 5 Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.
- 6 Any currency exchange rate changes.
- 7 The failure or fear of failure or inability of any equipment or any computer program, whether or not **you** own it, to recognise or to correctly interpret or process any date as the true or correct date, or to continue to function correctly beyond that date.
- 8 **You** acting in an illegal or malicious way.
- 9 Any loss caused as a direct or indirect result of anything **you** are claiming for, for example loss of earnings, unless it says differently in the policy.
- 10 Any **damage** covered by **your** vehicle rental agreement.
- 11 Any **damage** that occurs as a result of **your** use of alcohol or drugs (other than drugs prescribed by a medical practitioner).
- 12 **You** not answering accurately any question(s) **we** have asked **you** at the time of buying this policy, where **your** answer(s) may have affected **our** decision to provide **you** with this policy.

## Conditions

The following conditions apply to the whole of **your** policy. Please read these carefully as **we** can only pay **your** claim if **you** meet these:

- 1 **You** are a **resident** of the **UK**.
- 2 **You** take reasonable care to protect the **insured vehicle** and **your** property against accident, injury, loss and damage and act as if **you** are not insured and to minimise any potential claim.
- 3 **You** have a valid policy schedule.
- 4 **You** accept that **we** will not extend the **period of insurance** if the original policy plus any extensions have either ended, been in force for longer than 62 days or **you** know **you** will be making a claim.
- 5 **You** contact **us** as soon as possible with full details of anything that may result in a claim and give **us** all the information **we** ask for. Please see section 'Making a claim' for more information.
- 6 **You** accept that no alterations to the terms and conditions of the policy apply, unless **we** confirm them in writing to **you**.
- 7 **You** are not aged 20 or under and 75 or over at the date **your** policy was issued.

### We have the right to do the following

- 1 Cancel the policy if **you** tell **us** something that is not true, which influences **our** decision as to whether cover can be offered or not. A full premium refund will be given and depending on the circumstances **we** may report the matter to the police.
- 2 Cancel the policy and make no payment if **you** make a fraudulent claim. **We** may in these instances report the matter to the police.
- 3 Only cover **you** for the **rental period** and not issue a policy if **you** have already started **your rental period**.
- 4 Take over and deal with, in **your** name, any claim **you** make under this policy.
- 5 Take legal action in **your** name (but at **our** expense) and ask **you** to give **us** details and fill in any forms, which will help **us** to recover any payment **we** have made under this policy.
- 6 Only refund or transfer **your** premium if **you** decide that the policy does not meet **your** needs and **you** have contacted **us** within 14 days from the date **you** receive **your** policy and policy schedule. **We** can recover all costs that **you** have used if **you** have travelled or made a claim or intend to make a claim.
- 7 Not to pay any claim on this policy for any amounts covered by another insurance. In these circumstances **we** will only pay **our** share of the claim.
- 8 If **you** cancel or cut short **your rental period** all cover provided on **your** policy will be cancelled without refunding **your** premium.
- 9 Ask **you** to pay **us** back any amounts that **we** have paid to **you** which are not covered by this policy.

## Making a claim

To claim, please visit the website [www.azgatravelclaims.com](http://www.azgatravelclaims.com). This will lead **you** to **our** online claims notification service where claim forms can be obtained immediately via email or by downloading directly from the site.

Alternatively, please phone **020 8603 9652**, textphone **020 8666 9562** and ask for a claim form or write to:  
Allianz Global Assistance, Vehicle Hire Excess / Deposit Reimbursement Protection Insurance Claims Department,  
PO Box 1900, Croydon CR90 9BA or email [travel.claims@allianz-assistance.co.uk](mailto:travel.claims@allianz-assistance.co.uk).

**You** should fill in the form and send it to **us** as soon as possible with all the information and documents **we** ask for. It is essential that **you** provide **us** with as much detail as possible to enable **us** to handle **your** claim quickly. Please keep photocopies of all information **you** send **us**.

**You** will need to obtain some information about **your** claim while **you** are away. Below is a list of the documents **we** will need in order to deal with **your** claim.

### For all claims

- **Your** original policy schedule, rental agreement and travel documents showing the dates and times of travel.
- Original receipts and accounts for all expenses **you** have to pay.
- Original bills or invoices **you** are asked to pay.
- Details of any other insurance **you** may have that may cover the same loss.
- As much evidence as possible to support **your** claim.
- A copy of the driving licence of the person driving the **insured vehicle** at the time of the accident.

### Excess / Deposit reimbursement

- Detailed account of the circumstances surrounding the event, including photographs and video evidence (if this applies).
- Full details of any witnesses, providing written statements where available.
- Detailed account of the circumstances that led to the **damage** of the **insured vehicle**, including where appropriate a written police report.

### Personal possessions and Rental vehicle key cover

- Report the theft, damage or loss to the police within 24 hours of discovery and ask them for a written police report.
- If appropriate, **you** should also report the theft, damage or loss to **your** courier or hotel / apartment manager and ask for a written report.
- Original receipts, vouchers or other suitable evidence of purchase / ownership / value for lost, stolen or damaged **personal possessions**.
- Keep any damaged items as **we** may need to inspect them. If **we** make a payment, or **we** replace an item, the item will then belong to **us**.
- Obtain an estimate for repair for all damaged items.

## Making a complaint

**We** aim to provide **you** with a first class policy and service. However, there may be times when **you** feel **we** have not done so. If this is the case, please tell **us** about it so that **we** can do **our** best to solve the problem. If **you** make a complaint **your** legal rights will not be affected.

In the first instance, please:

Write to: Customer Support,  
Allianz Global Assistance,  
102 George Street,  
Croydon, CR9 6HD

Telephone: **020 8603 9853**

Email: [customersupport@allianz-assistance.co.uk](mailto:customersupport@allianz-assistance.co.uk)

Please supply **us** with **your** name, address, policy number and claim number where applicable and enclose copies of relevant correspondence as this will help **us** to deal with **your** complaint, in the shortest possible time.

If **you** are not satisfied with **our** final response **you** can refer the matter to the UK Financial Ombudsman Service for independent arbitration.

## Section 1 – Excess / Deposit reimbursement

### WHAT YOU ARE COVERED FOR

We will pay up to **£2,500** in total for the following if the **insured vehicle** is accidentally damaged, involved in an accident or stolen during the **rental period**.

- Up to **£2,500** for reimbursement of the accidental damage **excess/deposit** applied to **your** vehicle hire insurance;
- Up to **£600** for **damage** to the roof;
- Up to **£800** for **damage** to the windscreen, windows or sunroof glass;
- Up to **£500** for **damage** to the undercarriage;
- Up to **£100** for **damage** to each tyre that needs replacing or up to **£50** for each tyre that can be repaired.

### WHAT YOU ARE NOT COVERED FOR

Any claim where **you** have not followed the terms of **your** rental agreement.

**Damage** to the **insured vehicle** interior.

Mechanical failure of the **insured vehicle**.

Misfuelling.

General wear and tear.

**Please refer to Sections General exclusions, Conditions and Making a claim that also apply.**

## Section 2 - Personal possessions

### WHAT YOU ARE COVERED FOR

Up to **£300** in total for **your personal possessions** damaged following attempted theft or stolen from the locked boot or covered luggage area or glove box of the **insured vehicle**, during **your rental period**.

There is also a single article, **pair or set** limit of **£150**.

#### Note

It will be **our** decision to pay either:

- the cost of repairing **your** items;
- to replace **your** belongings with equivalent items; or
- the cost of replacing **your** items. An amount for wear, tear and loss of value will be deducted.

### WHAT YOU ARE NOT COVERED FOR

More than the part of the **pair or set** that is stolen, or damaged.

More than **£50** for tobacco, alcohol, fragrances and perfumes.

Breakage of or damage to:

sports equipment while it is being used, fragile articles, audio, video, computer, television, fax and phone equipment.

Loss or damage due to the climate, wear and tear, loss in value, process of cleaning, moths or vermin.

The cost of replacing or repairing false teeth.

A claim for more than one mobile phone per **person insured**.

Loss or theft of, or damage to, the following.

- Items for which **you** are unable to provide a receipt or other proof of purchase
- Films, tapes, cassettes, computer games, electronic games, mini-discs, DVDs, video and audio tapes, cartridges or discs, unless they were pre-recorded, in which case **we** will pay up to the replacement cost.
- Goods which deteriorate, bottles or cartons, and any damage caused by these items or their contents.
- Contact or corneal lenses, unless following fire or theft.
- Bonds, share certificates, guarantees or documents of any kind.
- **Personal possessions** unless they are on **your** person, or they are out of sight in the locked boot or covered luggage area or glove box of the **insured vehicle**.
- **Personal money**.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

## Section 3 - Rental vehicle key cover

### WHAT YOU ARE COVERED FOR

**We** will pay up to **£500** in total to replace the **insured vehicle** keys if these are lost, stolen, or damaged during the **rental period**. This will also include where necessary the costs to replace locks or for a locksmith to break into the **insured vehicle**.

### WHAT YOU ARE NOT COVERED FOR

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.



This policy is available in large print, audio and Braille.

Please contact us on  
Phone 020 8603 9653  
Textphone 020 8666 9562

and we will be pleased to organise an alternative for you.

Vehicle Hire Excess / Deposit Reimbursement Protection Insurance is underwritten by AGA International SA and administered in the UK by Allianz Global Assistance. Allianz Global Assistance is a trading name of Mondial Assistance (UK) Limited, Registered in England No. 1710361. Registered Office Allianz Global Assistance, 102 George Street, Croydon CR9 6HD.

Mondial Assistance (UK) Limited is authorised and regulated by the Financial Conduct Authority (FSA).

AGA International SA is authorised by Autorité de Contrôle Prudentiel in France and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation and regulation by the Financial Conduct Authority are available from us on request.

Allianz Global Assistance acts as agent for AGA International SA for the receipt of customer money, settling claims and handling premium refunds.

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