

# Car Hire Excess Insurance

## Insurance Product Information Document

**Do you Insurance**

Company: **DoYouInsurance administered  
by Riverside Underwriting Ltd**

Product: **Car Hire Excess**

Riverside Underwriting Ltd is registered in England and Wales (06201617). Registered address: Bryant House, Bryant Road, Strood, Rochester, Kent, ME2 3EW. Authorised and regulated by the Financial Conduct Authority (FRN 466942). This insurance is provided by Riverside Underwriting Limited which is registered in the UK, and is underwritten by Certain Underwriters at Lloyd's.

This document is only intended to provide a summary of the main cover and exclusions and is not personalised for you. Your own specific policy details, including complete pre-contractual and contractual information will be confirmed as you go through the application to buy this insurance and will be in other documents emailed to you. It is important that you review all documentation and advise us before the policy start date of any amendments that are needed.

## What is this type of insurance?

Vehicle hire excess insurance is an optional insurance coverage. This will cover you for the excess you may be liable for in the event your hire vehicle is stolen or damaged, in addition to some further cover as described below.



### What is insured?

- ✓ Excess Reimbursement (up to €6,000)
- ✓ Auto Glass, Roof, Tyres, Wheel Rims and the Underbody (up to €3,000)
- ✓ Administration Charges (up to €500)
- ✓ Towing (up to €500)
- ✓ Misfuelling (up to €500)
- ✓ Key Cover (up to €500)
- ✓ Curtailment (€30 per day, up to €300 per year)
- ✓ Drop Off Charges (up to €300)
- ✓ Locked Out Cover (up to €100)
- ✓ Road Rage Cover (up to €1,000)
- ✓ Car Jacking (up to €1,000)
- ✓ Personal Accident (up to €10,000)



### What is not insured?

- ✗ Wear and tear
- ✗ Any person not named on the rental agreement
- ✗ Motorhome, minibus and commercial vehicle hire
- ✗ Vehicles with more than 9 seats
- ✗ Damage to the interior unless the damage is as a result of an accidental collision, fire, theft or vandalism
- ✗ Vehicles older than 20 years
- ✗ Vehicles which have a value greater than €75,000



### Are there any restrictions on cover?

- ! Any claim which results from a direct breach of the terms and conditions of your hire agreement
- ! Any person under the age of 21 or over 84
- ! Policyholder must be named as the lead driver on the rental agreement
- ! Rentals exceeding 180 days in length
- ! Any rental that commences or terminates outside of the insured period as stated on the certificate of insurance



### Where am I covered?

- ✓ Worldwide means anywhere in the world apart from Afghanistan, Belarus, Cuba, Congo, Iran, Iraq, Ivory Coast, Liberia, Myanmar, North Korea, South Sudan, Sudan, Syria and Zimbabwe. No cover is provided for claims arising as a direct result of a situation highlighted by the Foreign and Commonwealth Office where you have hired a vehicle in a specific country or area where, prior to the vehicle hire agreement commencing, the Foreign and Commonwealth Office has advised against all (but essential) travel.



## What are my obligations?

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



## When and how do I pay?

Full premium for the insurance policy must be received at the time of booking. Payment can be made via accepted debit or credit card.



## When does the cover start and end?

As stipulated on the certificate of insurance, as per the agreement during the quote process, your policy will cover you from the start date and time of your booking to the end date and time of your booking.



## How do I cancel the contract?

You may cancel your policy by using the links contained in your rental voucher confirmation email or via the Customer Support section of our website.