

# Excess / Deposit Reimbursement Insurance

## Insurance Product Information Document

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Registration no. 519490080 RCS, authorised by L'Autorité de Contrôle Prudentiel et de Résolution in France and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority.

Product: HPB Travel Vehicle Hire Excess / Deposit Reimbursement 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 vehicle hire excess / deposit reimbursement insurance which covers you for the excess/loss of deposit applied to claims made on your hire vehicle collision damage waiver or loss damage waiver insurance policy.



#### What is insured?

- ✓ **Excess / deposit reimbursement** - The excess/loss of deposit applied to claims made on your hire vehicle collision damage waiver or loss damage waiver insurance policy.
- ✓ **Misfuelling** - Costs to drain and flush the fuel system following incorrect fuelling.
- ✓ **Personal possessions** - Items stolen while out of sight in your locked hire vehicle.
- ✓ **Rental vehicle key cover** - Replacing lost, stolen or damaged keys to the hire vehicle.
- ✓ **Rental vehicle breakdown recovery** - Costs to recover the vehicle following breakdown or damage.



#### What is not insured?

- ✗ Claims where you cannot provide sufficient supporting evidence.
- ✗ The actual cost of the damage to the hire vehicle.
- ✗ 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.
- ✗ Claims where you do not have separate collision damage waiver or loss damage waiver insurance cover for the hire vehicle.



#### Are there any restrictions on cover?

- ! Cover is only available to residents of the UK, Channel Islands or Isle of Man.
- ! There are restrictions on the hire vehicle type, age, seating capacity and value.
- ! There is an upper and lower limit on the age of the insured persons.
- ! 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.
- ! There is no cover in Afghanistan, Congo, Iran, Iraq, Ivory Coast, Liberia, North Korea, Burma, Sudan and Zimbabwe



## Where am I covered?

You can select the area of cover that is most appropriate for your travel plans. Cover will not apply if you hire a vehicle outside the area that you have chosen. The area you have chosen will be shown on your insurance confirmation.

You will not be covered if you travel to a country or region where the Foreign, Commonwealth and Development Office, has advised against all travel or all but essential travel, or where you have travelled against the advice of the local authority at your journey destination. For further details, visit [gov.uk/foreign-travel-advice](https://www.gov.uk/foreign-travel-advice)



## What are my obligations?

- Answer any pre-sale questions as truthfully and accurately as possible.
- Read your policy carefully to ensure you have the cover you need.
- Tell us as soon as possible if there are any changes to your circumstances that may affect your cover, or if it is likely you will need to make a claim.
- You should take reasonable care to protect the hire vehicle and your property against accident, 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 telephone **01638 660066**.

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.