CAR HIRE EXCESS INSURANCE POLICY DOCUMENT

www.questor-insurance.co.uk

assistance@questor-insurance.co.uk

QUESTOR INSURANCE

UNEXPECTEDLY PERSONAL

Contents

Section 1 - Introduction

Thank **You** for purchasing **Our** Car Hire **Excess** Insurance Policy. Questor Insurance have been supplying this insurance since the 4th August 2007 issuing more than 3 million policies. The service **We** provide is '*unexpectedly personal*' in all respects and **Our** staff will go the extra mile to meet **Your** expectations.

This insurance is designed to reimburse **You** in the event of certain covered incidents resulting in **You** having to pay the applicable **Excess** detailed in the **Rental Agreement You** signed when **You** hired the **Rented Vehicle** from a licensed vehicle **Rental Company** . This insurance policy may also provide the following additional benefits as stated on the **Certificate of Insurance**:

- Cover for damage to the tyres, wheels, windscreen, **Underbody**, or **Roof** of the **Rented Vehicle**.
- Cover against the costs incurred because of the wrong type of fuel being put into the **Rented Vehicle**.
- Cover for replacing the locks, keys or lock transmitters of the **Rented Vehicle** if the original keys are lost, damaged, stolen or unintentionally locked inside the **Rented Vehicle**.
- Cover for replacing stolen **Personal Effects** from the **Rented Vehicle**.
- Cover against **Loss of Use** charges applied by the **Rental Company** following a claim which is covered by this insurance.
- Cover for **Towing** fees levied by the **Rental Company** associated with a loss under this policy or **Mechanical Breakdown**.
- Cover if the **Rental Agreement** is cut short on the advice of a medical practitioner and there being no other person authorised by the **Rental Company** to drive the **Rented Vehicle**.
- Cover against drop off charges imposed by the **Rental Company** in the event of there being no person authorised to return the **Rented Vehicle** to the agreed drop off point following an accident/illness where **You** have been instructed not to drive on the advice of a medical practitioner.
- Cover against cancellation charges levied by the **Rental Company** where **You** cancel **Your Rented Vehicle** because of an incident covered under this policy; and
- Cover against **Administration Charges** following a claim which is covered by this insurance.

Please note that purchasing this policy will not prevent the **Rental Company** from asking **You** to leave a charge/deposit with them, usually in the form of a credit card. As this policy operates on a reimbursement basis, **You** will need to ensure **You** are able to pay the **Rental Company** directly in the first place for any charges they apply under **Your Rental Agreement**.

This product is underwritten by Fortegra Europe Insurance Company SE UK Branch, a branch of Fortegra Europe Insurance Company SE (Financial Conduct Authority registration number 805770). For more details about the **Insurer**, please refer to Section 9 – Legal, Regulatory and Other Information.

If **You** need to contact the **Insurer**, please do so through Questor Insurance, trading name for Riverside Underwriting Limited as follows:

Riverside Underwriting Limited
Third Floor Riverside House
Maidstone Kent
United Kingdom
ME14 1JH

Opening Hours: Mon - Fri 9AM - 5PM
Telephone: + 44 (0) 330 094 4330
Email: assistance@questor-insurance.co.uk

Questor Insurance also offer a live chat facility which can be accessed via their website (https://www.questor-insurance.co.uk/) during the opening hours as stated above.

Questor Insurance do not have a direct or indirect holding in Fortegra Europe Insurance Company SE and neither does Fortegra Europe Insurance Company SE have a direct or indirect holding in Questor Insurance.

Neither Questor Insurance nor Fortegra Europe Insurance Company SE provide advice or a personal recommendation about the suitability of this policy. It is **Your** responsibility to ensure the policy meets **Your** needs.

Some words and phrases in this policy document and on **Your Certificate of Insurance** will always have the same meaning wherever they appear. To make them easier to recognise when they are being used, they will be shown in **Bold**. They are all listed and explained in the Definitions section which can be found at the end of this policy document.

All insurance documents and all communications with **You** about this policy will be in English. If **You** have any disability that makes communication difficult, please contact **Us** and **We** will be happy to help.

How to make a Claim

Orchard Administration have been managing **Our** claims since 1st of July 2014. *TrustPilot's*[12/2025] rating of 4.8 is a testament to the 'unexpectedly personal' service they provide. An online, easy to use portal makes submitting and managing **Your** claim as easy as buying the policy.

To make a claim, please complete the online claim form at claimant.orchard-administration.co.uk. **You** will need **Your** login details for **Your** MyQuestor online portal.

You may contact the **Claim Administrator** via the following methods:

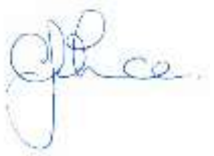
Orchard Administration Limited
Third Floor Riverside House
Maidstone Kent
United Kingdom
ME14 1JH

Opening Hours: Mon - Fri 9AM - 5PM
Telephone: +44 (0) 333 323 0095
Email: admin@orchard-administration.co.uk

The Insurance Contract

This policy document and **Your Certificate of Insurance** are **Your** insurance documents and together they make up the contract between **You** and **Us**. It is important that **You** read this policy document carefully along with **Your Certificate of Insurance** so **You** can be sure of the cover provided and to check that it meets **Your** needs.

This policy document and **Your Certificate of Insurance** are issued to **You** by Riverside Underwriting Limited trading as Questor Insurance. In exchange for **Your** payment of the premium referenced in **Your Certificate of Insurance**, **You** are insured in accordance with the terms and conditions contained in these documents (and any amendments made to them) for the duration of **Your** policy.



Signed by Andrew Lawrence
Authorised signatory for Questor Insurance
A trading name of Riverside Underwriting Limited

Section 2 – Important Information

It is important that **You**:

1. Check **Your Certificate of Insurance** to ensure the details are correct and that the cover is as **You** requested.
2. Check that the **Rental Agreement** dates fall within the **Period of Insurance**.
3. Check that **You** or any person named on **Your Rental Agreement** are eligible for this insurance (see Eligibility below).
4. Check that the information **You** have given **Us** is accurate (see Disclosure of Important Information).
5. Ensure that the policy meets **Your** needs.
6. Notify the **Administrator** as soon as possible of any inaccuracies on **Your Certificate of Insurance**, or if **You** are not eligible for the insurance.

Conditions

There are conditions which apply to the whole of this insurance and full details of these can be found in the General Conditions section of this Policy Document. There are also conditions which relate specifically to making a claim, and these can be found in the Making a Claim section.

In these sections **You** will find conditions that **You** or any person named on **Your Rental Agreement** need to meet. If these conditions are not met, **We** may reject a claim, or in some circumstances, **Your** policy may be cancelled.

Eligibility

When **You** applied for this insurance, **We** asked **You** to confirm that **You** or any person named on **Your Rental Agreement** were eligible for cover. The eligibility requirements are as follows:

1. The **Rented Vehicle** is supplied by a **Rental Company.**
2. The **Rented Vehicle** is either the vehicle specified in **Your Rental Agreement** or one provided by the same **Rental Company** as a replacement following an incident.
3. The **Rental Agreement** is subject to an **Excess**. **You** must ensure that **Your Rental Agreement** includes **Collision Damage Waiver** unless **You** have purchased **Our Collision Damage Waiver** Optional Extra.
4. The **Rented Vehicle** is not supplied by a vehicle **Subscription Service** unless **You** have purchased a **Single Trip Policy.**
5. The **Rented Vehicle** is not supplied by a **Car Club** unless **You** have purchased a **Single Trip Policy** or have purchased **Our Car Club** Optional Extra.
6. **You** and any person named on **Your Rental Agreement** hold a valid internationally recognised driving licence or permit for the **Rented Vehicle**. This must be valid in the country in which **You** are travelling.
7. The **Rented Vehicle** has a maximum recommended retail price of £100,000 at the **Rental Agreement's Start Date** and is a maximum of twenty (20) years old since the date of first registration.
8. The **Rented Vehicle** is a **Car**.
9. The **Rented Vehicle** will not be used on a **Safari** or anywhere other than a **Public Road.**
10. **You** are at least twenty-one (21) years of age.
11. **You** and any person named on **Your Rental Agreement** are legally able to drive the **Rented Vehicle** and are not driving against the advice of a medical practitioner.
12. At the time of purchase of this policy, **You** are a **Permanent Resident** in the United Kingdom (England, Scotland, Wales, and Northern Ireland), Channel Islands, Isle of Man or Gibraltar.

We will not provide any cover if these eligibility requirements are not met at the **Start Date** of **Your** policy. Please contact assistance@questor-insurance.co.uk as soon as possible if **You** or any person named on **Your Rental Agreement** are not eligible for this insurance or if **You** have any queries regarding eligibility for this policy.

Lead Driver

This policy only applies if the **Lead Driver** listed on **Your Certificate of Insurance** is the same person named as the **Lead Driver** on the **Car Rental Agreement**.

If **You** need cover for another **Lead Driver**, **You** must buy a separate policy unless **You** have chosen **Our** Dual Lead Driver Optional Extra.

Period of Insurance

The **Period of Insurance** is stated on **Your Certificate of Insurance**.

You must purchase this policy before **Your Car Rental Agreement** begins. It is invalid if the rental dates and time fall outside the **Period of Insurance.** This will not apply if **You** renew **Your Annual Policy** on the renewal date or opt for automatic renewal, as there will be no interruption to cover.

Only one **Rented Vehicle** may be covered at one time unless **You** have purchased **Dual Lead Driver** Optional Extra.

This policy can be purchased as either a **Single Trip Policy** covering a single **Rental Agreement** up to one hundred and eighty (180) continuous calendar days in length or an **Annual Multi Trip Policy** covering unlimited **Rental Agreements** up to thirty-one (31) continuous calendar days in length (or sixty-two (62) continuous calendar days if **You** have purchased the Extended Rental Cover Optional Extra).

Cover begins the moment **You** sign **Your Rental Agreement** and ends at the time **You** have dropped the **Rented Vehicle** off according to the end of the **Rental Agreement** period. If **You** return the **Rented Vehicle** outside normal **Rental Company** office business hours, cover will be automatically extended by an additional calendar day or until the **Rented Vehicle** is checked in by the **Rental Company** , whichever is soonest. If **You** wish to extend the **Period of Insurance**, **You** should contact assistance@questor-insurance.co.uk.

Before You Drive Your Rented Vehicle

1. Ensure that the dates listed on **Your Rental Agreement** fall within **Your Period of Insurance**.
2. Ensure that the **Lead Driver** stated on **Your Certificate of Insurance** is the same as the **Lead Driver** on the **Rental Agreement**.
3. Read the **Rental Agreement** terms and conditions, ensuring **You** are comfortable with their exclusions.
4. The **Rental Company** will require **You** to pay the **Excess** security deposit with a credit card.
5. Check the documentation that confirms the accessories supplied with the **Rented Vehicle** (**Car** jacks, snow chains, spare tyres) to ensure that they are present when **You** collect **Your Rented Vehicle**.
6. Check the **Rented Vehicle** for any pre-existing damage and make sure that it is noted on the pre-hire inspection form to avoid any unjustified charges. If there is no one from the **Rental Company** available, ensure that **You** take a suitable number of photographs which are date and time stamped when collecting the **Rented Vehicle**.

If the Rented Vehicle is damaged during Your hire period

1. Where required by **Your Rental Agreement**, the incident must be reported to the **Rental Company** within their specified timeframe.
2. Where required by local laws or by **Your Rental Company,** the incident must be reported to the police and **You** must keep a copy of the police report.
3. Ensure that photos of the damage have been taken.
4. Obtain a copy of the damage report and printed invoice confirming how much **You** are being charged to repair the damage.
5. **We** recommend **You** pay for the damage in the currency of the country **You** rented in and retain the receipt.
6. **We** recommend that **You** pay for the damage using **Your** credit card, as this method offers enhanced security and consumer protections in the case of a dispute. If **You** choose to pay by cash **We** will only cover up to £500 as per Section 4.
7. If **You** are unhappy with the charges incurred and/or **You** have been charged for pre-existing damages, **You** should dispute the charges with **Your Rental Company** and if necessary, **Your** credit card provider.
8. When **You** have returned home, follow the claim procedure as set out on **Your Certificate of Insurance**

If You have been involved in an incident with another vehicle

1. **You** must obtain the vehicle registration number, name and address of the other driver and provide this to **Your Rental Company** and to **Us** so that **We** can exercise **Our** rights to obtain a recovery if the incident was the fault of the other driver.
2. Where required by local laws or by **Your Rental Company,** the incident must be reported to the police and then to the **Rental Company,** as applicable. **You** must keep a copy of the police report.
3. Ensure that a completed incident report, detailing both parties' details, is handed to the rental desk.

Returning Your Rented Vehicle

1. Even if **You** do not believe there to be damage to **Your Rented Vehicle**, always retain a copy of **Your Rental Agreement. Your Rental Company** may not notify **You** of charges until later, and **You** will need a copy of **Your Rental Agreement.**
2. Where possible, return the vehicle to an employee of the **Rental Company** and inspect the vehicle together. Where this is not possible, ensure photographs and videos are taken of the **Rented Vehicle**.

Disclosure of Important Information

In deciding to accept **You** for this insurance policy and in setting the terms and premium, **We** have relied on the information **You** have given **Us**. **You** must take reasonable care to provide complete and accurate answers to the questions **We** ask when **You** take out, make changes to, or renew **Your** policy. If the information provided by **You** is not complete and accurate, **We**:

- May cancel **Your** policy and refuse to pay any claim, or
- May not pay any claim in full, or
- May revise the premium and the extent of the cover may be affected.

If **You** become aware that any information **You** have given is incomplete or inaccurate, please contact **Us** as soon as possible.

We take a robust approach to fraud prevention in order to keep premium rates down so that **You** do not have to pay for other people's dishonesty. If any claim under this insurance is fraudulent, deliberately exaggerated, intended to mislead, or if any deliberately misleading or fraudulent means are used by **You** or anyone acting on **Your** behalf to obtain benefit under this insurance, **Your** right to any benefit under this insurance will end. Consequently, **Your** policy will be cancelled without any premium refund and **We** will be entitled to recover any benefit paid and costs incurred as a result of any such fraudulent or deliberately misleading claim. **We** may also inform the police. If **You** are also making a claim with another Insurer **You** must notify us when **You** submit **Your** claim, failure to notify us of this will be deemed as fraudulent activity.

To prevent fraud, insurers sometimes share information. Details about **Your** insurance application and any claim **You** make may be exchanged between insurers.

Section 3 – What is Covered

This section provides details of what is and what is not covered under this policy. Please read each section below to make sure this policy meets **Your** needs.

The cover **You** have purchased is stated on **Your Certificate of Insurance**. If **You** wish to extend **Your** coverage, please log into **Your** MyQuestor portal or contact **Us** at assistance@questor-insurance.co.uk.

Please note that the maximum that can be claimed under this policy in the **Period of Insurance** is the overall limit shown on the **Certificate of Insurance**.

1 - Excess Reimbursement

We will reimburse **You** the **Excess** which **You** are liable to pay under **Your Rental Company 's Collision Damage Waiver** cover for damage caused to, or the theft of the **Rented Vehicle**, up to the limit stated on the **Certificate of Insurance.**

You are not covered for:

1. Any claim that relates to damage specifically excluded from the **Excess** under the **Rental Company 's** terms and conditions.
2. Any claim for theft or attempted theft which has not been reported to the police and an official police report has not been obtained.
3. Costs for damage to, or loss of, parts of the **Rented Vehicle** that were already damaged at the time of the **Rental Agreement** starting.
4. The loss or theft of, or damage to, the contents of a **Rented Vehicle** other than in the event of a collision.
5. The loss or theft of or damage to any removable part of the **Rented Vehicle** (including parcel shelves).
6. Accessories which are fitted to or supplied with the **Rented Vehicle**, such as sound systems, radios, tape, CD or MP3 players, ski racks, **Car**-seats, GPS and satellite navigation equipment and telecommunications equipment.
7. Any claim resulting from wear and tear or **Mechanical Breakdown**. Mechanical components will not be covered unless damaged as a result of a collision.
8. Loss or damage to the interior of the **Rented Vehicle** other than in the event of a collision.

Please also refer to the general policy conditions and exclusions applying to all sections.

2 - Tyres, Wheels, Windscreen, Underbody and Roof

We will reimburse **You** up to the amount stated on the **Certificate of Insurance** which **You** are liable for under **Your Rental Agreement** for the following types of claims:

1. Damage to Tyres, Wheels, Rims, and Alloys.
2. Windscreen and other glass on the **Rented Vehicle**.
3. Damage to **Underbody** and **Roof.**

You are not covered for:

1. Any claim for theft or attempted theft which has not been reported to the police and an official police report has not been obtained.
2. Costs for damage to, or loss of, parts of the **Rented Vehicle** that were already damaged at the time of the **Rental Agreement** starting.
3. Any claim resulting from wear and tear or **Mechanical Breakdown**. Mechanical components will not be covered unless damaged as a result of a collision.
4. Loss or damage to the interior of the **Rented Vehicle** other than in the event of a collision.

Please also refer to the general policy conditions and exclusions applying to all sections.

3 - Administration Charges

We will reimburse **You** up to the amount stated on **Your Certificate of Insurance** towards any **Administration Charges** applied by the **Rental Company** in connection with a claim covered by this policy. This includes charges for **Loss of Use** or **Diminishment of Value** of the **Rented Vehicle** following a covered incident **You** or any person named on **Your Rental Agreement** were involved in.

You are not covered for:

1. **Administration Charges** not relating to a valid claim for an incident involving **You** or any person named on **Your Rental Agreement** and the **Rented Vehicle**.
2. Fines, parking tickets or payment charges.
3. Payment card transaction fees or currency exchange rate charges.

Please also refer to the general policy conditions and exclusions applying to all sections.

4 - Towing Charges

We will reimburse **You** up to the amount stated on **Your Certificate of Insurance** towards any **Towing** charges which are applied by **Your Rental Company** following a valid claim which is covered by this insurance or as a result of **Mechanical Breakdown**.

You are not covered for:

1. Any **Towing** charges which do not result in the **Rented Vehicle** being towed back to the rental location or to a repairing garage.
2. Any assistance which takes place due to the **Rented Vehicle** being stranded or immobilised, or **Your Rented Vehicle** being stuck in snow, sand, or terrain.

Please also refer to the general policy conditions and exclusions applying to all sections.

5 - Misfuelling

We will reimburse **You** up to the amount stated on **Your Certificate of Insurance** towards the costs incurred as a result of **You** or any person named on **Your Rental Agreement** putting the wrong type of fuel into **Your Rented Vehicle** and **Additional Travel Expenses** that are necessary to continue **Your** immediate journey.

You are not covered for:

1. Any costs relating to a missed departure.
2. Any claim for replacement fuel.
3. Any claim for contamination of the fuel tank with any incompatible substance other than petrol or diesel.

Please also refer to the general policy conditions and exclusions applying to all sections.

6 - Lost, Stolen or Damaged Keys

We will reimburse **You** up to the amount stated on **Your Certificate of Insurance** towards the cost of replacing the key or lock transmitter for **Your Rented Vehicle** if the original key or lock transmitter is lost, stolen or damaged, including the cost of replacement locks and any locksmith charges. The **Rental Company** must approve the use of a locksmith prior to a locksmith being called out.

You are not covered for:

1. Any loss or damage to the **Rented Vehicle** or personal belongings caused in opening or attempting to open the **Rented Vehicle**.
2. Where **You** did not obtain approval to use a locksmith from **Your Rental Company** prior to a locksmith being called out.

Please also refer to the general policy conditions and exclusions applying to all sections.

7 - Locked Out Cover

If **You** or any other person named on **Your Rental Agreement** are unintentionally locked out of the **Rented Vehicle, We** will reimburse **You** up to the amount stated in **Your Certificate of Insurance** to open the **Rented Vehicle**. The **Rental Company** must approve the use of a locksmith prior to a locksmith being called out.

You are not covered for:

1. Any loss or damage to the **Rented Vehicle** or personal belongings caused in opening or attempting to open the **Rented Vehicle**.
2. Where **You** did not obtain approval to use a locksmith from **Your Rental Company** prior to a locksmith being called out.

Please also refer to the general policy conditions and exclusions applying to all sections.

8 - Curtailment

If the **Lead Driver** cannot drive the **Rental Vehicle** on unexpected medical grounds and no Additional Driver is available resulting in the **Rental Agreement** being curtailed, **We** will reimburse **You** the unused part of the **Rental Agreement** up to the amounts shown on the **Certificate of Insurance**. **You** must present a medical certificate or letter from the medical practitioner confirming the instruction not to drive for the remaining period of the **Rental Agreement**.

You are not covered for:

1. Any claim where **You** have not been able to provide a medical certificate or letter from the medical practitioner confirming instruction not to drive for the remaining period of the **Rental Agreement**.

Please also refer to the general policy conditions and exclusions applying to all sections.

9 - Drop off Charges

If the **Lead Driver** cannot drive the **Rental Vehicle** on unexpected medical grounds and no Additional Driver is available, **We** will reimburse the costs for recovering the **Rental Vehicle** to **the Rental Company** up to the amount shown on the **Certificate of Insurance. You** must present a medical certificate or letter from the medical practitioner confirming the instruction not to drive for the remaining period of the **Rental Agreement**.

You are not covered for:

1. Any claim where **You** have not been able to provide a medical certificate or letter from the medical practitioner confirming instruction not to drive for the remaining period of the **Rental Agreement**.

Please also refer to the general policy conditions and exclusions applying to all sections.

10 - Cancellation

We will reimburse **You** up to the amount stated on **Your Certificate of Insurance** towards any cancellation charges which are applied by **Your Rental Company** and cannot be recovered due to one of the reasons below. This includes any non-refundable amounts retained by the **Rental Company** in accordance with their cancellation policy in the event of:

1. The Death, Bodily Injury or Serious Illness of:
    a) You or **Your Travelling Companion(s)**, or
    b) A **Close Relative** of **You** or **Your Travelling Companion(s**).

You are not covered for:

1. Any claim where **You** have not been able to provide a death certificate or a medical certificate from a medical practitioner stating that **You** or **Your Travelling Companion** are unfit to travel.
2. Where the **Rental Company** have not allowed **You** to collect the **Rented Vehicle** due to:
    a) missed or delayed flights.
    b) not providing an acceptable payment method
    c) not providing suitable identification documents

Please also refer to the general policy conditions and exclusions applying to all sections.

11 - Personal Effects Cover

We will reimburse **You** up to the amount stated on **Your Certificate of Insurance** for the value of **Personal Effects** following theft or attempted theft from the locked boot, covered luggage area or glove box of the **Rented Vehicle**, where there has been visible forced entry to the **Rented Vehicle**.

The maximum payment for any single item for which an original receipt, proof of purchase or insurance valuation (obtained prior to the loss) is not supplied is £75, subject to a maximum £200 for all such items.

In the event of a loss under this section, **You** will be required to provide a copy of a police report.

You are not covered for:

1. Any claim where there are no visible signs of forcible entry into the **Rented Vehicle**.
2. Any claim for theft or attempted theft which has not been reported to the police and an official police report obtained.
3. Any claim for items not specified within the police report.
4. Claims for **Personal Money**, documents of any kind and **Valuables**.
5. Any claim where personal possessions have not been left secured in the **Rented Vehicles** locked luggage compartment (meaning locked **Car**-boot, glove box or locked rear storage area that has a factory fitted cover in place such as parcel shelf, and where the contents of said compartment are not viewable from outside the **Rented Vehicle**).

Please also refer to the general policy conditions and exclusions applying to all sections.

Section 4 – General Exclusions applicable to the whole policy

The following exclusions apply across **Your** whole policy. **We** will not pay any claim, or be liable for, any of the following:

1. For any claims or costs where **You,** or any person named on **Your Rental Agreement** or the **Rented Vehicle** fails to meet the eligibility requirements for this policy.
2. For any claims where **You** fail to produce a Police Report which is required in the terms and conditions of **Your Rental Agreement**.
3. Regardless of any other exclusion, for any claims where **You** have been in breach of any of the terms and conditions of **Your Rental Agreement** whether or not this relates to the circumstances that gave rise to the claim.
4. Vehicles that are not subject to a formal **Rental Agreement**, such as borrowed vehicles.
5. Vehicles supplied by a vehicle **Subscription Service** unless **You** have purchased a **Single Trip Policy.**
6. Vehicles supplied by a **Car Club** unless **You** have purchased a **Single Trip Policy** or have purchased **Our Car Club** Optional Extra.
7. **Consequential Loss.**
8. Any type of documentation, including vehicle documentation that is usually located in the glovebox.
9. Any claims for over £500 where **You** have paid the **Excess** or cost of damage in cash.
10. For any costs that can be recovered from the **Rental Company** or any other person or company.
11. For damage to another vehicle, death or bodily injury to a person or animal, or property.
12. For any amount greater than the amount **You** are liable for as stated on **Your Rental Agreement.**
13. Costs relating to currency exchange rate charges, or payment transaction fees.
14. Any pre-existing damage.
15. Any damage caused where the dates on the **Rental Agreement** do not fall within the dates on the **Certificate of Insurance**. (This will not apply if **You** renew **Your Annual Policy** on the renewal date or opt for automatic renewal, as there will be no interruption to cover).
16. Resulting from fraudulent, dishonest, illegal activities or a criminal act committed by **You, Your Travelling Companions** or any other passengers.
17. If the **Rented Vehicle** was being driven by a person that is not named on the **Rental Agreement**.
18. Use of the **Rented Vehicle** anywhere other than a **Public Road.** or for the purpose of a **Safari.**
19. For any loss or damage resulting from a deliberate and intentional act by **You, Your Travelling Companions** or any other passengers.
20. For **Additional Travel Expenses** unless otherwise stated in the policy wording.
21. Arising whilst driving in violation of the road laws of the country of travel.
22. **Motorhomes**, **Vans**, **Campervans**, trailers or caravans, commercial vehicles, trucks, motorcycles, mopeds, motorbikes, or vehicles with more than 9 seats.
23. Any loss related to the **Rented Vehicle** being used for the motor trade, dispatch, courier, food delivery, taxi, hire and reward or messenger services.
24. For call out charges or roadside assistance that the **Rental Company** has confirmed does not relate to damage to the **Rented Vehicle**.
25. For courtesy vehicles from a repair garage or dealership.
26. For cleaning fees.
27. Arising directly or indirectly from: **War** or acts of terrorism, an insured person engaging in active **War,** or nuclear risks.

Section 5 – General Conditions applicable to the whole policy

1. The maximum recoverable under this policy which **You** can claim during the **Period of Insurance** is stated on **Your Certificate of Insurance**.
2. Unless **You** have **Our** permission in writing, **You** must not admit that **You** or any person named on **Your Rental Agreement** are at fault for an incident or give any representations or promises on **Our** behalf which are binding upon **Us**. **We** have the right to conduct, control and settle all proceedings arising out of, or in connection with, a claim under this insurance.
3. **You** must take reasonable care to protect the **Rented Vehicle** and its property at all times against damage, accident of any kind, loss or other events, and act as if **You** are uninsured.
4. If **You** do not adhere to the terms and conditions of **Your Rental Agreement**, **We** reserve the right to decline your claim. **You** will be responsible for proving **You** did not breach the terms and conditions of **Your Rental Agreement** if a dispute arises.
5. Cover is provided for pickups in the countries specified in the **Rental Agreement** providing they are within the scope of the territory **You** have purchased as stated on **Your Certificate of Insurance** (for an **Annual Multi Trip Policy** see definitions of **Zone 1, Zone 2, Zone 3, Worldwide** and **In Country Cover**).
6. Cover is extended to additional drivers providing they are eligible to drive the **Rented Vehicle** under the terms and conditions of the **Rental Agreement** and named on the **Rental Agreement**.
7. This policy and any Optional Extras must have been purchased prior to the commencement of the **Rental Agreement** for which **You** wish this policy to be operative.
8. **You** may amend **Your** policy prior to the start of a **Rental Agreement** and any additional premium that may be charged is calculated as if the change was included at the inception of the policy.
9. Where there is **Dual Insurance**, please let **Us** know, so that **We** can pay ("contribute") **Our** proportion of the claim.
10. When purchasing a **Single Trip Policy**, the **Period of Insurance** must fully cover the period shown on the **Rental Agreement**. No policy can be issued retroactively.
11. When purchasing an **Annual Multi Trip Policy**, all dates for the rental must fall within the **Period of Insurance** as stated on **Your Certificate of Insurance**. (This will not apply if **You** renew **Your Annual Policy** on the renewal date or opt for automatic renewal, as there will be no interruption to cover)
12. This insurance policy in its entirety is invalid if the dates on the **Rental Agreement** do not fall within the dates on the **Certificate of Insurance**.
13. If **You** automatically renew **Your** policy, **You** will be insured for any damage which spans **Your** renewal.
14. The **Lead Driver** indicated on the **Rental Agreement** must be the same as the **Lead Driver's** name on the **Certificate of Insurance**.
15. **We** reserve the right to apply additional terms or decline to renew an **Annual Multi Trip Policy**.
16. Should any payment be due to **You** following a successful claim, **We** will only reimburse the **Policyholder**.

Section 6 – Making a Claim

Who to Contact?

To register **Your** claim please log into **Your** Questor Customer Portal, a link will have been sent to **You** to create the account when **You** purchased **Your** policy. If **You** require any assistance with **Your** login then please contact Questor directly.

You may also contact the **Claim Administrator** via the following methods:

Orchard Administration Limited
Third Floor Riverside House
40-46 High Street
Maidstone Kent
United Kingdom
ME14 1JH

Opening Hours: Mon - Fri 9AM - 5PM
Telephone: +44 (0) 333 323 0095
Email: admin@orchard-administration.co.uk

The easiest way to contact **Your** claim handler is to message them via **Your** customer claim portal.

Things You Must Do

You must comply with the following conditions. If **You** fail to do so and this prevents the **Claims Administrator** from fully assessing **Your** claim or minimising **Our** losses, **We** may not pay **Your** claim or any payment could be reduced:

1. All claims must be reported to the **Claim Administrator** as soon as possible, but in any event within thirty (30) days of **You** becoming aware of an incident.
2. **You** must complete a claim form (in full) and provide, at **Your** own expense, any information and assistance which the **Claim Administrator** requires in establishing the amount of any payment due under this insurance. Failure to do this may result in a delay of **Your** claim assessment.

The **Claim Administrator** may request the following supporting documents:

1. A copy of the **Rental Agreement**, showing driver names, dates of the rental and **Your Excess**.
2. A copy of the Accident Damage Report (or similar document) and/or a photographic picture of the damage caused.
3. A copy of the driving licence of the **Lead Driver** and the person in control of the **Rented Vehicle** at the time of the incident giving rise to a claim (front and reverse).
4. A credit/debit card statement showing that the payment to the **Rental Company** has been paid in full.
5. An invoice from the **Rental Company** which confirms the cost of the repair carried out to the **Rented Vehicle** and any associated **Administration Charges**.
6. Repairs invoice or damage matrix supplied by the **Rental Company** which details in full the breakdown of the parts and labour charges.
7. If **You** are claiming for **Personal Effects**, **You** must provide a copy of a police report.
8. If **You** are claiming as a result of a third-party damaging **Your Rented Vehicle**, **You** must provide **Us** with written confirmation from **Your Rental Company,** confirming whether liability has been determined, and whether the damage costs will be recoverable from the third party insurer. Please note that such cases can take longer than cases with no third-party involvement to resolve.

Please note in some circumstances these documents will need to be sent directly from the **Rental Company.** If this is required **Your** claim handler will advise **You**.

Claims Handling and Our Right of Recovery

We are entitled to take over, defend, or settle any claim under this policy in the name of **You** or any other person named on the **Certificate of Insurance** and **We** are entitled to take legal action in any such name to recover any payments **We** make.

Section 7 – Cancellation of the Policy

Your Cancellation Rights

If **You** find that this cover does not meet **Your** needs, **You** can cancel this policy at any time during the **Period of Insurance**.

For **Single Trip** policies, if **You** cancel any time before the **Start Date** of **Your Period of Insurance,** then **You** will receive a full refund of the premium **You** have paid. If **You** cancel after the **Start Date** of **Your Period of Insurance**, **We** will not refund any premium paid.

For **Annual Multi Trip** policies, if **You** cancel within fourteen (14) days of purchasing this policy or before inception, **You** will receive a full refund of the premium paid as long as **You** have not made a claim or intend to make a claim under the policy. If **You** cancel at any other time, **We** will not refund any premium paid.

Please refer to the product type and **Period of Insurance** specified on **Your Certificate of Insurance**.

If **You** wish to cancel **Your** policy before the **Start Date** of **Your Period of Insurance**, please log onto **Your** MyQuestor portal. **You** can also email us at assistance@questor-insurance.co.uk

If **You** email **Us** outside of **Our** opening hours, **Your** request will be taken from the date **Your** email is sent.

The Insurers' Cancellation Rights

We reserve the right to cancel this policy immediately if **You** commit fraud and there will be no refund of the premium **You** have paid. If **We** cancel **Your** policy, **We** will do so in writing to the most recent address **We** have for **You**.

Section 8 – How to make a Complaint

We are committed to providing **You** with the best possible service and customer care. However, **We** understand there may be times where **We** fail to meet these standards.

To register a complaint please contact us at:

Customer Resolution Team
Riverside Underwriting Limited
Third Floor Riverside House
Maidstone Kent
United Kingdom
ME14 1JH

Opening Hours: Mon - Fri 9AM - 5PM
Telephone: +44 (0) 333 323 0093
Email Us: crt@riverside-underwriting.co.uk

The easiest way to register a complaint is via email.

Your complaint will be acknowledged in writing promptly once made. The **Administrator** will aim to resolve **Your** complaint within eight (8) weeks from first notification of **Your** complaint. If the **Administrator** cannot resolve **Your** complaint within eight (8) weeks, the **Administrator** will notify **You** in writing to confirm the reasons why and **Your** rights to refer **Your** complaint to The Financial Ombudsman Service:

- by submitting **Your** complaint online – please see financial-ombudsman.org.uk, or
- by email at complaint.info@financial-ombudsman.org.uk, or
- by telephone on 0207 964 1000, or
- by writing to the Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, Isle of Dogs, London, E14 9SR.

IMPORTANT: The Financial Ombudsman Service will expect **You** to have followed the above procedure before they accept **Your** case.

The complaint handling arrangements above are without prejudice to **Your** right to commence a legal action in accordance with **Your** contractual rights.

Section 9 – Legal, Regulatory and Other Information

Financial Services Compensation Scheme

You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) in the UK if, in the unlikely event, Fortegra Europe Insurance Company SE cannot meet its liabilities under this policy. The level and extent of compensation provided will depend on the location of the risk, the type of insurance and on the circumstances of the claim.

Further information about the Financial Services Compensation Scheme is available from the FSCS website www.fscs.org.uk.

The FSCS can be contacted:

- by completing the form on the FSCS website www.fscs.org.uk/contact-us/ or
- by calling 0800 678 1100, or
- by writing to Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GL17 1DY, or
- by live chat via the FSCS website www.fscs.org.uk/contact-us/

Data Protection Notice

Data Protection

Fortegra Europe Insurance Company SE (the Data Controller) is the data controller in relation to personal information which **We** hold about **You** ("Personal Data").

We process **Your** Personal Data as may be necessary in order to provide You with the particular insurance product or service that **You** request of **Us** and to administer the same. **We** process such data for the purpose of providing **You** with quotations, underwriting, risk assessment, claims handling and any other purpose for which **We** may be obliged or authorised to process such data by or under any law, statutory and/or contractual requirement, including that of preventing, detecting or suppressing insurance fraud. For these same purposes, **We** may need to transfer **Your** Personal Data to third parties including but not limited to service providers (insurance companies and agents), surveyors, repairers, loss adjusters, investigators, credit reference agencies, bank and insurance associations. Such third parties may be local or foreign and may form part of an international organisation or a group of companies.

Any queries relating to data protection matters may be addressed to **Our** Data Protection Officer at The Data Protection Officer, Fortegra Europe Insurance Company SE, Office 13, SOHO Office The Strand, Fawwara Building, Triq l-Imsida, Gzira, GZR 1401, Malta or on data subject access page on our website using the following link:
https://fortegra.eu/privacy-notice/fortegra-europe-insurance-company-ltd

By means of the above Data Protection Notice on **Our** website, **We** provide **You** with all the additional information **You** may require as to how and why **We** process **Your** Personal Data as defined by the Data Protection Act, 2018 and the General Data Protection Regulations (GDPR) (Regulation (EU) 2016/679).

Rights of Third Parties

A person who is not a party to this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

For **Your** information, the Contracts (Rights of Third Parties) Act 1999 allows a person who is not a party to a contract to be able to enforce that contract if the contract expressly allows him to or if the contract confers a benefit upon him. However, the Act will not be applied if the parties make it clear in the contract that the third party does not have the right to enforce it. For further guidance please see www.legislation.gov.uk or contact the Citizens Advice Bureau.

Safeguarding Your Premium and Claim Payments

All premium payments from **You** and due to **Us** for this policy will be held by the **Administrator** on **Our** behalf. The **Administrator** will also hold any premium refund that is due to **You** from **Us**. Any claim payments that are due to **You** from **Us** will be paid to **You** by the **Claim Administrator**.

In these capacities, the **Administrator** is acting as **Our** agent. This means that once a premium is paid to the **Administrator** it is deemed to have been received by **Us** and that all claim payments and premium refunds are not deemed to have been paid until **You** have actually received them.

Law and Jurisdiction

Unless specifically agreed to the contrary, this policy shall be governed by the laws of England and Wales and subject to the exclusive jurisdiction of the courts of England.

Sanctions

We shall not provide any benefit under this contract of insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

Regulatory Details

Fortegra Europe Insurance Company SE has its registered office and principal place of business at Office 13, SOHO Office The Strand, Fawwara Building, Triq I-Imsida, Gzira, GZR 1401, Malta (Malta Company registration number SE 17), 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 l-Imdina, Zone 1, Central Business District, Birkirkara, CBD 1010, Malta.

Fortegra Europe Insurance Company SE 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).

Together with its UK Branch, Fortegra Europe Insurance Company SE is authorised by the Prudential Regulation Authority, is subject to regulation by the Financial Conduct Authority, and limited regulation by the Prudential Regulation Authority. **Our** firm reference number is 805770.

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-reports/fortegra-europe-insurance-company-se.

The **Administrator**, Riverside Underwriting Limited, is authorised and regulated by the Financial Conduct Authority under firm reference number 466942. These registration details can be checked on the UK's Financial Conduct Authority's Financial Services Register.

Section 10 – Definitions

Whenever the following words or expressions appear in **bold** in this Policy Document, they have the meaning given below.

"**Additional Travel Expenses**" **–** Any additional travel costs incurred in connection with a loss under the relevant section of this policy.

"**Administration Charges**" - Charges made by the **Rental Company** that cannot be recovered following an incident covered by this insurance. This includes charges applied by the **Rental Company** for **Loss of Use** and **Diminishment of Value**.

"**Administrator**" - The company who administers this insurance. This is Riverside Underwriting Limited, Third Floor, Riverside House, 40-46 High Street, Maidstone, ME14 1JH United Kingdom. Riverside Underwriting Limited is a company registered in England & Wales (06201617) and is authorised and regulated by the Financial Conduct Authority (FRN 466942).

"**Annual Multi Trip Policy**" - Is a policy that covers unlimited **Rented Vehicles** under **Rental Agreements** during the **Period of Insurance** for up to thirty-one (31) continuous calendar days in length, unless **You** have purchased the Extended Rental Agreement, which would extend **Your** coverage up to sixty-two (62) continuous calendar days in length.

"**Car**" – A motor vehicle with no more than nine (9) seats which is designed for the carriage of passengers and their belongings. This does not include vehicles which have been converted to include cooking or sleeping facilities.

"**Car Club**" – A short-term licensed **Car** rental service that gives members access to **Cars** within their fleet in convenient locations that can be rented for short term hire, often by the minute, hour or day.

"**Certificate of Insurance**" - The document that names **You** as the **Policyholder** and sets out what this policy covers **You** for. **Your** Certificate of Insurance will be updated and replaced whenever **You** make any changes to the policy.

"**Claim Administrator**" - The company who will handle any claims on **Our** behalf. This is Orchard Administration Limited, Third Floor, Riverside House, 40-46 High Street, Maidstone, ME14 1JH United Kingdom. Orchard Administration Limited is a company registered in England & Wales (09028636).

"**Close Relatives**" - Defined as spouse or partner, civil partner, parents, parents-in-law, brothers, sisters, brothers-in-law, sisters-in-law, child or fiancé/fiancée living in the same residence as **You**.

"Collision Damage Waiver" – The basic cover for damage to or the theft of the **Rented Vehicle**, usually provided by the **Rental Company** . Where **You** have Collision Damage Waiver with the **Rental Company** , **You** would normally be liable for an **Excess.**

"Consequential Loss" - An indirect adverse impact / loss of opportunity, or out-of-pocket expense which may be incurred following a valid claim under this Policy, including (but not limited to) additional **Rental Company** costs, accommodation costs, transport costs and debt-collection fees.

"**Diminishment of Value**" - Charges incurred by the **Rental Company** for the perceived reduction in value of the **Rented Vehicle** as a result of the damage caused by **You** or any person named on **Your Rental Agreement**

"**Dual Insurance**" – is when someone is covered for the same risk more than once by different insurance policies.

"Excess" – The maximum amount that **You** are liable for in the event of damage to, or theft of, the **Rented Vehicle,** under the terms and conditions of the **Collision Damage Waiver** which is set out in **Your Car Rental Agreement**.

"**In Country Cover**" – means the United Kingdom**,** the Channel Islands, Isle of Man

"**Insurer**" – Fortegra Europe Insurance Company SE has its registered office and principal place of business at Office 13, SOHO Office The Strand, Fawwara Building, Triq l-Imsida, Gzira, GZR 1401, Malta (Malta Company registration number SE 17), 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 l-Imdina, Zone 1, Central Business District, Birkirkara, CBD 1010, Malta.

Annual reports on **Our** solvency and financial position can be found at https://www.fortegra.eu/solvency-and-financial-condition-report/fortegra-europe-insurance-company-se

“**Lead Driver**” – The person whose name is listed on the **Rental Agreement** as the lead or main driver. This must be the person signing the **Rental Agreement**. If **You** have purchased Dual Lead Driver, this policy is extended to two Lead Drivers jointly.

“**Loss of Use**” - A charge applied by a **Rental Company** if a **Rented Vehicle** is not available for hire following an incident covered by this insurance.

“**Mechanical Breakdown**” – The malfunction or failure of moving or electronic parts or component failure, as confirmed by the **Rental Company.** This includes burnt out or faulty clutch, battery or any other engine part that fails.

“**Minibus**” – A vehicle up to 7.5T designed to carry up to seventeen (17) people including the driver.

“**Motorhome and or Campervan**” – A vehicle up to 7.5T which includes fixed sleeping or cooking facilities.

“Policyholder” – The person named on the **Certificate of Insurance**, who must also be listed as the **Lead Driver** on the **Rental Agreement.**

“**Period of Insurance**” - The period for which this insurance is valid, as stated on **Your Certificate of Insurance**.

“**Permanent Resident**” - The country where **You** are ordinarily resident for more than 6 months of the year and intend to remain, and where **You** pay tax and utilities.

“**Personal Effects**” – Clothing, luggage and other articles that belong to **You** or **Your Travelling Companions** or for which **You** or **Your Travelling Companions** are legally responsible for) which are worn, used, or carried but excluding **Personal Money**, documents of any kind and **Valuables**.

“**Personal Money**” – Bank notes, currency notes and coins in current use, travellers, and other cheques, postal or money orders, pre-paid cards, coupons or vouchers, travel tickets, event and entertainment tickets, phone cards and credit/debit cards all held for private and/or business purposes.

“Public Road” - Any road made or unmade that is intended for use by the general public.

"**Rental Agreement**" - The contract between **You** and a **Rental Company** which allows **You** to rent a vehicle. It will include details about **You**, the **Rented Vehicle** and terms and conditions of the hire.

“**Rental Company”** - The company who is renting **You** the **Rented Vehicle** from a fleet of vehicles that they own or lease. The **Rental Company** must be licensed to provide vehicles for rent in the territory in which it is situated and must provide the minimum compulsory insurance required in the country of hire.

"**Rented Vehicle**" - The vehicle rented by **You** under a **Rental Agreement** for a fixed period from a **Rental Company.**

“**Roof**” – Means the structure forming the upper covering of the **Rented Vehicle.**

“**Safari**” – An expedition to observe or hunt animals in their natural habitat or driving through enclosed animal parks.

“**Single Trip Policy**” – provides cover for a single **Rented Vehicle** under a single **Rental Agreement** up to one hundred and eighty (180) continuous calendar days in length.

“**Start Date**” - The date that the insurance cover commences, as shown on **Your Certificate of Insurance** and on **Your Rental Agreement.**

“Subscription Service” – A service that provides continuous monthly vehicle rental on a rolling contract basis.

“**Towing**” – Recovery of the **Rented Vehicle** following an accident, theft, malicious damage, fire or **Mechanical Breakdown** to the nearest premises owned by the **Rental Company,** a repairing garage or the original pick-up location.

“**Travelling Companion(s)**” **–** Any person named on **Your Rental Agreement**, or any person **You** have arranged to travel with, in the **Rented Vehicle.**

“**Underbody**” – The underside of the **Rented Vehicle** excluding, bumpers, trim, tyres, and wheel rims.

“**Van**” – A vehicle with no more than three (3) seats, weighing up to 7.5T which is specifically designed to carry goods and not passengers (excluding trucks). This does not include vehicles which have been converted to include cooking or sleeping facilities.

“**Valuables**” – Jewellery, platinum, gold, silver, precious metal or precious or semiprecious stone articles, watches, furs, cameras, camcorders, CDs, DVDs, memory cards, speakers and headphones, computer games, mobile phones, laptops, PCs, electronic devices and associated equipment.

"**You**, **Your**, **Yourself**" - The individual specified on the **Certificate of Insurance** who is named as the **Lead Driver** on the **Rental Agreement**. The person signing the **Rental Agreement** must be the **Lead Driver**.

"**War**" – Means:

a. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion assuming the proportions of, or amounting to, an uprising, military or usurped power, or
b. Any act of terrorism, or
c. Any act of war or terrorism involving the use of, or release of a threat to use, any nuclear weapon or device or chemical or biological agent.

"**We**, **Us**, **Our**" – The **Insurer** acting through the **Administrator**.

"**Worldwide**" – Worldwide means anywhere in the world apart from Afghanistan, Belarus, Crimea, Cuba, Democratic Republic of the Congo, Iran, Iraq, Ivory Coast, Liberia, Myanmar, North Korea, South Sudan, Sudan, Syria, Russia, Venezuela and Zimbabwe. No cover is provided for countries or areas where **Your** Government has advised against all (but essential) travel.

"Zone 1" – Zone 1 means Andorra, Portugal, Spain Balearics, Canaries, Azores and Madeira and Gibraltar but Excluding Ceuta and Melilla.

"Zone 2" – Zone 2 means all territories contained within **Zone 1** plus Austria, Belgium, Cyprus, Czechia, France (excluding overseas departments and regions), Germany, Greece, Italy, Luxembourg, Monaco, Netherlands and San Marino

"Zone 3" – Zone 3 means all territories contained within **Zone 1** and **Zone 2**, plus Albania, Bosnia and Herzegovina, Bulgaria, Croatia, Denmark, Estonia, Faroe Islands, Finland, Hungary, Iceland, Ireland, Kosovo, Latvia, Liechtenstein, Lithuania, Malta, Moldova, Montenegro, North Macedonia, Norway, Poland, Romania, Serbia, Slovakia, Slovenia, Sweden, Switzerland, Turkey and the United Kingdom

Section 11 – Optional Extras (Subject to an additional premium)

The following Optional Extras are included when shown on the **Certificate of Insurance** and the appropriate premium has been paid. Once included the optional extras cannot be removed or refunded unless the policy is cancelled.

To add an Optional Extra, please log into **Your** MyQuestor portal where **You** will be able to upgrade **Your** policy.

Please note that the maximum that can be claimed under this policy in the **Period of Insurance** is the overall limit shown on the **Certificate of Insurance**.

Dual Lead Driver

This option allows two **Lead Driver**s to hire vehicles independently of each other at the same or at different times.

Both drivers must be **Close Relatives** who permanently reside at the same address shown on the **Certificate of Insurance** and are deemed to be joint **Policyholders**.

Cover benefits, exclusions and conditions apply to both drivers during the **Period of Insurance**. References to '**You**' in this document are amended to mean both drivers.

This option is only available on **Annual Multi Trip** policies and must be purchased prior to collecting a vehicle.

Extended Rental Cover

This option allows **You** to hire a **Rented Vehicle** for up to sixty-two (62) continuous calendar days as opposed to thirty-one (31) continuous calendar days.

This option is only available on **Annual Multi Trip** policies and must be purchased prior to exceeding thirty-one (31) calendar days under a single **Rental Agreement**.

Collision Damage Waiver

Some **Car Rental Companies,** usually but not exclusively in the USA, Canada, Caribbean, Mexico, South and Central America, do not include cover (often referred to as **Collision Damage Waiver**) in their **Rental Agreements** for the **Rented Vehicle**. Where this cover is not provided by the **Car Rental Company,** this policy will provide cover for up to £75,000 for any damage caused to or the theft of **Your Rented Vehicle** for which **You** are held responsible under the terms of **Your Rental Agreement**.

Most **Rental Companies** within Europe usually include **Collision Damage Waiver** with the **Rental Agreement. If You** already have **Collision Damage Waiver** with the **Rental Company, You** will not require this optional extra.

There is no cover provided for any third-party liability for which **You** may be held responsible, and **You** should ensure that adequate third-party insurance is provided under the terms of **Your Rental Agreement** or is purchased separately elsewhere.

Iceland Extension

This option only applies to **Rented Vehicle** in Iceland and provides cover for risks typically excluded from **Your Rental Agreement Excess**.

We will provide cover for weather related charges arising from the incident for damage to the **Rented Vehicle's** exterior that are specifically not covered by the **Collision Damage Waiver** / insurance provided under the terms of **Your Rental Agreement**. The damage cover is limited to:

1. Windblown doors
2. Damage caused by sand, gravel, ash, pumice, or other earth materials that are blown onto the **Rented Vehicle** or thrown onto the **Rented Vehicle** by another vehicle, machine, or person. Consequential damage to the radiator, engine, or transmission is not covered.

We will provide increased cover for towing as a result of the **Rented Vehicle** being used anywhere other than a **Public Road** and immobilised due to the terrain or weather conditions up to a maximum of £1,500.

We will not pay for any loss if **You** have not followed the conditions set out in **Your Rental Agreement** or where **You** have contravened Icelandic law.

Vehicle Battery Failure

This option will reimburse **You** for charges applied by the **Rental Company,** up to the amount stated on **Your Certificate of Insurance**, if the battery of a **Rented Vehicle** fails for costs relating to:

- Replacing the battery of a conventional or electrical vehicle, including any associated fitting costs
- Charging the battery of a conventional or electrical vehicle
- Vehicle replacement costs
- Roadside assistance relating to the failed/flat battery.

We will not pay any **Rental Company** refuelling or **Administrative Charges** if **You** have simply failed to return **Your Rented Vehicle** with sufficient charge and contrary to the terms and conditions of **Your Rental Agreement** or for any claim where **You** have not acted on the instruction of **Your Rental Company** or its recovery service.

Car Club Cover

This option amends the terms of the policy so that **You**/**Your** also refers to a **Car Club** member.

Cover is extended to include hiring vehicles from **Car Clubs**. All other terms and conditions of this policy remain the same.

Any **Car Club** member/additional driver driving the **Rented Vehicle** must be named on the **Certificate of Insurance You** hold with **Us**.

This option is only available for purchase on **Annual Multi Trip** policies.