

Car Hire Excess Waiver

Insurance Product Information Document

Damage Refund Insurance cover is underwritten by Inter Partner Assistance SA UK Branch. Inter Partner Assistance SA is a Belgian firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority. Details about the extent of its regulation by the Financial Conduct Authority are available from Inter Partner Assistance on request. FCA Register number 202664. Registered in the United Kingdom.

Company: Inter Partner Assistance

Product: Staysure Car Hire Excess Waiver

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre contract and contractual information about the product is provided in your policy documents.

What is this type of Insurance?

Car Hire Excess Waiver is an insurance that allows you to recover unexpected hire car excess charges for damage and theft.



What is Insured?

- ✓ Excess or deposit charged by car hire company, up to £4,000
- ✓ Misfuelling up to £1,000 per claim (only one claim per period of insurance)
- ✓ Roadside and Towing, up to £1,000 per claim
- ✓ Car hire key cover, up to £500 each claim



What is not Insured?

- ✗ Damage to the rental vehicle interior
- ✗ Mechanical failure of the rental vehicle
- ✗ General wear and tear
- ✗ Items showing as defective at the time the rental agreement commenced
- ✗ Driving off the Public Highway
- ✗ Commercial use
- ✗ Any claim resulting from foreign matter entering the fuel system except for diesel or petroleum
- ✗ The costs of repairs (roadside & towing)



Are there any restrictions on cover?

- ! A maximum indemnity limit of £4,000
- ! Cover provided for the period of original rental agreement.



Where am I covered?

Worldwide (excluding travel to a country, specific area or event when the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or regulatory authority in a country to/from which you are travelling has advised against all, or all but essential travel)



What are my obligations?

- You must take reasonable care to protect the rental vehicle and your property against accident, injury, loss and damage and act as if you are not insured and to minimise any potential claim
- You must have a valid rental agreement
- Your claim must be notified to us within 6 months of the incident
- You must provide us with full details of anything that may result in a claim and the information we ask for



When and how do I pay?

You must pay the premium before you travel



When does the cover start and end?

The contract is for a duration of your hire car agreement. It will start on policy commencement date and will end on the date stated in your policy schedule



How do I cancel the contract?

You have the right to cancel any policy of insurance within 14 days of the date of issue or receipt of your policy documentation, whichever is later, and provided that you have not:

- Travelled
- Made or intend to make a claim

The premium will be refunded in full less any postage fee. To exercise the right to cancel your policy, please contact us by telephone on 0800 088 4828. If you do not exercise the right to cancel your policy, it will continue in force for the term of the policy and you will be required to pay the premium.