



# Car Hire Excess Insurance Policy Wording

Annual multi-trip and single-trip insurance

# Table of contents

The insurance contract	3
Words with special meanings	6
Geographical regions of travel	9
Claims conditions	10
Table of Benefits	11
<hr/>	
Section 1: Excess/Deposit reimbursement	12
Section 2: Misfueling cover	13
Section 3: Personal possessions	14
Section 4: Rental key cover	16
Section 5: Rental vehicle breakdown recovery	17
<hr/>	
General policy exclusions	18
General policy conditions	20
Important information and data protection notice	21
Complaints procedure	23
<hr/>	

# The insurance contract

## About Your insurance Policy

Throughout **Your Policy**, certain words have special meanings and these are listed and explained in the section “Words with Special Meanings”. These words are highlighted in bold wherever they appear.

To be eligible for cover under this **Policy**, **You** must be:

- a. In the **United Kingdom** when the **Policy** is purchased (except when **You** renew an existing Annual multi-trip policy); and
- b. Aged 18 or over and 85 or under at the start of the **Policy Period**; and
- c. Resident in the **United Kingdom**, meaning that **You**:
  - Have an address in the **United Kingdom**; and
  - Have lived in the **United Kingdom** for at least 6 of the last 12 months; and
  - Are registered with a General Practitioner in the **United Kingdom**.

The maximum duration of cover available, unless otherwise shown on **Your Policy Schedule**, is:

- 94 days for Single-trip policies.
- 62 days per trip for Annual multi-trip policies.

If **You** have any queries about **Your** cover, **You** can use the following website to get in contact:  
<https://www.holidayextras.com/carhire-excess-form>.

**We** want **You** to get the most from **Your Policy** and to do this **You** should:

- Read **Your Policy** carefully and make sure **You** have the level of cover that meets **Your** needs.
- Make sure that **You** understand the conditions and exclusions which apply to **Your Policy** because if **You** do not meet these conditions it may affect any claim that **You** make.

Remember, no policy covers everything. **We** do not cover uninsured losses e.g. the cost of obtaining a Police or medical report.

Each section of the **Policy** has a limit on the amount **We** will pay under that section, called the sum insured. Some sections also include inner limits e.g. for a single item or for **Valuables** in total. The sums insured and inner limits for each section are shown in the “Table of Benefits”.

The things which are not covered by **Your Policy** are stated in:

- The “General Policy Exclusions”
- “What is not covered” in each section of cover

## About Your contract

**Your Policy** is a legal contract between **You** and **Us**. The two parts – **Your Policy Wording** and **Your Policy Schedule** – make one legal document and **You** must read them together.

The laws of the **United Kingdom** allow both parties to choose the law which will apply to this contract. However, the law which applies to this contract is the law which applies to the part of the **United Kingdom** where **Your Home** is, unless otherwise agreed by **Us** in writing. The only exception is if **Your Home** is in the Channel Islands or the Isle of Man, when the law of England and Wales will apply to this contract.

If there is any disagreement, **We** will use **Your Policy** over any other assurances or statements, unless they are confirmed in writing and form part of the **Policy**.

All communication between **You** and **Us** will be in English.

**Your Policy** is based on all the information **You** gave **Us** about **You**, the person(s) named on **Your Policy Schedule**, other person(s) on whom **Your** trip may depend, **Your** trip(s) and personal circumstances when **You** applied for the insurance. Every time **We** or **You** make a change to **Your** insurance **We** will send **You** a new **Policy Schedule**.

If **You** have purchased Annual multi-trip insurance, **We** will remind **You** of the details of **Your** insurance

at least every 12 months. This will allow **You** to check that **Your Policy** still meets **Your** needs.

## The Insurers

### All sections:

All sections of cover are insured by Great Lakes Insurance SE (GLISE). Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: 10 Fenchurch Avenue, London, EC3M 5BN, company number SE000083. Great Lakes Insurance SE, UK Branch, is authorised and regulated by Bundesanstalt für Finanzdienstleistungsaufsicht. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

This **Policy** is underwritten by ERGO Travel Insurance Services Ltd (**ETI**), registered in England and Wales, company number 11091555. Authorised and regulated by the Financial Conduct Authority, registered number 805870 and registered office at 10 Fenchurch Avenue, London, EC3M 5BN.

Details of the extent of GLISE's authorisation and regulation by the Prudential Regulation Authority, and regulation by the Financial Conduct Authority are available from **Us** on request.

## Compensation Scheme

If **You** are resident in England, Scotland, Wales or Northern Ireland, **You** are protected by the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under their policies. Further information can be obtained from the Financial Services Compensation Scheme ([www.fscs.org.uk](http://www.fscs.org.uk)) or by contacting the FSCS at 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU or by calling 0800 678 1100 or 020 7741 4100. This scheme does not apply to residents of the Channel Islands or the Isle of Man.

## Our part of the contract is as follows

**We** provide the cover set out in **Your Policy**. **Your Policy Schedule** shows which sections of cover in the **Policy Wording** **You** have chosen to purchase, and the total premium. This cover will only apply to the named **Insured Person(s)**, during the **Policy Period** and within the geographical limits all shown on **Your Policy Schedule**.

## Your part of the contract is as follows

**You** must pay the premium for each **Policy Period**. **You** can pay the premium with a debit or credit card or any other agreed method.

## Start and end of cover

Cover for **Your Insured Journey** starts on the date shown on **Your Rental Period** and ends at the end of **Your Rental Period**, unless otherwise agreed by **Us** in writing. **Your Rental Period** must not begin before or end after the **Policy Period**.

## Cancelling or amending Your Policy

Please tell **Us** immediately if **Your Policy** does not meet **Your requirements**. If **You** cancel within 14 days of the receipt of **Your** documentation and **You** have not started a trip or made or intend to make a claim, **We** will give **You** a full refund. Following this 14 day period, **You** continue to have the right to cancel **Your Policy** at any time by contacting **Us**.

**Your** right to cancel during a cooling-off period does not apply to Single-trip policies of less than one month duration and if **You** cancel such a policy, **You** may not be entitled to any refund.

If the notice of cancellation is received outside of the 14 day cooling-off period no premium will be refunded. However, discretion may be exercised in exceptional circumstances such as bereavement.

**We** may cancel **Your Policy** by giving **You** 14 days' notice in writing. If this happens **We** will refund the premium **You** have paid for the rest of the **Policy Period**.

Once **Your Policy** has been cancelled **Your** cover will end and **You** will not be able to make a claim.



## Renewing Your Annual multi-trip Policy

Unless **You** have advised **Us** that **You** do not want **Your** Annual multi-trip **Policy** to be automatically renewed, or **You** no longer meet the eligibility criteria, **We** will send **You** a renewal invitation approximately one month before **Your** renewal date.

If **You** renew on a continuous payment method, **We** will automatically renew **Your Policy** each year using the payment details **You** have given **Us**. Please contact **Us** prior to **Your** renewal date if **You** wish to renew using a different payment method and/or if **You** need to update the information **You** have given **Us** about **Your** personal circumstances. If **You** do not do so it may invalidate the cover provided.

## Fraud

The contract between **You** and **Us** is based on mutual trust.

However, if anyone named on **Your Policy Schedule** or anyone acting for **You** provides false information or documentation or withholds important information to obtain cover under **Your Policy** for which **You** do not qualify, or to obtain cover at a reduced premium, then:

- **Your Policy** may be void; and
- **We** may be entitled to recover from **You** the amount of any claim already paid under **Your Policy**; and
- **We** will not return any premium paid; and
- **We** will inform the Police and criminal proceedings may follow.

In addition, in the event that anyone named on **Your Policy Schedule** or anyone acting for **You**:

1. Makes a claim knowing this to be false or fraudulently exaggerated in any respect or to any degree; or
2. Makes a statement in support of a claim knowing the statement to be false in any respect; or
3. Submits a document in support of a claim knowing the document to be forged, amended or false in any respect; or
4. Makes a claim in respect of any loss or damage caused by **Your**/their wilful act, knowledge or connivance; or
5. Acts in any other manner in order to gain a financial advantage to which **You** would not otherwise be entitled;

Then **We**:

- Will not pay any part of the claim; and
- Will, at **Our** option, cancel **Your Policy**; and
- Will not return any premium paid; and
- Will inform the Police and criminal proceedings may follow.

## Conditions which apply to Your Policy

**We** would like to draw **Your** attention in particular to some of the conditions **You** must meet as **Your** part of the contract. Other conditions are shown in the “General Policy conditions”, in “Claims conditions” and within each section of cover as “Additional conditions applying to this section”. If **You** do not meet these conditions, **We** may not pay **Your** claim.

# Words with special meanings

The following are defined terms which will have the same meaning and appear in bold wherever they appear in the **Policy Wording**:

## Accident/Accidental

A sudden, unexpected, specific, violent, external, visible, chance event which occurs at a single identifiable place and time.

## Business Trip

A journey undertaken in relation to **Your** employment or usual occupation.

## Cash

Valid coins, bank and currency notes.

## Consent

- a. **Your** agreement on **Your** own behalf; and,
- b. Where **You** are the legal parent or guardian of children under the age of 16 to be insured on the **Policy**, on their behalf; and
- c. **Your** warranty that, **Your** spouse or partner and any other children aged 16 and above to be insured on the **Policy**, have given their agreement; and
- d. **Your** warranty that, where **You** are NOT the legal parent or guardian of children under the age of 16 to be insured on the **Policy** but **Your** spouse or partner is, that **Your** spouse or partner has given his/her agreement on their behalf.

## Couple

**You** and **Your** spouse or civil partner, or the person with whom **You** are permanently cohabiting in a marriage-like relationship.

## Cyber-attack

The use of disruptive activities such as hacking, worms, viruses, trojan horses, blended threats, ransomware and other malware, or the threat thereof, against computers and/or networks, with the intention to cause real-world harm or severe disruption of systems or infrastructure.

## Damage

External damage to **Your Insured Vehicle** caused by

fire, vandalism, **Accident** or attempted theft, occurring during **Your Rental Period**.

## ETI/We/Our/Us

ERGO Travel Insurance Services Ltd (**ETI**) on behalf of Great Lakes Insurance SE.

## Excess/Deposit

The amount stated in the **Vehicle Rental Agreement** for which **You** are responsible in the event of **Damage**.

## Family

**You** and **Your** spouse or civil partner, or the person with whom **You** are permanently cohabiting in a marriage-like relationship.

## Gadget

A **Gadget** can be any one of the following items:

Mobile Phones, Smart Phones, Laptops, Tablets, Digital Cameras, MP3 Players, CD/DVD Players, Games Consoles, Video Cameras, Camera Lenses, Bluetooth Headsets, Satellite Navigation Devices, PDAs, E-Readers, Head/Ear Phones, Wearable Technology (such as a Smart Watch or a Health and Fitness Tracker).

## Home

**Your** principal place of residence, which is used for domestic purposes, within the **United Kingdom**.

## Insurance Event

One occurrence, or all occurrences of a series, consequent on or attributable to one source or originating cause, giving rise to a claim.

## Insured Journey

A pre-booked **Leisure Trip** from or within the **United Kingdom**, started and ended during the **Policy Period** and which includes a flight or pre-booked overnight accommodation away from **Your Home**. For an Annual multi-trip policy, a journey that is started within the **Policy Period** is only covered until the end of the **Policy Period** unless the **Policy** is renewed prior to expiry.

### Insured Person / You / Your

Any person named on the **Policy Schedule** who is eligible to be insured and for whom the premium has been paid.

### Insured Vehicle

The vehicle rented under a **Vehicle Rental Agreement** within the area of cover detailed on **Your Policy Schedule** and which **You** have agreed to hire from them according to the terms of **Your Vehicle Rental Agreement**. The vehicle must:

- be no more than 10 years old;
- have no more than 9 seats;
- not be driven off a **Public Thoroughfare**;
- not be a motor home, caravan or quadbike;
- not be a commercial vehicle, minibus, motorcycle or moped;
- have a retail purchase price of less than £70,000.

### Leisure Trip

A journey solely for holiday or leisure purposes.

### Main driver

A person authorised to hire and drive the **Insured Vehicle** independently of any driver. Note: Multiple main drivers are only available on the Family annual policy.

### Personal Money

Credit, debit or charge cards, cheques, travellers cheques, **Cash**, bonds, money orders, negotiable instruments, pre-paid phone cards or other securities belonging to **You**.

### Personal Possessions

Baggage, clothing and personal effects, backpacks, bags and other containers taken on, or acquired during, an **Insured Journey** by **You**, and which are owned by **You** including **Valuables** and gifts purchased outside of **Your** country of residence (but excluding **Personal Money** and **Gadgets**).

### Policy

The contract of insurance consisting of the **Policy Wording** and **Your Policy Schedule**.

### Policy Period

The period to which the insurance applies, between and inclusive of the dates shown as "Cover start date" and "Cover end date" on **Your Policy Schedule**.

### Policy Schedule

The certificate of insurance as amended or endorsed from time to time.

### Policy Wording

This document.

### Public Thoroughfare

A road, street or bridge that is constructed and maintained by the state or a public authority such as the Public Highway Authorities.

### Public Transport

Any publicly licensed train, tram, bus, coach, ferry service or airline flight operated according to a published timetable.

### Relative

**Your** spouse or civil partner, or the person with whom **You** are permanently cohabiting in a marriage-like relationship, son, daughter (including adopted or foster child), mother, father, sister, brother, grandmother, grandfather, grandchild, fiancé(e) and next of kin, including the same in-law and step-relations.

### Rental Company

A car rental company or agency which must be fully licensed with the regulatory authority of the country, state or local authority where the **Insured Vehicle** is collected.

### Rental Period

The dates **You** have arranged to hire the **Insured Vehicle**, as confirmed on **Your Vehicle Rental Agreement**.

- **You** will only be covered if **You** are aged between 18 and 85 at the date **Your Policy** was issued.
- Any other trip which begins after **You** get back is not covered.
- A trip booked to last longer than 94 consecutive days for single trip policies (62 consecutive days for annual policies) is not covered.

### Single Item Limit

The maximum amount **We** will pay for any one item, pair or set of items belonging to **You**. A pair or set is any number of items that belong together or can be used together.

### Sports Equipment

Those articles which are usually worn, carried or held in the course of participation in a recognised sport.

### Strike or Industrial Action

Any form of industrial action taken by workers that is carried out with the intention of preventing, restricting, or otherwise interfering with the production of goods or the provision of services.

### Terrorism/Terrorist Act

The actual or threatened use of force or violence against persons or property, or commission of an act dangerous to human life or property, or commission of an act that interferes with or disrupts an electronic or communications system or network, undertaken by any person or group, whether or not acting on behalf of or in connection with any organisation, government, power, authority or military force, when any of the following apply:

- a. The apparent intent or effect is to intimidate or coerce a government or business or to disrupt any segment of the economy; or
- b. The apparent intent or effect is to cause alarm, fright, fear of danger or apprehension of public safety in one or more distinct segments of the general public, or to intimidate or coerce one or more such segments; or
- c. The reasonably apparent intent or effect is to further political, ideological, religious or cultural objectives, or to express support for (or opposition to) a philosophy, ideology, religion or culture.

### United Kingdom

England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

### Valuables

Jewellery, antiques, articles made of gold, silver or other precious metals, precious or semi-precious stones, musical instruments, furs, watches and binoculars.

### Vehicle Rental Agreement

The contract of hire between the **Rental Company** and the **Insured Person**, which is signed by **You** and that states the **Excess/Deposit You** are responsible for, following damage to the **Insured Vehicle** during the **Rental Period**. Note: This **Policy** is not a motor insurance policy, nor is it a primary damage policy covering the **Insured Vehicle**. The "Excess/Deposit Reimbursement" section of this **Policy** only covers the amount of the **Excess/Deposit You** are responsible for

under the terms of **Your Vehicle Rental Agreement** and not the full value of the **Insured Vehicle** itself. For cover to apply on this **Policy**, **You** must also have taken out separate Collision Damage Waiver (CDW) or Loss Damage Waiver (LDW) insurance to cover **Your Rental Vehicle**.

### War and Civil Unrest

- a. Any sort of war (whether declared or not), hostility, invasion, revolution, act of foreign enemy, civil war or unrest, rebellion, insurrection, mutiny, uprising or military usurped power, martial law, state of siege or United Nations or NATO enforcement action; or
- b. The explosion of war weapon(s), utilisation of nuclear, chemical or biological weapons or the hostile act of an enemy foreign to the nationality of the **Insured Person** or of the country in which the act occurs.



# Geographical regions of travel

In order to charge a fair price for **Our** insurance, **We** divide the world into areas of higher and lower risk. These areas are defined below. **You** will also see them on **Our** website [www.ergotravelinsurance.co.uk](http://www.ergotravelinsurance.co.uk) when **You** obtain a quotation or buy a policy and on **Your Policy Schedule**.

However, some countries or areas are considered too dangerous for travel and **We** will not cover **You** if **You** choose to travel there. **We** define these to be areas which are subject to **War and Civil Unrest** or where the Foreign, Commonwealth & Development Office (FCDO) has issued “**advice against all but essential travel**” or “**advice against all travel**”. **You** can find this **Foreign Travel Advice** about any country **You** are planning to travel to at <https://www.gov.uk/foreign-travel-advice>

## Single-trip policies

### United Kingdom

England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

### Europe

Albania, Andorra, Armenia, Austria, Azerbaijan, the Azores, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Croatia, Cyprus, the Czech Republic, Denmark, Estonia, the Faroe Islands, Finland (including Lapland), France, Georgia, Germany, Gibraltar, Greece (including the Greek Islands), Hungary, Iceland, Ireland (Republic), Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Madeira, Malta, Moldova, Monaco, Montenegro, the Netherlands, North Macedonia, Norway, Poland, Portugal, Romania, the Russian Federation, San Marino, Serbia, Slovakia, Slovenia, Spain (including the Balearic Islands and the Canary Islands), Sweden, Switzerland, Turkey, Ukraine, the **United Kingdom** and the Vatican City.

### Australia/New Zealand

Australia and New Zealand.

### Worldwide excluding USA, Canada, Mexico and the Caribbean

All countries of the world EXCEPT:

Anguilla, Antigua and Barbuda, Aruba, Bahamas, Barbados, Bermuda, Bonaire, St Eustatius and Saba, Canada, Caribbean Islands, Cayman Islands, Cuba, Curaçao, Dominica, Dominican Republic, Grenada, Guadeloupe, Haiti, Jamaica, Martinique,

Mexico, Montserrat, Netherlands Antilles, Puerto Rico, St Barthelemy / St Barts, St Croix, St Kitts and Nevis, St Lucia, St Maarten/St Martin, St Pierre and Miquelon, St Thomas, St Vincent and the Grenadines, Trinidad and Tobago, Turks and Caicos Islands, the United States of America, Virgin Islands (UK), Virgin Islands (US).

### Worldwide including USA, Canada, Mexico and the Caribbean

All countries of the world.

## Annual multi-trip policies

### Europe

Albania, Andorra, Armenia, Austria, Azerbaijan, the Azores, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Croatia, Cyprus, the Czech Republic, Denmark, Estonia, the Faroe Islands, Finland (including Lapland), France, Georgia, Germany, Gibraltar, Greece (including the Greek Islands), Hungary, Iceland, Ireland (Republic), Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Madeira, Malta, Moldova, Monaco, Montenegro, the Netherlands, North Macedonia, Norway, Poland, Portugal, Romania, the Russian Federation, San Marino, Serbia, Slovakia, Slovenia, Spain (including the Balearic Islands and the Canary Islands), Sweden, Switzerland, Turkey, Ukraine, the **United Kingdom** and the Vatican City.

### Worldwide excluding USA, Canada, Mexico and the Caribbean

All countries of the world EXCEPT:

Anguilla, Antigua and Barbuda, Aruba, Bahamas, Barbados, Bermuda, Bonaire, St Eustatius and Saba, Canada, Caribbean Islands, Cayman Islands, Cuba, Curaçao, Dominica, Dominican Republic, Grenada, Guadeloupe, Haiti, Jamaica, Martinique, Mexico, Montserrat, Netherlands Antilles, Puerto Rico, St Barthelemy / St Barts, St Croix, St Kitts and Nevis, St Lucia, St Maarten/St Martin, St Pierre and Miquelon, St Thomas, St Vincent and the Grenadines, Trinidad and Tobago, Turks and Caicos Islands, the United States of America, Virgin Islands (UK), Virgin Islands (US).

### Worldwide including USA, Canada, Mexico and the Caribbean

All countries of the world.

# Claims conditions

## Fraud

If **You** make any misrepresentation or concealment or dishonest statement in obtaining the **Policy** or in support of any claim, the insurance will be void and all rights both in relation to that claim and otherwise under this **Policy** will be lost.

## Making a claim

**You** must notify **ETI** Claims Service as soon as possible when something happens that will or might result in a claim.

## For all claims

1. Check the **Policy Schedule** and **Policy Wording** to see whether the loss is covered.
2. Contact **ETI** Claims Service (open Monday to Friday, 09.00 to 17.00), as soon as possible, quoting **Your Policy** number and tell **Us** what has happened.

**ETI** Claims Service, PO Box 9, Mansfield,  
Nottinghamshire , NG19 7BL

Email: hx\_cdw@ias-health.co.uk  
Tel: +44 (0) 1403 286 542

**We** can send **You** a claim form either by post or by email or **You** can download one from [www.ergotravelinsurance.co.uk/claims](http://www.ergotravelinsurance.co.uk/claims)

3. **You** must obtain, keep and produce at **Your** own expense all receipts, invoices, reports and other documentary evidence required by **Us** to support **Your** claim. Original documents (not photocopies) will be required.

## For Personal Possessions claims

1. If **Your** checked-in baggage is lost or damaged in transit or delayed, report to the airline, railway company, shipping line or their handling agent and get a written Property Irregularity Report from them before leaving the baggage reclaim area.
2. For all damage claims obtain an estimate for repairs.
3. **You** must report all theft or losses (except when checked-in baggage is lost by the carrier) to the Police within 24 hours of discovery and get a written Police report.

## No interest

No interest shall be added to any claims payments.

## Other insurance

If **You** claim under this **Policy** for something which is also covered by another insurance policy, including credit card insurance, **You** must provide **Us** with full details of the other insurance policy as **We** will only pay **Our** proportionate share of any claim.

## Rights and responsibilities

**We** will be entitled to take over and conduct in **Your** name (at **Our** expense) the defence or settlement of any claim or to prosecute in **Your** name to **Our** own benefit in respect of any claim for indemnity or damage or otherwise, and will have full discretion in the conduct of any proceedings or in settlement of any claim and **You** will give all such information and reasonable assistance as **We** require. This will include legal action to get compensation from anyone else and/or legal action to get back from anyone else any payments that have already been made. **You** may not settle, reject or negotiate any claim without written permission to do so from **Us**.

## Helplines

### ETI Claims Service (non-emergency claims)

Claims forms and general claims enquiries, Monday to Friday, 09:00 – 17:00

Tel: +44 (0) 1403 286 542

## Claims Forms

Call ETI Claims Service or download the appropriate claim form(s) from: [www.ergotravelinsurance.co.uk/claims](http://www.ergotravelinsurance.co.uk/claims)

# Table of Benefits

Section	Cover	Limit (up to)
1	Excess/Deposit reimbursement	£7,500 (£10,000 within the <b>Policy Period</b> )
2	Misfueling cover	£500 (£1,000 within the <b>Policy Period</b> )
3	Personal possessions	£300
	- Single item, pair or set	£150
	- Tobacco, alcohol, fragrances	£50
4	Rental key cover	
	- Lost, stolen or damaged keys	£500 (£2,000 within the <b>Policy Period</b> )
	- Lock out	£200
5	Rental vehicle breakdown recovery	£500

# Section 1: Excess/Deposit reimbursement

Note: This section only covers reimbursement of the **Excess/Deposit** for which **You** are responsible under the terms of **Your Vehicle Rental Agreement** (within the limits of this **Policy**) and not the actual cost of damage to the **Insured Vehicle**.

This section of the **Policy** sets out the cover **We** provide to each **Insured Person** in total per **Insured Journey**, up to the sums insured shown in the “Table of Benefits” as a result of:

## A. Your insured rental vehicle suffering Damage.

### What is covered

1. The **Excess/Deposit** amount applied to **Your** vehicle hire insurance following damage to the **Insured Vehicle's**:
  - a. Roof; or
  - b. Windscreen, windows or sunroof glass; or
  - c. Undercarriage; or
  - d. Bodywork; or
  - e. Each tyre that needs repair or replacing.

### What is not covered

1. Any claim where **You** have not followed the terms of the **Vehicle Rental Agreement**.
2. The actual cost of the **Damage**.
3. Any claim relating to damage to the interior of the **Insured Vehicle**.
4. Mechanical failure of the **Insured Vehicle**.
5. Mis-fuelling of the **Insured Vehicle**.
6. General wear and tear.
7. Anything mentioned in the “General Policy Exclusions”.

## Section 2: Misfuelling cover

### What is covered

**We** will pay up to £500 for each misfuel incident (up to £1,000 in total within the **Policy Period**) for one of the following if **You** accidentally add the wrong fuel to the **Insured Vehicle** and it is at risk of being damaged:

1. The cost to take **You**, the **Insured Vehicle** and up to 8 passengers to a garage to drain the contaminated fuel and flush the fuel system; or
2. The cost for a technician to attend the **Insured Vehicle** at the roadside to drain the contaminated fuel and flush the fuel system.

### What is not covered

1. Claims for flushing the fuel system if the engine has been damaged by the misfuelling.
2. Anything mentioned in the “General Policy Exclusions”.



## Section 3: Personal possessions

This section of the **Policy** sets out the cover **We** provide to each **Insured Person** in total per **Insured Journey**, up to the sum insured shown in the “Table of Benefits”, following loss or theft of, or damage to, **Your Personal Possessions** during an **Insured Journey**.

### What is covered

1. The cost of the replacement, reinstatement or repair of **Your Personal Possessions** subject to wear and tear and depreciation.

### What is not covered

1. Any amount over the **Single Item Limit** as shown in the “Table of Benefits” for any one item, pair or set of items that belong together or can be used together.
2. Any amount over the total **Valuables** limit as shown in the “Table of Benefits”.
3. Any loss or theft of **Your Personal Possessions** which are subsequently recovered.
4. Any claim if **Your Personal Possessions** are confiscated or detained by Customs, the Police or other authorities.
5. Any damage to **Your Personal Possessions** due to:
  - a. Scratching or denting unless the item has become unusable as a result of this; or
  - b. Mechanical or electrical breakdown; or
  - c. Leaking powder or fluid carried within **Your** baggage; or
  - d. Normal wear and tear, gradual deterioration, depreciation, decay, moth, vermin, atmospheric or climatic conditions; or
  - e. Any process of cleaning, dyeing, repairing or restoring.
6. Any loss or theft of, or damage to, **Your Personal Possessions**:
  - a. That **You** do not report to the Police within 24 hours of discovery or as soon as possible after that and for which **You** do not get a written Police report (loss, theft or malicious damage only); or
  - b. Whilst in the custody of an airline or other carrier unless **You** report it immediately on discovery to the carrier and get a written report. In the case of an airline **You** will need a Property Irregularity Report (PIR); or
  - c. Whilst being shipped as freight or under a bill of lading; or
  - d. Left out of sight or out of **Your** personal control in a public place where **You** are not in a position to prevent unauthorised interference with **Your** property e.g. station, airport, restaurant, beach, etc; or
  - e. From an unattended vehicle unless between the hours of 09:00 and 21:00 and locked in the boot, covered luggage area or locked glove compartment and following physical evidence of forcible entry and **Valuables** from an unattended vehicle at any time; or
  - f. From a roof or boot luggage rack at any time; or
  - g. Left in the custody of a person who does not have official responsibility for the safekeeping of the property.
7. Any loss or theft of, or damage to:
  - a. Golf equipment; or
  - b. Bicycles.
8. Any loss or theft of, or damage to:
  - a. Fragile articles, business goods or samples; or
  - b. **Sports Equipment** whilst in use; or
  - c. Spectacles, contact lenses, hearing aids or prosthetic limbs; or
  - d. **Valuables** unless they are at all times attended by **You**, or left in hotel security, a safety deposit box, safe or similar locked fixed receptacle; or
  - e. **Valuables** which are not carried in **Your** hand luggage or on **Your** person while **You** are travelling on **Public Transport**; or
  - f. **Valuables** (other than wedding rings) when worn by **You** while swimming; or
  - g. **Gadgets**, passports and **Personal Money** including **Cash** (claims for such losses should be made under the appropriate section of the **Policy**); or
  - h. Items which are borrowed, rented or otherwise not owned by **You**.

9. Anything mentioned in the “General Policy Exclusions”.

### Additional conditions applying to this section

1. Claims will be considered on a new for old basis provided the item is less than 1 year old at the date of the incident. All other items will be subject to a suitable deduction for wear and tear and depreciation or **We** may, at **Our** option, replace, reinstate or repair the lost, stolen or damaged item(s).
2. **We** may not pay **Your** claim if **You** are unable to provide any original receipts, proofs of purchase or insurance valuations (issued before the loss, theft or damage). **You** must retain all damaged items for inspection, if required by **Us**.
3. **You** must get a written estimate for the repair of damaged items or a report confirming that they are beyond economic repair from an appropriate official repairer.
4. If an airline fails to return **Your** checked-in baggage, **We** will wait for the 60 days required by them to declare **Your** baggage permanently lost, before considering a claim under this section.
5. If **We** pay a claim for loss or theft under this section and **Your Personal Possessions** are subsequently recovered, **You** will repay to **Us** any compensation **You** received within 14 days of the recovery.

## Section 4: Rental vehicle key cover

### What is covered

**We** will pay:

1. Up to £500 in total (but no more than £2,000 in total within the **Policy Period**) to replace the **Insured Vehicle** rental keys if these are lost, stolen, or damaged during the **Rental Period**. This will also include where necessary the costs to replace locks or for a locksmith to break into the **Insured Vehicle**; or
2. Up to £200 in total for a locksmith to gain entry to the **Insured Vehicle** in the event that **You** are locked out of the **Insured Vehicle**.

### What is not covered

1. Anything mentioned in the “General Policy Exclusions”.

## Section 5: Rental vehicle breakdown recovery

### What is covered

**We** will pay up to £500 for the cost of recovering the **Insured Vehicle** to a local repairer during the **Rental Period** if it:

1. Breaks down; or
2. Suffers damage and cannot be driven.

### What is not covered

1. Any costs covered by **Your Vehicle Rental Agreement**.
2. Anything mentioned in the “General Policy Exclusions”.

# General policy exclusions

These exclusions apply to all sections of **Your Policy**. In addition, individual sections of cover may have specific exclusions which apply only to those sections.

**A.** This **Policy** does not provide cover:

1. Unless **You** are:

- a. In the **United Kingdom** when the **Policy** is purchased (except when **You** renew an existing Annual multi-trip policy); and
- b. Aged 18 or over and 85 or under at the start of the **Policy Period** for Single-trip policies; and
- c. Aged 18 or over and 85 or under at the start of the **Policy Period** for Annual multi-trip policies; and
- d. Resident in the **United Kingdom**, meaning that **You**:
  - Have an address in the **United Kingdom**; and
  - Have lived in the **United Kingdom** for at least 6 of the last 12 months; and
  - Are registered with a General Practitioner in the **United Kingdom**.

2. For trips of duration longer than:

- 94 days for Single-trip policies; and
- 62 days for Annual multi-trip policies;

unless agreed by **Us** in writing.

**B.** **We** will not pay for any losses that are not directly associated with the **Insurance Event** causing the claim, for example loss of earnings if **You** are unable to work or the cost of replacing locks if **You** lose keys.

**C.** **We** will not pay for any losses recoverable from any other source. Where another insurance policy covers the same risk, **We** will only pay **Our** proportionate share of a valid claim.

**D.** **We** will not pay for any loss, damage, cost or expense directly or indirectly caused by:

1. **Active Participation:**

- a. The act of an **Insured Person**, whether a combatant or non-combatant, supplying, transporting, or otherwise handling facilities, equipment, devices, vehicles, weapons, or

other materials intended for use in **War and Civil Unrest** or **Terrorism**; or

- b. The act of an **Insured Person** voluntarily entering an area known at the time to be subject to **War and Civil Unrest** or against the advice of the Foreign, Commonwealth & Development Office (FCDO). See: <https://www.gov.uk/foreign-travel-advice>

2. **Civil authorities**

The confiscation, retention, impounding or destruction of property by any Customs authority, Government or other civil authority.

3. **Coronavirus**

Any coronavirus including but not limited to COVID-19, or any related/mutated form of the virus.

4. **Cyber-attack**

**Cyber-attack** including but not limited to the delay or cancellation of flights due to the failure of critical systems.

5. **Default**

The negligence, error or omission of:

- a. An **Insured Person**; or
- b. Any provider of transport or accommodation; or
- c. Any agent or online booking service through which travel arrangements were made; or
- d. Any **Colleague**; or
- e. Any **Relative**.

6. **Depreciation**

Depreciation, wear and tear and currency exchange losses.

7. **Disinclination**

**Your** unwillingness or refusal to travel.

8. **Epidemic/Pandemic**

Any epidemic or pandemic as declared by the World Health Organisation.

9. **Foreseeable circumstances**

Any circumstances, such as **Strike or Industrial Action**, that were known or could reasonably



have been anticipated at the time an **Insured Journey** was booked or the **Policy** or cover was purchased, whichever is later.

10. **Failure to take medical precautions, advice and treatment**

**Your** failure to:

- a. Obtain any recommended vaccinations, inoculations or preventative medications in a timely manner before an **Insured Journey**; or
- b. Follow the medical advice, accept the treatment or take the prescribed medication recommended by a General Practitioner or Consultant, prior to or during an **Insured Journey**; or
- c. Follow the medical advice, accept the treatment or take the prescribed medication recommended by a treating **Medical Practitioner** abroad.

11. **Mental Illness**

**Your** psychological or psychiatric disorder or **You** suffering from any condition of anxiety, stress or depression diagnosed before the start of an **Insured Journey** unless accepted by **Us** in writing.

12. **Nuclear, biological and chemical hazards**

- a. Ionising radiation or contamination by radioactivity from any nuclear fuel or any nuclear waste from the combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any nuclear machinery or parts; or
- b. The use of nuclear, biological or chemical weapons, or contamination, poisoning, or prevention and/or limitation of the use of objects due to the effects of nuclear, chemical, biological and/or radioactive substances.

13. **Off Road**

Anything as a result of driving off road, on an un-made up road or a road that is not designated as a **Public Thoroughfare**.

14. **Pressure waves**

The transmission of an energy pulse through the atmosphere caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

15. **Self-Injury**

- a. **Your** wilfully, self-inflicted **Bodily Injury** or **Illness**, suicide or attempted suicide; or
- b. **Your** self-exposure to needless peril, except in an attempt to save human life; or
- c. Any form of alcohol abuse including alcohol

withdrawal or **You** drinking too much alcohol where it is reasonably foreseeable that such consumption could result in a serious impairment of **Your** faculties and/or judgement resulting in a claim. (**We** do not expect **You** to avoid alcohol on **Your** trip but **We** will not cover any claim arising because **You** have drunk so much alcohol that **Your** judgement is seriously affected); or

- d. **Your** use of any drugs, including solvents and so-called legal highs, other than drugs taken in accordance with treatment prescribed and directed by a **Medical Practitioner** but not for the treatment of drug or alcohol addiction.

16. **Terrorism/Terrorist Act** (see “Words with special meanings”)

17. **Unlawful acts**

- a. Any unlawful act deliberately or intentionally committed by an **Insured Person**; or
- b. The operation of law or the order of any court; or
- c. Civil or criminal proceedings against anyone on whom **Your Insured Journey** depends.

18. **War and Civil Unrest** (see “Words with special meanings”)

**Your** presence in an area which is subject to **War and Civil Unrest** unless **Your** presence in such an area is due to:

- a. The unscheduled transit or stopover of the aircraft or sea vessel in which **You** were travelling; or
- b. **Your** involuntary diversion, transit or stopover as a result of hijack, kidnap or other occurrence beyond **Your** control; or
- c. The sudden, unexpected occurrence of **War and Civil Unrest** in an area previously in a state of peace at the time **You** entered the area; and in such cases **You** will be covered for a maximum period of 72 hours from **Your** involuntary arrival in such an area or, where **You** are already present in an area previously in a state of peace, from the time when **War and Civil Unrest** first occurs, provided that:
  - **You** make all reasonable efforts to leave the affected area at the first opportunity; and
  - **You** are not involved in **Active Participation**.

# General policy conditions

These are the general conditions applying to all of **Your Policy**. Certain sections of cover have additional conditions specific to the section.

1. **We** promise to act in good faith in all **Our** dealings with **You**.
2. **We** may not pay **Your** claim if **You** do not:
  - a. Take all possible care to safeguard the **Insured Vehicle** and **Your** property against accident, injury, loss, damage or theft; and
  - b. Avoid any action or inaction which may increase the loss or liability that might arise from such a claim or which may result in any unreasonable or unnecessary expense; and
  - c. Give **Us** full details of any incident which may result in a claim under **Your Policy** as soon as is reasonably possible; and
  - d. Pass on to **Us** every claim form, summons, legal process, legal document or other communication in connection with the claim; and
  - e. Provide all information and assistance that **We** may reasonably require at **Your** expense (including, where necessary, medical certification and details of **Your** household insurance).
3. This **Policy** must have been purchased prior to the commencement of **Your Rental Period** in order to be valid.
4. You must hold a valid full UK or internationally recognised driving licence.
5. This **Policy** provides cover for one **Insured Vehicle** only for single trip policies and up to two **Insured Vehicles** for annual policies at any given time during the **Policy Period**.
6. **You** must not admit liability for any event, or offer to make any payment, without **Our** prior written consent.
7. The terms of **Your Policy** can only be changed if **We** agree. **We** may require **You** to pay an additional premium before making a change to **Your Policy**.
8. **You** must start each **Insured Journey** from **Your Home** (or place of business, if Business cover applies) in the **United Kingdom** and return to **Your Home** or place of business in the **United Kingdom** at the end of each trip, within the permitted trip duration, unless otherwise agreed by **Us**.
9. **You** agree that **We** can:
  - a. Make **Your Policy** void where any claim is found to be fraudulent; and
  - b. Share information with other insurers to prevent fraudulent claims via a register of claims. A list of participants is available on request. Any information **You** supply on a claim, together with information **You** supplied when **You** bought **Your Policy** and other information relating to a claim, may be provided to the register participants; and
  - c. Take over and act in **Your** name in the defence or settlement of any claim made under **Your Policy**; and
  - d. Take proceedings in **Your** name but at **Our** expense to recover for **Our** benefit the amount of any payment made under **Your Policy**.
10. **We** will not pay **You** more than the amounts shown in the "Table of Benefits".
11. **You** agree that **We** only have to pay a proportionate amount of any claim where there is another insurance policy in force covering the same risk. **You** must give **Us** details of such other insurance.
12. **We** shall not be liable to pay damages to **You** for the late payment of a claim under this insurance contract, unless **We** fail deliberately or recklessly to pay the claim within a reasonable time.
13. When booking **Your** trip or purchasing this **Policy**, whichever is later, **You** and **Your** travelling companion(s) must be fit to travel and participate in any activities and excursions that **You** have planned during **Your** trip.
14. **We** will only provide cover for domestic travel (within the **United Kingdom**) which includes a flight or pre-booked overnight accommodation away from **Your** normal place of residence.
15. A person or company 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 from that Act.
16. **You** cannot transfer **Your** interest in this **Policy** to anyone else.
17. If **You** cancel or cut short **Your Rental Period**:
  - All cover provided on **Your** Single trip policy will be cancelled without refunding **Your** premium.
  - All cover provided on **Your** annual multi-trip policy for that **Rental Period** will be cancelled without refunding **Your** premium.

# Important information - please read

**We** strongly recommend that **You** keep a record of all information given to **Us**, including telephone calls, copies of all letters, emails and the application and claim forms **You** completed whether in hard copy or on-line. A copy of the **Policy** is available on request.

## Your declaration and changes

It is essential that all the information given to **Us** is accurate and that **You** have answered **Our** questions fully and accurately. **You** must tell **Us** immediately if there are any relevant changes in **Your** circumstances or to the information already given. If **You** are not sure whether something is important, please tell **Us** anyway as failure to do so may invalidate **Your** insurance.

## Data protection notice

### Consent

**We** will only use **Your** personal data when the law allows **Us** to. Most commonly **We** will use **Your** personal data under the following two circumstances:

1. When **You** gave explicit **Consent** for **Your** personal data, and that of others insured under **Your Policy**, to be collected and processed by **Us** in accordance with this Data Protection Notice.
2. Where **We** need to perform the contract which **We** are about to enter into, or have entered into with **You**.

### How We use Your Personal Data

**We** use **Your** personal data for the purposes of providing **You** with insurance, handling claims and providing other services under **Your Policy** and any other related purposes (this may include underwriting decisions made via automated means). **We** also use **Your** personal data to offer renewal of **Your Policy**, for research or statistical purposes and to provide **You** with information, products or services that **You** request from **Us** or which **We** feel may interest **You**. **We** will also use **Your** personal data to safeguard against fraud and money laundering and to meet **Our** general legal or regulatory obligations.

**We** collect and process **Your** personal data in line

with the General Data Protection Regulation and all other applicable Data Protection legislation. The Data Controller is **ETI**. The Data Processor is **ETI**.

## Special Categories of Personal Data

Some of the personal data **You** provide to **Us** may be more sensitive in nature and is treated as a Special Category of personal data. This could be information relating to health or criminal convictions, and may be required by **Us** for the specific purposes of underwriting or as part of the claims handling process. The provision of such data is conditional for **Us** to be able to provide insurance or manage a claim. Such data will only be used for the specific purposes as set out in this notice.

## Sharing Your Personal Data

**We** will keep any information **You** have provided to **Us** confidential. However, **You** agree that **We** may share this information with Great Lakes Insurance SE and other companies within the ERGO Group and with third parties who perform services on **Our** behalf in administering **Your Policy**, handling claims and in providing other services under **Your Policy**. Please see **Our** Privacy Policy (<https://www.ergotravelinsurance.co.uk/privacy-statement>) for more details about how **We** will use **Your** information.

**We** will also share **Your** information if **We** are required to do so by law, if **We** are authorised to do so by **You**, where **We** need to share this information to prevent fraud.

**We** may transfer **Your** personal data outside of the European Economic Area ("EEA"). Where **We** transfer **Your** personal data outside of the EEA, **We** will ensure that it is treated securely and in accordance with all applicable Data Protection legislation.

## Your Rights

**You** have the right to ask **Us** not to process **Your** personal data for marketing purposes, to see a copy of the personal information **We** hold about **You**, to have **Your** personal data deleted (subject to certain exemptions), to have any inaccurate or misleading data corrected or deleted, to ask **Us** to provide a copy of **Your** personal data to any controller and to lodge

a complaint with the local data protection authority.

The above rights apply whether **We** hold **Your** personal data on paper or in electronic form.

**Your** personal data will not be kept for longer than is necessary. In most cases this will be for a period of seven years following the expiry of the insurance contract, or **Our** business relationship with **You**, unless **We** are required to retain the data for a longer period due to business, legal or regulatory requirements.

#### **Further Information**

Any queries relating to how **We** process **Your** personal data or requests relating to **Your** Personal Data Rights should be directed to:

Data Protection Officer, **ETI**, Afon House, Worthing Road, Horsham, RH12 1TL, United Kingdom

Email: [dataprotectionofficer@ergo-travel.co.uk](mailto:dataprotectionofficer@ergo-travel.co.uk)

Phone: +44 (0) 1403 788 510

# Complaints Procedure

**We** aim to provide the highest service standards at all times. However, **We** recognise that **We** do sometimes get things wrong. Accordingly, **We** have set up a complaints procedure to allow **You** to tell **Us** about any aspect of **Our** service that **You** are dissatisfied with and to allow **Us** to review **Our** processes and any decisions **We** might have made. **Our** objectives are to ensure that **Your** concerns are dealt with promptly and fairly.

Please quote **Your** name, as shown on **Your Policy Schedule**, **Your Policy** number and if **Your** complaint is about a claim, the claim number, in all correspondence and telephone calls. In the first instance, **We** would encourage **You** to write to **Us** and ask for **Your** complaint to be investigated:

For complaints about the sale of **Your Policy** please contact:

Customer Experience Executive  
Holiday Extras Limited, The Wave, Newingreen, Hythe,  
Kent, CT21 4JF

Email: [insurancecustomerteam@holidayextras.com](mailto:insurancecustomerteam@holidayextras.com)

For all other complaints, please contact:

The Managing Director  
**ETI**, Afon House, Worthing Road, Horsham, West  
Sussex RH12 1TL, England

Email: [contact@ergo-travel.co.uk](mailto:contact@ergo-travel.co.uk)

Web: [www.ergotravelinsurance.co.uk](http://www.ergotravelinsurance.co.uk)

If **We** cannot resolve **Your** complaint to **Your** satisfaction **You** should contact:

The Financial Ombudsman Service, Exchange Tower,  
London, E14 9SR.

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

Tel: 0800 023 4567

Full details of their impartial complaints procedure can be found on their website:

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

The Financial Ombudsman Service can only deal with **Your** complaint after **You** have followed **Our** full complaints procedure. If **You** use **Our** complaints procedure or complain to the Financial Services Ombudsman, **Your** right to take legal action against **Us** is not affected.



# Any questions?

We are here to help.

## Customer Helpline

Web: <https://www.holidayextras.com/carhire-excess-form>

## ETI Claims Service (non-emergency claims)

Monday to Friday, 9am-5pm

Tel: +44 (0) 1403 286 542

Email: [hx\\_cdw@ias-health.co.uk](mailto:hx_cdw@ias-health.co.uk)