Complete RentalCover.com Policy Terms and Conditions

The following terms apply to policies where the policy issuer is RentalCover.com, including the policies named Free Gap Cover, Zero Excess Rental Cover, Rental Vehicle Gap Cover (For Travel Insurance Policies) & Rental Vehicle Gap Cover (For Supplier's Excess Reduction Policies). If your main policy was not issued by RentalCover.com (for instance, we sell Rental Vehicle Excess Cover as an authorised representative of many global insurers including Allianz and QBE) your purchase will include RentalCover.com's Free Gap Cover which is subject to the terms below (your main policy will be subject to separate terms that you can view on your Account page and in your emails).

What is rental vehicle excess?

An excess is the first portion you are required to pay for any repairs. It can be high if you do not take out an "excess reduction" policy or "excess waiver" - these policies are sold by the rental companies. At face value, the purpose of reducing your excess is to limit your potential liability. Excess cover is an independent alternative that covers those excess charges paid to the rental company in the event of damages.

What is excess cover (also called "rental cover")?

In the event that you have an accident (or your vehicle otherwise suffers any other loss or damage which is covered by this policy), you would pay the rental company and then can claim that amount from through your RentalCover.com policy. The amount to be reimbursed would be either the claim total, or if it is a lesser amount, the amount of cover that you have paid for.

How does the RentalCover.com Free Gap Cover work?

If your policy includes Free Gap Cover, you would claim against the Gap Cover policy when your claim total is greater than the amount of cover that you have purchased or where your claim has been processed and you are still out of pocket. This can be caused by, among other things, credit card fees on repairs, admin fees charged by rental companies for repairs and damages that increase your potential liability beyond the stated standard liability. Put simply, if you are out of pocket, you can claim against the Gap Cover component subject to the terms below.

Does This Policy Cover *Any* Vehicle Or Only A *Specific* Vehicle?

This policy covers any rental vehicle for the dates shown in your confirmation emails and Account. If you cancel your original vehicle rental you can still apply this policy to another rental. This policy can only be applied to one rental vehicle. For instance, if you have two car rentals, and one policy, and you damage both cars, you will only be able to claim the excess charges against one of the cars (which one to choose is at your discretion).

When can you expect reimbursement of a claim?

3 business days is the standard refund window (assuming it is a straightforward case where all documents have been provided upfront).

Cancellations/refunds

You can cancel up to and including the day of purchase for an immediate refund. If you have an issue at the depot we recommend calling us.

Additional Drivers

Every policy sold on RentalCover.com covers additional drivers free of charge. You do not need to inform us of the additional drivers. Our claims team will require a cope of the rental agreement.

Bonds

Rental companies usually require a refundable bond in the form or an imprint, credit card preathorisation, or debit at the time of pick up. If it is debited, your bond may be subject to credit card fees. To avoid or reduce your bond, you would need to take out the supplier's excess reduction/excess waiver, which we advise against.

Policy Terms

RentalCover.com reimburses you for permitted excess charges you may incur, to the lesser of the actual loss or damage caused to the vehicle, or the stated amount on your policy, and includes damages to any part of the vehicle, subject to the limitations below. The maximum amount RentalCover.com will pay out on any one rental in relation to any valid claim is the lesser of the actual loss or damage caused to the vehicle or the value of excess cover stated within a policy in your Account.

What is covered?

Excess cover is limited to the level of excess shown in your policy confirmation. The amount of cover is an aggregate amount regardless of the occurrence of a single incident or series of incidents. The dates of cover are shown in your policy confirmation and they include cover for the full calendar day of commencement and completion.

For the avoidance of doubt, if you have more than one RentalCover.com policy that is eligible a claim, those benefits that have a specified limit in the list below cannot be claimed against both your RentalCover.com policies. For example, if you lost your keys and had Zero Excess Rental Cover and Free Gap Cover, your maximum claim for key replacement would be $50. This limitation does not apply to those items below that do not have specified limits, in particular the Excess Cover.

RentalCover.com policies primarily provide excess cover. The level of cover is limited to the value nominated in your confirmation emails and in your Account.

Damages caused by, or repairs required for the following are covered by the excess cover component of your RentalCover.com policy:

- Windscreen, tyre, roof & underbody repairs
- Theft of the vehicle. Maximum benefit $1000
- Replacement or repair of keys. Maximum benefit $50
- Towing costs
- Single vehicle accidents
- Hitting an animal
- Accidents after dusk
- Weather-related damage (including water damage caused by weather), subject to the exclusion stated below
- Additional drivers that are nominated on the rental agreement
- Demurrage (the supplier's lost rental while a vehicle is off the road for repairs).
- Key loss/replacement: Maximum benefit $50
- Credit card fees charged by the rental companies in the event of damages. Maximum benefit: $50
- Administration fees charged by the rental companies in the event of an accident. Maximum benefit: $50

What is not covered?

The following are considered breaches of this policy and are consequently ineligible for claims.

- Does not cover damages sustained while driving on unsealed roads except where the vehicle is a 4 Wheel Drive (4x4) and where that 4 Wheel Drive's damages occurred on a road permitted for travel by the rental company. Damages that occur on unpermitted roads are not reimbursable through this policy.
- Does not cover damage caused by an event that leads to a police investigation.
- Does not cover damage caused to the Vehicle in any way by part or total submersion in fresh water nor part or total salt water submersion, with the exception of weather-related water damages.
- Damage caused to the Vehicle by the renter's wilful or negligent conduct or contravention of any legislation or regulation controlling vehicular traffic or the use of alcohol or illicit substances by either the driver or another passenger
- Does not cover damage caused by use of incorrect or contaminated fuel.
- Does not cover the "claim fee" (also called the excess) charged by another company in the event of a successful claim.

Where required, RentalCover.com will utilise the resources of other claims teams from other companies that have been involved in the claims process and at all times reserves the right to exercise their discretion.

RentalCover.com is expected to be the claimee of last resort. You are required to seek to limit your excess charges with the rental company and to investigate other alternatives for reimbursement (such as free credit card insurance or other travel insurance policy) prior to requesting reimbursement of a claim to RentalCover.com. Evidence of these efforts will be required during the claims process.

Other limitations

- All claims must be lodged within 30 days of your final payment of damages to the rental company.

- Only one claim can be made against a policy. For instance, if you have a $5000 debt to the rental company and you have agreed to pay in 5 x $1000 instalments, you can only make a claim to RentalCover.com once the final payment has been cleared.
- Does not cover damage caused where the terms of Rental Agreement have been breached.
- All RentalCover.com policies are for drivers aged 19 to 75 inclusive. This limitation can be based on the time of purchase and also your age at the time of commencement, whichever is most beneficial to you.
- Loss or damage directly or indirectly occasioned by happening through or in consequence of war, terrorism, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.
- Any fraudulent, dishonest or criminal act committed by the Hirer or with whom he/she are in collusion, or insurance effected in circumstances where a claim might reasonably be anticipated.
- The RentalCover.com Claims team requires a receipt or credit card statement showing all payments that constitute the claim amount along with the rental agreement and all correspondence regarding the excess charges.
- While RentalCover.com does cover card fees applied to excess charges and Admin fees, if a fee is not stipulated on the rental agreement it is not covered by this policy.

How to claim

To submit a claim go to www.rentalcover.com/claim. You will need to upload the following documents in support of your claim for your reimbursement:

- A copy of your policy email (this is attached to your RentalCover.com Confirmation Email).
- The written loss or damage report from your rental company detailing the incident and associated costs
- All correspondence with the rental company that pertain to the excess charges
- Copy of the car rental agreement
- Copy of your driver's licence
- Proof of your payment in the form of a copy of your credit/bank statement
- The original written Police report where your claim involves theft
- All applicable original receipts or credit card statements that substantiate your claim

Reimbursements are settled direct to your bank so we will ask you for your banking details.

If you have any issues please see below or visit our Contact Us page:

- Claims: claims@rentalcover.com. Visit www.rentalcover.com/claim
- Sales (for new policies): sales@rentalcover.com
- Support (for existing policies and general enquiries): theteam@rentalcover.com