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Insurance Product Information Document

Company: Ramasis Limited **Product: Vehicle Rental Insurance**

Registered in England Company No. 05970797. Registered Office: 167 Turners Hill, Cheshunt, Hertfordshire, EN8 9BH. Regulated by the Financial Conduct Authority, Firm Reference: 306294

This Insurance Product Information Document is only intended to provide a summary of the main cover and exclusions and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of Insurance

This motor insurance policy provides cover for vehicle rental insurance

What is insured?

- ✓ Legal liability for death, bodily injury, or damage to third party property.
- ✓ Loss of (or damage to) the vehicle caused by accidental or malicious damage, flood damage and vandalism.
- ✓ Loss of (or damage to) the vehicle caused by fire, lightning, self-ignition, explosion, theft, attempted theft or taking the vehicle away without your permission.
- ✓ Loss of keys and lock replacement
- ✓ Medical expenses up to £100 for each person who is injured while they are in the insured vehicle as a result of an accident involving the insured vehicle.
- ✓ Personal belongings cover up to the amount shown in your schedule if they are lost or damaged because of an accident, fire, theft or attempted theft.
- ✓ £10,000 personal accident cover if the driver of an insured vehicle is involved in an incident which results in death, the loss of any limb or the permanent loss of sign in one or both eyes.

What is not insured?

- ✗ Third party property damage limits apply (refer to your policy documentation for specific limits).
- ✗ Damage to tyres, unless caused by an accident to the insured vehicle.
- ✗ Loss of fuel.
- ✗ Liability, loss or damage that is also covered by any other insurance.
- ✗ Liability, loss or damage arising when the vehicle is being used on any race track or circuit.
- ✗ Loss or damage caused deliberately by you or any person, who is in charge of the vehicle with your permission.
- ✗ Loss or damage if you are involved in an accident and are subsequently convicted of driving under the influence of alcohol or drugs at the time of the accident.
- ✗ The policy excess which you have to pay in the event of a claim (refer to your policy documentation for excess amounts).
- ✗ Any liability, loss or damage arising from the vehicle being driven by anyone (including you) who is disqualified from driving, does not hold a valid driving licence in line with the current law

Are there any restrictions on cover?

- ! The policy will not provide any cover for the loss of or damage to the vehicle or its contents by theft or attempted theft or unauthorised person taking and driving it, if it has been left unlocked or otherwise not sufficiently protected.
- ! Loss of or damage to a towed caravan, trailer or broken-down vehicle.
- ! The most we will pay for a loss or damage claim is the market value of the vehicle immediately before the loss or the cost of repairing the vehicle whichever is less.
- ! The policy will not provide cover for wear, tear and depreciation.
- ! This policy will not cover theft by hirer

Where am I covered?

The policy will provide third party cover in any member country of the European Union, Andorra, Iceland, Norway, Serbia and Switzerland (including Liechtenstein) in respect of private cars and commercial vehicles. The policy may provide extended cover if you have selected the appropriate options.

What are my obligations?

All claims and incidents must be reported directly to your hire company **within** 24 hours.

When and how do I pay?

You must pay your premium by debit or credit card directly to the hire company.

When does cover start and end?

Cover starts and ends from and to the time and date shown on your Certificate of Motor Insurance.

How do I cancel the contract?

You have the right to cancel this contract at any time, please contact your hire company for further details with regards to any potential refund.

To cancel, please contact the hire company you have rented the vehicle from.