



This is Primary Coverage.

All drivers on the rental agreement are insured.

BENEFITS TABLE Collision Damage Insurance

Your Coverage

L Coverage is for each incident involving accident damage or theft of a rental vehicle within the rental period for which you are responsible under the terms of the rental agreement.

Covers \$35,000 of the Rental 4x4.
\$0 excess.

Type of damage/accident

Associated costs & charges relating to accident/damage

<ul style="list-style-type: none"> Damages to rental vehicle. <ul style="list-style-type: none"> L Includes damages caused by single & multiple vehicle accidents. 	Policy Limit	<ul style="list-style-type: none"> Roadside Assistance costs <ul style="list-style-type: none"> L Includes towing & roadside repairs. 	Policy Limit
<ul style="list-style-type: none"> Theft & Vandalism of rental vehicle. 	Policy Limit	<ul style="list-style-type: none"> Processing fees <ul style="list-style-type: none"> L Includes Admin fees charged by rental companies. 	Policy Limit
<ul style="list-style-type: none"> Damages excluded by rental companies. <ul style="list-style-type: none"> L Includes types of damage that rental companies do not insure such as interiors, roof & underbody. 	Policy Limit	<ul style="list-style-type: none"> Drop off/relocation of damaged vehicle & recovery costs 	Policy Limit
<ul style="list-style-type: none"> Windscreen, mirrors, lights <ul style="list-style-type: none"> L Includes all internal and external glass & lights. 	Policy Limit	<ul style="list-style-type: none"> Loss of use fees <ul style="list-style-type: none"> L Includes fees charged by rental companies for lost income while vehicle is being repaired. 	Policy Limit
<ul style="list-style-type: none"> Tyres <ul style="list-style-type: none"> L Includes punctures, fitting, replacements 	Policy Limit		
<ul style="list-style-type: none"> Key Coverage <ul style="list-style-type: none"> L Includes key loss, replacement, key programming. 	Policy Limit		

† This insurance is effected in England and is subject to the Laws of England and Wales.

This Policy is underwritten by Collinson Insurance Europe Limited

Collinson Insurance Europe Limited is incorporated in Malta and is authorised by the Malta Financial Services Authority to carry on business of insurance under the Insurance Business Act, 1998.

Countries

Policy is valid for Residents of the European Economic Area.

Policy is valid for customers travelling to Puerto Rico, United States or Virgin Islands, U.S.

Claims

Your claim will be handled on the insurer's behalf by RentalCover.com.

Visit rentalcover.com/claim to make a claim.

We seek to resolve all claims within 7 business days.

What types of vehicle are covered?

Your coverage is for a rental vehicle rented from rental companies within Puerto Rico, United States or Virgin Islands, U.S.

When are you not covered?

- Any claim where the vehicle replacement value exceeds US\$35,000.00.
- Any claim where you have not met the terms of your rental agreement.
- Any claim where a contravention of the local laws has taken place resulting in a court action.
- Trailers, camper trailers, motorcycles, scooters/mopeds, motorhome/RVs that have a built-in shower or toilet & minibuses.
- If you are not covered for third party property and third party personal damages, please purchase it at the rental desk.

"Not at fault" accidents

In the event that you have paid expenses to the rental company that would be refundable because you are "not at fault", the Claims Team will outline a process whereby you will be reimbursed expediently.

Coverage up to the Policy Limit is provided for charges and other related fees that are payable in the event of accident damage or theft of a rental vehicle which occurs during the period of insurance and within the geographical limits. You are covered for:

Theft of Vehicle

You are covered up to the amount shown in the Benefits Table where there are costs incurred in relation to an incident of theft, vandalism or attempted theft.

Windscreens, Headlights & Other Lights

You are covered up to the amount shown in the Benefits Table for any windscreen, glass or light damage costs including chips, cracks, replacement and fitting.

Tyres

You are covered up to the amount shown in the Benefits Table for tyre puncture repairs or replacement costs.

Key Coverage

You are covered up to the amount shown in the Benefits Table for the cost of replacing a lost or stolen rental vehicle key, including replacement locks and locksmith charges & key delivery costs. You must follow the guidelines prescribed by the rental company.

Towing

You are covered up to the amount shown if you incur towing costs. In the event that the towing charges derive from a "loss of key" or similar key-related issue, the driver must follow the process and guidelines prescribed by the rental company. If a towing company attends to the vehicle rather than an authorised locksmith, and where the rental company's process guidelines have not been followed, related costs will not be recoverable through this policy.

Administration Costs

You are covered up to the amount shown in the Benefits Table for any rental company charges associated with processing of your collision or damage event. These include but are not limited to handling fees, carriage fees, postal fees, accident fees, administration fees or anything of a similar nature.

Drop Off/Relocation of Vehicle & Recovery costs

You are covered up to the amount shown in the Benefits Table for any drop off charges you incur in the event of an accident that necessitates the relocation of a vehicle from the accident site.

Loss of Use Charges

You are covered up to the amount shown in the Benefit Table for any rental company charges related to the loss of use or sale of the rental vehicle whilst it is off the road being repaired (also called "demurrage").

Towing & Roadside Assistance Costs

You are covered for any towing or roadside assistance costs following physical loss or damage to or mechanical breakdown of the rental vehicle which results in a charge to you that has not and will not be reimbursed by the rental company. In the event that the towing charges derive from a "loss of key" or similar key-related issue, the driver must follow the process and guidelines prescribed by the rental company. If a towing company attends to the vehicle rather than an authorised locksmith, and where the rental company's process guidelines have not been followed, related costs will not be recoverable through this policy.

General conditions / eligibility requirements that apply to the whole policy

All of the following conditions and/or eligibility requirements must be met for you to be covered by this Policy:

1. The rental vehicle value must be less than the amount shown in the Benefits Table.
2. Your name must be on the rental agreement. Other drivers that are on the rental agreement with you are also covered.
3. You must accept the terms and you must not have breached any terms of the rental agreement.
4. Coverage is limited to one Rental Vehicle at a time.
5. Your claim must be submitted within 45 days of the accident.

General Exclusions applicable to the whole policy

We will not be liable to provide coverage or services or to pay claims for expenses incurred directly or indirectly as a result of or in relation to:

1. Third party liability;
2. Loss, theft or damage to personal property;
3. Damage or loss arising directly or indirectly from:
 - a. The operation of the Rental Vehicle when an Insured is driving while intoxicated or under the influence of a narcotic drug;
 - b. Any dishonest, fraudulent or criminal act committed by an Insured;
 - c. The transportation of contraband or illegal trade;
 - d. The transportation of property or passengers for hire;
 - e. Participating in a speed contest or race;
 - f. Intentional damage to or neglect of the vehicle by an Insured;
 - g. Inherent vice or damage, insects or vermin;
 - h. War, hostile or warlike action, insurrection, rebellion, revolution, civil war, usurped power, or action taken by government or public authority in hindering, combating or defending against such action;
 - i. Seizure or destruction under quarantine or customs regulations or confiscation by order of any government or public authority;
 - j. Trailers, camper trailers, motorcycles, scooters/mopeds, motorhome/RVs that have a built-in shower or toilet (upgrade to add motorhome coverage), campervans with in-built sleeping "berths", light trucks that are permissible with a standard drivers licence, minibuses that are permissible with a standard drivers licence.
 - k. Except as shown under Roadside Assistance, the cost of any mechanical failure of the rental vehicle.

Claims

Complete the claim form on www.rentalcover.com/claim explaining in detail the reason for the claim.

Documents required:

- i. Final invoices from the rental company and repair companies which show:
 - The cost of all repairs undertaken
 - The total charges from the rental company in respect of your excess and other charges related to the accident.
- ii. Other documents as requested by your claims officer.
- iii. All correspondence and documents shared between you and the rental company.
- iv. Accident or damage report.
- v. Police Report, if applicable.

General Provisions

Insurance Under More Than One Policy (Primary & Secondary Insurance)

If you have an active personal automobile policy that covers physical loss or damage to a Rental Vehicle, this coverage is primary. There will be no claim against your personal automobile policy. If you have coverage via your rental company or other means (including but not limited to credit card travel insurance benefits) this policy is secondary.

Notice to Authorities

Where the loss is, or is suspected to be, due to malicious acts, burglary, robbery, theft, or attempted theft, you must give immediate notice of such loss to the police or other law enforcement agency having jurisdiction.

Due Diligence

If you knowingly make a false or fraudulent claim in any respect, you will not be entitled to any coverage or benefits under this policy nor to the payment of any claim under this policy.

Subrogation

We will assume all your rights of recovery and bring action in your name to enforce these rights. In the event that RentalCover.com has paid a claim to you and you are eligible for a future reimbursement by the rental company (for instance if you are deemed to have not been the driver who was "at fault").

Sanctions

We shall not provide cover or be liable to pay any claim or other sums, including return premiums, where this would expose us to any sanction, prohibition or restriction under United Nations resolutions, asset freezing or trade or economic sanctions, laws or regulations of the European Union, United Kingdom, and/or all other jurisdictions where we transact business.

Fraudulent or Unfounded Claims

If any claim under this Policy is in any respect fraudulent or unfounded, all benefit paid and/or payable in relation to that fraudulent claim shall be forfeited and (if appropriate) recoverable. We shall not be liable to you in respect of a relevant claim occurring after the time of the fraudulent act. For the avoidance of doubt, the rights and obligations of the parties to the contract with respect to claims occurring before the time of the fraudulent act are unaffected; and

- We need not return any Premiums paid
- We may share information about the circumstances with other organisations, public bodies, authorities and law enforcement agencies for criminal investigation

Cancellation Terms

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. This coverage can be extended or upgraded at any time or shortened after commencement to align your coverage dates to the rental dates (supporting documents may be required).

Issuer

This policy is provided by RentalCover.com, a trading name of Cover Genius Europe B.V. whose registered office is Herengracht 420, 1017 BZ. 4QP Amsterdam.

Cover Genius Europe B.V is registered at the Dutch Chamber of Commerce (73237426). Cover Genius Europe B.V is a firm authorised and regulated by the Authority for the Financial Markets (1204617). Cover Genius acts in its capacity as an agent of the Insurer and not the Policyholder. If you purchase a policy from Cover Genius, the Company receives a commission which is a percentage of your premium.

This policy is underwritten by Collinson Insurance Europe Limited. Collinson Insurance Europe Limited is incorporated in Malta and is authorised by the Malta Financial Services Authority to carry on business of insurance under the Insurance Business Act, 1998.

Period of Insurance

Coverage commences on the policy start date and ceases on the policy end date.

Data Protection & Privacy

We are committed to protect your personal information and we are committed to the principles of data security in the configuration of our services. With respect to European General Data Protection Regulation (GDPR), as a data controller, we collect and process information about you and we also receive personal information from your booking agent including your email address, name and phone number, risk details and other information which enables us to issue and modify policies and process claims, detect, investigate and prevent activities which may be illegal or could result in your policy being cancelled or treated as if it never existed and protect our legitimate interests. We may share that data from time to time with insurers or contractors investigators, crime prevention organisations who may be outside of the European Union. We will never share your data with external marketing services. Our Privacy Policy outlines how we process your data, the data that we collect and the processes to undertake should you either wish to request a copy of your data, or remove consent for us to retain your data. We may monitor and record phone calls to help maintain our quality standards and for security purposes.

Jurisdiction & Law

This insurance shall be governed and construed in accordance with the law in the country in which the risk is situated, without prejudice to the provisions set out within Regulation (EC) 593/2008. You have declared your understanding of, and have requested for the contract of insurance to be provided in your chosen language, you confirm you understand and agree to be bound by its terms and conditions.

■ Complaints/Disputes

You can contact our Claims Complaints Team (complaints@rentalcover.com) for a formal review of your claim or if you have other concerns.

We will respond within 5 days.

Once you have received your final response from us, if you are still dissatisfied you may refer your case to the Klachteninstituut Financiële Dienstverlening (Kifid).

Postbus 93257
2509 AG Den Haag
Tel. 0900 – 3552248
www.kifid.nl

The Kifid is an independent body that arbitrates on complaints about general insurance products and other financial services. It will only consider complaints after we have provided you with written confirmation that our internal complaints procedure has been exhausted. You must submit the complaint to Kifid within one year after submitting the complaint to us or within three months after you have received our final response to your complaint.

Alternatively, you can also contact the Insurer:

Collinson Insurance Solutions Europe Limited (UK Branch)
The Customer Relations Department, PO Box 637, Haywards Heath West Sussex, RH16 1WR, England
Email: cielcomplaints@collinsongroup.com

Collinson Insurance Europe Limited (CIEL) is the Insurer and underwrite all the benefits provided under the policy. CIEL appointed Collinson Insurance Solutions Europe Limited (CISEL) to handle complains on its behalf as indicated above. CISEL can provide a translation If you remain dissatisfied after receiving our response you may be able to pass your complaint to the Arbiter for Financial Services. The service is provided in English and Maltese and further details including contact details for the Office of the Arbiter can be found at the below address.

Office of the Arbiter for Financial Services
1st Floor, St Calcedonius Square, Floriana FRN 1530, Malta
Tel: 80072366 (from Malta)
Tel: +356 212 49245 (from outside Malta)
Email: complaint.info@financialarbiter.org
Website: <https://financialarbiter.org.mt>

You may also have the right to pass your complaint to an Ombudsman in your country of residence.

Definitions

Any word defined below will have the same meaning wherever it is shown in your policy.

Accident or Collision means a sudden, unexpected event caused by something external and visible, which results directly in loss or damage.

Certificate of coverage means an insurance validation certificate issued which describes who is covered under this policy. This is provided along with your confirmation email or invoice.

Country of residence means your place of residence.

Geographical Limits means any of the following countries:
Puerto Rico, United States, Virgin Islands, U.S.

Insured/ You/ Your means the person named on the Coverage Summary page who is listed on the Certificate of Insurance and any other person who drives the same rental vehicle and is listed on the same rental agreement.

Insurer means Collinson Insurance Europe Limited of Third Floor, Development House, St Anne Street, Floriana FRN 9010, Malta.

Rental Agreement means the contract entered into within the geographical limits and provided by a rental company in respect to the provision of a rental vehicle that contains the signature of the policy holder.

Rental Company means a commercial operation within the geographical limits which is in business to rent out vehicles and that is fully licensed, where applicable, by the regulatory authority of that country, state or local authority including online "share" or "peer to peer" websites, loan cars from

a licensed mechanic or accident replacement vehicles.

Rental Vehicle means the private passenger automobile registered within the geographical limits and rented from a Rental Company at the time the rental contract is signed, including online "share" or "peer to peer" websites, loan cars from a licensed mechanic or accident replacement vehicles.

RentalCover.com, a website owned by Cover Genius Inc. means the Policy Issuer and Claims administration system.

Tax means a Government tax that is payable by you in addition to the insurance premium.

Theft and Vandalism means a vehicle that has been stolen or damaged, to either a known or unknown location, without your permission.

Collinson Insurance Europe Limited whose registered office is Development House, St. Anne Street, Floriana, FRN 9010, Malta is authorised and regulated by the Malta Financial Services

Authority to carry on business of insurance under the Insurance Business Act, 1998. RentalCover.com, a trading name of Cover Genius Europe B.V whose registered office is Herengracht 420, 1017 BZ Amsterdam. Cover Genius Europe B.V is a company registered in England and Wales and is a firm authorised and regulated by the Financial Conduct Authority.

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