

# Direct Car Excess Insurance Single Trip Policy Summary



## Insurance Provider

This insurance is underwritten by AIG Europe Limited.

## Purpose of the Insurance

The purpose of this car hire excess insurance policy is to provide cover for losses you may be liable to pay when renting a car; (a) the excess you may have to pay under a car rental agreement, and (b) additional costs you may be liable to pay over and above the amount you are covered for under the terms of your car rental agreement.

The cover provided is subject to certain limits, as set out in the Table of Benefits (see pages 3 and 4 of the policy wording and pages 8 and 9 of this document).

## Significant Features, Conditions and Exclusions

The cover provided is subject to certain conditions and exclusions. The table below sets out the significant features of the cover and the conditions and exclusions that apply. To ensure the policy is suitable for you, you are advised to read the Policy Wording which sets out all of the features, conditions and exclusions.

Significant Features	Conditions and Exclusions	Policy Wording Reference
<p><b>Accidental Damage, Theft &amp; Loss of Use</b></p> <p>The following limits apply per incident:</p> <p>Up to £6,000 (Subject to a maximum total limit of £7,000 in any one period of insurance)</p>	<p>The cover provided includes:</p> <ul style="list-style-type: none"> <li>the excess for which you are liable to pay as a result of accidental damage, fire or vandalism to, or theft of, the rental car; and</li> <li>damage to windows and tyres, the undercarriage and the roof.</li> </ul> <p><b>Significant Conditions:</b></p> <ul style="list-style-type: none"> <li>The policyholder must be named as the lead driver on the car rental agreement;</li> <li>Cover does not commence until the rental car has been collected and is in your possession.</li> </ul> <p><b>Significant Exclusions:</b></p> <ul style="list-style-type: none"> <li>Cover is not provided: <ul style="list-style-type: none"> <li>if the policyholder has not accepted the rental company's insurance (Collision Damage Waiver) or where insurance (Collision Damage Waiver) is not included in the total price of the car rental agreement;</li> <li>any claim which is not reported to an appropriate police authority as soon as reasonably possible or where an official police report has not been obtained, if required by local law;</li> <li>any claim arising from wear and tear, gradual deterioration, insect or vermin, hidden defect or inherent damage of the rental car;</li> <li>any claim as a result of mechanical or electrical breakdown, other than towing costs;</li> <li>for damage to the rental car's interior unless the damage is as a result of an accidental collision, fire, theft or vandalism.</li> </ul> </li> </ul>	<p>Page 19, Section A</p> <p>Page 15, General Conditions</p> <p>Pages 16 to 18, General Exclusions and Page 19, What you are not covered for</p>

Significant Features	Conditions and Exclusions	Policy Wording Reference
<p><b>Car Rental Keys</b></p> <p>The following limits apply per incident:</p> <p>Up to £500 (Subject to a maximum of £2,000 in any one period of insurance)</p>	<p>The cover provided includes:</p> <ul style="list-style-type: none"> <li>• the costs incurred replacing a lost, stolen or damaged rental car key;</li> <li>• replacement locks; and</li> <li>• locksmith charges.</li> </ul> <p><b>Significant Conditions:</b></p> <ul style="list-style-type: none"> <li>• The policyholder must be named as the lead driver on the car rental agreement;</li> <li>• Cover does not commence until the rental car has been collected and is in your possession.</li> </ul> <p><b>Significant Exclusions:</b></p> <ul style="list-style-type: none"> <li>• Cover is not provided: <ul style="list-style-type: none"> <li>- if the policyholder has not accepted the rental company's insurance (Collision Damage Waiver) or where insurance (Collision Damage Waiver) is not included in the total price of the car rental agreement (unless you have purchased a Worldwide Excess &amp; Collision Damage Waiver &amp; Supplemental Liability Insurance policy);</li> <li>- if the theft is not reported to an appropriate police authority as soon as reasonably possible or where an official police report has not been obtained;</li> <li>- any loss which is not reported to an appropriate police authority as soon as reasonably possible or where an official police report has not been obtained, if required by local law.</li> </ul> </li> </ul>	<p>Page 19, Section B</p> <p>Page 15, General Conditions</p> <p>Pages 16 to 18, General Exclusions and Page 19, What you are not covered for</p>
<p><b>Baggage</b></p> <p>The following limits apply per person, per incident:</p> <p>Up to £300</p> <p>Single item limit £150</p>	<p>Cover is provided for loss of or damage to baggage and/or personal effects as a result of:</p> <ul style="list-style-type: none"> <li>• theft; or</li> <li>• attempted theft.</li> </ul> <p><b>Significant Conditions:</b></p> <ul style="list-style-type: none"> <li>• The policyholder must be named as the lead driver on the car rental agreement;</li> <li>• Cover does not commence until the rental car has been collected and is in your possession.</li> </ul> <p><b>Significant Exclusions:</b></p> <ul style="list-style-type: none"> <li>• Cover is not provided: <ul style="list-style-type: none"> <li>- if the theft is not reported to an appropriate police authority as soon as reasonably possible or where an official police report has not been obtained;</li> <li>- where an unauthorised person fraudulently uses your credit or debit cards;</li> <li>- where you are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed;</li> <li>- for cosmetic damage unless the item has become unusable as a result of this.</li> </ul> </li> </ul>	<p>Page 20, Section C</p> <p>Page 15, General Conditions</p> <p>Pages 16 to 18, General Exclusions and Page 20, What you are not covered for</p>
<p><b>Towing</b></p> <p>The following limits apply per incident:</p> <p>Up to £1,000 (Subject to a maximum of £1,500 in any one period of insurance)</p>	<p>Cover is provided for the cost of towing charges, not otherwise covered under the terms of the car rental agreement, as a result of:</p> <ul style="list-style-type: none"> <li>• accidental damage;</li> <li>• mechanical breakdown; and</li> <li>• electrical breakdown.</li> </ul> <p><b>Significant Conditions:</b></p> <ul style="list-style-type: none"> <li>• The policyholder must be named as the lead driver on the car rental agreement;</li> </ul>	<p>Page 20, Section D</p> <p>Page 15, General Conditions</p>

Significant Features	Conditions and Exclusions	Policy Wording Reference
	<ul style="list-style-type: none"> <li>• Cover does not commence until the rental car has been collected and is in your possession;</li> <li>• If the rental car needs to be towed, you should contact the rental company in the first instance as these costs may already be covered under the terms of the car rental agreement.</li> </ul>	
<p><b>Misfueling</b></p> <p>The following limits apply per incident:</p> <p>Up to £500 (Subject to a maximum of £1,000 in any one period of insurance)</p>	<p>Cover is provided for the costs of cleaning out the engine and fuel system if you put the wrong fuel type in your rental car.</p> <p><b>Significant Conditions:</b></p> <ul style="list-style-type: none"> <li>• The policyholder must be named as the lead driver on the car rental agreement;</li> <li>• Cover does not commence until the rental car has been collected and is in your possession.</li> </ul>	<p>Page 20, Section E</p> <p>Page 15, General Conditions</p>
<p><b>Personal Accident</b></p> <p>The following limits apply per person:</p> <p>Up to £40,000</p>	<p>Cover is provided if you suffer death or bodily injury caused by an accident during the operative time. The Operative Time is defined as being 'whilst you are driving, seated as a passenger, getting in and out of, loading or unloading, carrying out emergency roadside repairs to and re-fuelling your rental car during the period of insurance and within the geographical limits of cover'.</p> <p><b>Significant Conditions:</b></p> <ul style="list-style-type: none"> <li>• If death results from bodily injury within 13 weeks of bodily injury, we will pay the death benefit only;</li> <li>• The Permanent Total Disability benefit is only payable if you are 65 years of age or under at the date of the accident;</li> <li>• We will only pay 50% of the hospitalisation benefit for persons aged over 65 at the date of the accident;</li> <li>• Cover under the personal accident section of the policy will stop for that insured person on payment of the death benefit;</li> <li>• The benefit for loss of one limb is 50% of the benefit for loss of more than one limb;</li> <li>• The benefit for loss of sight in one eye is 50% of the benefit for loss of sight in both eyes;</li> </ul>	<p>Pages 21 to 23, Section F</p> <p>Page 15, General Conditions and Page 21, Important Provisions</p>
	<ul style="list-style-type: none"> <li>• No benefit is payable if you die within 13 weeks of sustaining permanent total disability when the death benefit will be payable instead;</li> <li>• We will not pay the hospitalisation benefit where the coma benefit is being claimed</li> </ul> <p><b>Significant Exclusions:</b></p> <ul style="list-style-type: none"> <li>• Cover is not provided: <ul style="list-style-type: none"> <li>- for permanent total disablement benefit if you are over 65 years of age at the date of the accident;</li> <li>- for any claim where your blood/urine alcohol level is above the legal limit stated in the Road Traffic Act(s) or the equivalent in the territory where the accident occurred whilst you are in charge of the rental car;</li> <li>- where the insured person who is in charge of the rental car is under the influence of, or being affected by a drug or drugs other than according to the manufacturer's instructions or as prescribed by a doctor;</li> <li>- where the insured person who is in charge of the rental car being under the influence of, or being affected by drugs if you take a drug or drugs for the treatment of drug addiction;</li> <li>- any claim for bodily injury which is directly or indirectly resulting from anxiety, stress disorder, post traumatic stress disorder, psychological or</li> </ul> </li> </ul>	<p>Pages 16 to 18, General Exclusions and Pages 21 to 23, What you are not covered for</p>

	<p>psychiatric illness or condition or other mental or nervous disorder;</p> <ul style="list-style-type: none"> <li>- any claim for bodily injury which is directly or indirectly resulting from any gradually operating cause;</li> <li>- for bodily injury resulting from sickness or disease;</li> <li>- for any degenerative condition, medical condition, physical impairment or disablement (as determined by a medical consultant) known by the insured person to be in existence at the time of sustaining bodily injury will be taken into account by us in assessing the amount payable;</li> <li>- if travelling in a rental car without a current and valid test certificate, if travelling in a rental car in an un-roadworthy condition at the time of the accident or where there is no motor insurance covering the rental car.</li> </ul>	
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Limitations		Policy Wording Reference
Excluded Countries	<p>The geographical area which you are entitled to hire a car is shown on your policy schedule.</p> <p>No cover is provided under this policy for any trip in, to or through Afghanistan, Cuba, Liberia or Sudan.</p> <p>No cover is provided for claims arising as a direct result of a situation highlighted by the Foreign and Commonwealth Office (FCO) where you have hired a car in a specific country or area where, prior to your trip commencing, the FCO has advised against all (but essential) travel.</p>	<p>Page 8, 'Geographic areas'</p> <p>Page 12, General definitions, 'Geographical limit of cover'</p> <p>Page 17, General exclusions, number 19</p>
Excluded Vehicles	<p>No cover is provided for the hire of:</p> <ul style="list-style-type: none"> <li>(i) any vehicle other than the rental car (as specified on the car rental agreement)</li> <li>(ii) motor homes, camper vans, trailers or caravans, trucks, commercial vehicles, goods carrying vans, motorcycles, mopeds, motorbikes, off-road vehicles, recreational vehicles and passenger vans and vehicles with more than 9 seats</li> <li>(iii) any vehicle which has a retail value when new in excess of £60,000 and has a 0-62mph (0-100kph) time of less than 7.5 seconds</li> <li>(iv) any vehicle which is over 20 years old</li> </ul>	<p>Page 12, General definitions, 'Commercial Vehicle'</p> <p>Page 15, General exclusions, number 4</p>
Age Limits	<p>To be eligible for cover all insured persons must be between 21 and 85 years of age at the date of buying this insurance.</p>	<p>Page 7, 'Age Limits'</p> <p>Page 13, General definitions, 'Insured person'</p> <p>Page 16, General exclusions, number 3 (ii)</p>
Residency	<p>The policyholder and all insured persons must have their main residence in the UK at the time this policy is bought. Residents of the Channel Islands and Isle of Man must have their main residence in the Channel Islands or the Isle of Man respectively.</p>	<p>Page 7, 'Residency'</p>
Law and Jurisdiction	<p>This policy will be governed by English law and you and we agree to submit to the courts of England and Wales to determine any dispute arising under or in connection with it, unless you reside in Scotland, Northern Ireland or the Isle of Man, in which case the law applicable to that jurisdiction will apply and its courts will have exclusive jurisdiction, unless agreed to the contrary by us before the start date of your policy. The terms and conditions of this policy will only be available in English and all communication relating to this policy will be in English.</p>	<p>Page 5, 'Law and Jurisdiction'</p>

### **Period of Insurance**

Cover under all sections starts on the first day of the period of insurance as shown on your policy schedule and when the rental car has been collected and is in your possession. Cover cannot start if you have already collected your rental car before the commencement date of your policy.

Cover ends at the end of the period of insurance as shown on your policy schedule or when you return the rental car to the rental company if earlier.

You are covered for an unlimited number of rentals within the period of insurance provided no single car rental agreement lasts longer than 62 days.

### **'Cooling-Off' Period and Your Right to Cancel Your Policy**

If this cover is not suitable for you and you want to cancel your policy, the policyholder must contact Direct Car Excess Insurance within 14 days of buying this policy or the date you receive your policy documents. In line with the conditions below we will refund the premium the policyholder has paid within 30 days of the date they contact Direct Car Excess Insurance to ask to cancel the policy.

If you have collected your rental car or made a claim before the policyholder asks to cancel the policy within the 14-day cooling-off period, the policyholder will not be entitled to a refund of premium.

If you have not collected your rental car or made a claim before the policyholder asks to cancel the policy, the policyholder will be entitled to a proportionate refund of the premium paid.

To obtain a refund, please phone **0333 323 0208**, email **info@direct-carexcess.co.uk** or write to **Direct Car Excess Insurance Customer Services Department**, First Floor Orchard House, Station Road, Rainham, Kent ME8 7RS, United Kingdom

### **Claim Notification**

You can make a claim for all sections by contacting:

Direct Car Excess Claims, The AIG Building, 2-8 Altyre Road, Croydon, CR9 2LG

Phone: 0345 850 6272 E-mail: [excessclaims@aig.com](mailto:excessclaims@aig.com)

Direct Car Excess Claims are open Monday to Friday between 9:15am and 5pm.

### **Your Right to Complain**

We believe you deserve courteous, fair and prompt service. If there is any occasion when our service does not meet your expectations please contact us using the appropriate contact details below, providing the Policy/Claim Number and the name of the Policyholder/Insured Person to help us deal with your comments quickly.

Write to: Customer Relations, AIG Europe Limited, The AIG Building, 2-8 Altyre Road, Croydon CR9 2LG

Call: +44 0800 012 1301

Email: [uk.customer.relations@aig.com](mailto:uk.customer.relations@aig.com)

Online: <http://www.aig.co.uk/your-feedback>

Lines are open Monday to Friday 9.15am – 5pm, excluding bank holidays. The Customer Relations free call number may not be available from outside of the UK – so please call us from abroad on +44 208649 6666.

We will acknowledge the complaint within 5 business days of receiving it, keep you informed of progress and do our best to resolve matters to your satisfaction within 8 weeks. If we are

unable to do this you may be entitled to refer the complaint to the Financial Ombudsman Service. We will provide full details of how to do this when we provide our final response letter addressing the issues raised.

Please note that the Financial Ombudsman Service may not be able to consider a complaint if you have not provided us with the opportunity to resolve it.

The Financial Ombudsman Service can be contacted at:

Write to: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Call: 0800 023 4567 or 0300 123 9 123

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Online: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Following this complaint procedure does not affect your right to take legal action.

### **Are we covered by the Financial Services Compensation Scheme (FSCS)?**

AIG Europe Limited is covered by the FSCS. If we are unable to meet our financial obligations you may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim.

For this type of insurance, 90% of your claim is covered, without any upper limit. Further information about compensation scheme arrangements is available at [www.fscs.org.uk](http://www.fscs.org.uk) and on 020 7741 4100 or 0800 678 1100.

## Table of Benefits for Europe Excess Cover

Section	Cover	Sum Insured up to	
		Per Claim	Per Period of Insurance
A	Accidental Damage, Theft & Loss of Use	£6,000	£7,000
B	Car Rental Keys	£500	£2,000
C	Baggage	£300	Unlimited
	Single Item Limit	per person £150	
D	Towing	£1,000	£1,500
E	Misfueling	£500	£1,000
F	Personal Accident		£40,000 per person
	Item 1 – Death	£20,000 per person	
	Item 2 – Permanent total disablement if 65 years of age or under Permanent total disablement if 66 years of age or over	£20,000 per person Nil	
	Item 3 – Quadriplegia	£40,000 per person	
	Item 4 – Paraplegia or Hemiplegia	£25,000 per person	
	Item 5 – Loss of limb a) two or more b) one	£20,000 £10,000 per person	
	Item 6 – Loss of sight a) both eyes b) one eye	£20,000 £10,000 per person	
	Item 7 – Loss of the entire spine (vertebral column) with no injury to the spinal cord	£6,000 per person	
	Item 8 – A permanent disability not otherwise provided for under benefits 5-7 above (see 'Non specified injuries' in Section G) up to a maximum of:	£20,000 per person	
	Item 9 – Hospitalisation benefit payable per week for a maximum of 10 consecutive weeks within 24 months from the date of bodily injury: – if 65 years of age or under – if 66 years of age or over	£100 per person per week £50 per person per week	
Item 10 – Coma benefit payable per week as an inpatient for a maximum of 26 continuous weeks within 24 months from the date of bodily injury	£100 per person per week		



## Table of Benefits for Worldwide Excess Cover

Section	Cover	Sum Insured up to Per Claim	Per Period of Insurance
A	Accidental Damage, Theft & Loss of Use	£6,000	£7,000
B	Car Rental Keys	£500	£2,000
C	Baggage  Single Item Limit	£300 per person £150	Unlimited
D	Towing	£1,000	£1,500
E	Misfueling	£500	£1,000
F	Personal Accident		£40,000 per person
	Item 1 – Death	£20,000 per person	
	Item 2 – Permanent total disablement if 65 years of age or under Permanent total disablement if 66 years of age or over	£20,000 per person Nil	
	Item 3 – Quadriplegia	£40,000 per person	
	Item 4 – Paraplegia or Hemiplegia	£25,000 per person	
	Item 5 – Loss of limb a) two or more b) one	£20,000 £10,000 per person	
	Item 6 – Loss of sight a) both eyes b) one eye	£20,000 £10,000 per person	
	Item 7 – Loss of the entire spine (vertebral column) with no injury to the spinal cord	£6,000 per person	
	Item 8 – A permanent disability not otherwise provided for under benefits 5-7 above (see 'Non specified injuries' in Section G) up to a maximum of:	£20,000 per person	
	Item 9 – Hospitalisation benefit payable per week for a maximum of 10 consecutive weeks within 24 months from the date of bodily injury: – if 65 years of age or under  – if 66 years of age or over	£100 per person per week £50 per person per week	
Item 10 – Coma benefit payable per week as an inpatient for a maximum of 26 continuous weeks within 24 months from the date of bodily injury	£100 per person per week		