Full Protection Motor Rental Insurance

Insurance Product Information Document

Insurance company: Collinson Insurance Europe Limited, regulated and authorised by the Malta Financial Services Authority to carry on insurance business under the Insurance Business Act, CAP 403 of the Maltese Laws. Registration number in Malta: C89977. Registered office: Third Floor, Development House, St. Anne Street, Floriana, FRN 9010, Malta.

Product: Full Protection Motor Rental Insurance Insurance

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation. It's important that you read these documents carefully.

What is this type of insurance?

This protection is designed to ensure the various costs applied by rental companies are covered, namely the excess that's payable on any damages and related fees that are also charged.

What is insured?

✓Damages to vehicle's bodywork – includes damages caused by single and multiple vehicle accidents.
✓Theft and vandalism.
✓Damage to the underbody of the vehicle.
✓Windscreen, mirrors and lights- includes all internal and external glass & lights.
✓Wheels and tyres- includes punctures, fitting, replacements
✓Key coverage and lockout - includes callout fees, key loss, replacement, key programming.
✓Towing and roadside assistance costs - includes roadside repairs and towing costs.
✓Processing fees- includes Admin fees charged by rental companies.
✓Drop off/relocation of damaged vehicle - costs associated with delivering vehicle to its destination.
✓Loss of use/demurrage fees - includes fees charged by rental companies for loss of use while vehicle is being repaired.

What is not insured?

✗Loss, theft or damage to your personal property.
✗You or another driver on the rental agreement breached any term of the rental agreement.
✗You or another driver on the rental agreement contravened driving rules or lase in any local jurisdiction where the rental vehicle was driven.
✗You incur costs resulting from misfuelling, refueling, running out of oil or flat batteries of your rental vehicle or mechanical failure such as clutch damage.
✗Your rental vehicle is being used for deliveries or similar commercial purposes.
✗Your rental vehicle has been driven on an unsealed road.
✗You did not notify the police in accordance with your Rental Agreement terms.
✗Your rental vehicle requires a non-standard driver's licence in your region/s of travel.
✗Your rental vehicle is a truck/lorry, van for the transportation of goods, bus, any vehicle with handlebars including (motorcycle, scooter, moped, quad bike, ATV), beach buggy, luxury, prestige, sports or special cars, motorhome, RV, campervan.

Are there any restrictions on cover?

!You must accept and not breach the terms of the rental agreement.
!Your name must be on the rental agreement and it must be signed. Other drivers that are on the rental agreement with you are also covered.
!Coverage is limited to one vehicle per rental.
!You must be a resident of the European Economic Area (EEA) or renting a vehicle which is registered in the European Economic Area (EEA).
!You must have at least the most basic CDW offered by the rental company included in your rental car agreement.
!Your protection must be purchased more than 1 hour before the start of your rental.

Where am I covered?

- This policy is valid for any rental worldwide in the locations permitted by the rental agreement.

What are my obligations?

- Not breach any terms of the rental agreement
- Take reasonable care to protect the rental vehicle and avoid damages
- Notify the police in accordance with your rental agreement terms

When and how do I pay?

You'll need to pay the full cost of your policy prior to cover commencing. You can pay by credit or debit card.

When does the cover start and end?

You are covered for the period as shown in your Certificate. Your protection starts when the rental vehicle is picked up and ends once it is dropped off at the end of the rental agreement.

How do I cancel the contract?

To cancel your protection for any reason, please log in to your RentalCover Account.

You can cancel without cause up until the scheduled time of commencement of your rental and in doing so you will obtain a full refund of premium. If you cancel after the commencement of your rental, no premium will be refunded.

Terms of Business

Please read this document carefully. It sets out the terms upon which we, Cover Genius Europe B.V., agree to act for our customers and contains details of our regulatory and statutory responsibilities. It also sets out some of yours, the customer's responsibilities. Please contact us immediately if there is anything in these Terms of Business that you do not understand.

About our company

RentalCover.com, a trading name of Cover Genius Europe B.V. whose registered office is Vijzelstraat 20 3rd floor, 1017HK, Amsterdam, The Netherlands. Cover Genius Europe B.V. is a company registered in The Netherlands and is a firm authorised and regulated by the AFM under licence number 12046177. This can be verified at: www.afm.nl/en/sector/registers

Our address

Cover Genius's registered address is: Vijzelstraat 20 3rd floor, 1017HK, Amsterdam, The Netherlands. You can reach us via email at www.xcover.com/contact-us

Our products and services

The product is intended for individuals who are looking to protect themselves when renting a car against various risks such as damage and theft of the rental vehicle as well as other fees charged by the rental company.

Please note that this statement does not constitute advice or a personal recommendation.

This cover is underwritten by Collinson Insurance Europe Limited (the insurer). We do not give advice or make personal recommendations in connection with any insurance product. However, we will ask you questions in order to provide you with a quotation, leaving you to make your own decision as to how you wish to proceed and whether this product fulfils your specific insurance requirements.

Capacity in which we are acting

In arranging your insurance, we'll act as agent of the insurer at all times. Cover Genius does not have a holding, direct or indirect representation of 10% or more of the voting rights, or of the capital in the insurer. The insurer does not have a holding, direct or indirect representation of 10% or more of the voting rights, or of the capital in Cover Genius.

Disclosure

It's very important that information given to us when buying a policy, when completing a claims form and giving declarations to the insurer is correct. If a policy is purchased, or a form or declaration is completed on your behalf, it's your responsibility to check that the answers given to all questions are true and complete. You're advised to keep copies of any correspondence you send to us or directly to the insurer.

Quotations

Unless stated otherwise, all quotations provided for new insurances are valid at the time of quote only.

Insurance premiums

We collect and hold insurance premiums as an agent of the insurer.

Our Remuneration

When we sell you a policy, the insurer pays us a percentage from the total premium as commission.

Administration Fees

There may be an administration fee payable for the management of your policy. Please check your Certificate of Insurance for details.

Cancellation right

To cancel your protection for any reason, please log in to your RentalCover Account. You can cancel without cause up until the scheduled time of commencement of your rental and in doing so you will obtain a full refund of premium. If you cancel after the commencement of your rental, no premium will be refunded.

Treating our customers fairly

We aim to provide a first-class level of service at all times, and welcome feedback from our customers. If, for any reason, you feel that our service is not of the standard you would expect, please tell us.

Complaints procedure

Step 1: For any complaints, you can contact the friendly Rental Cover Complaints Team (complaints@rentalcover.com) at any time. Include your reference number (ending with "INS") for a formal review of your complaint. We will respond within 5 days.

Step 2:

If you are still not satisfied with the answer provided or have not received any answer from the complaints team, you can contact the Insurer. Collinson Insurance Europe Limited (CIEL) is the Insurer and underwriter of all the benefits provided under the policy. CIEL appointed Collinson Insurance Solutions Europe Limited (CISEL) to handle complaints on its behalf as indicated above.

> By post: Collinson Insurance Solutions Europe Limited (UK Branch), Quality Department, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN, England.
>
> By email: cielcomplaints@collinsoninsurance.com.

Step 3:

If you are still not satisfied with the handling of your dispute by us or in the event of disagreement or dissatisfaction with the insurance policy, you may refer your complaint (in Dutch or in English) to the **Dutch Institute for Financial Disputes**:

> by post to: Klachteninstituut Financiële Dienstverlening (Kifid), Postbus 93257, 2509 AG Den Haag.
>
> by telephone: 0900 – 3552248.
>
> via online form: www.kifid.nl/file-a-complaint

Complaints may also be submitted in English to the **Office of the Arbiter for Financial Services**:

> by post to:
>
> Office of the Arbiter for Financial Services (Malta)
>
> N/S in Regional Road, Msida MSD 1920, Malta.
>
> via online form: www.financialarbiter.org.mt/oafs/enquiry
>
> by telephone: (+356) 21249245.

For the resolution of cross-border disputes, it is possible to submit a complaint to the competent foreign system by requesting the activation of the FIN-NET procedure, which can be found by accessing the website www.ec.europa.eu/fin-net.

OR

If you are still not satisfied with the handling of your dispute by us or in the event of disagreement or dissatisfaction with the insurance policy, you can also refer your complaint to an external dispute resolution entity in your home country which can be a supervisory authority, an ombudsman service or another type of external dispute resolution:

A complete list for every EEA country can be found on: www.xcover.com/help/eea-ombudsman-contact

This product was sold online or by other electronic means and within the European Union (EU) you may also refer your complaint to the EU Online Dispute Resolution (ODR) platform. Upon receipt of your complaint the ODR will escalate your complaint to your local resolution service. This process is free and conducted entirely online. you can access the ODR platform on www.ec.europa.eu/consumers/odr.

Following this complaint procedure does not stop you from taking legal action.