

# **IMPORTANT NOTICE ABOUT YOUR INSURANCE POLICY**

## **Our policy is 100% valid and is there to protect you**

**Some car rental companies would prefer you to buy their own policy to remove the excess** when you hire a vehicle from them and may try to undermine your confidence in our policy at the rental desk. If they try to tell you that your policy is “invalid” or that they “don’t recognise” it and that you should buy theirs it’s worth remembering that:

- Our policy is independent from any car hire company and our promise to reimburse you for any excess or CDW/LDW claim is not affected by who you hire your vehicle from or what they tell you.
- Both Cover-More and your insurer are based in the UK so you are protected by rules and regulations that apply to insurance here and we are easy to contact locally.
- Most overseas vehicle hire companies offer excess or CDW/LDW policies from insurers who don’t operate in the UK and some car hire companies don’t offer independent insurance protection at all.

## **You will require a credit card with sufficient credit limit**

When you use our policy and refuse the rental company’s excess waiver, they will usually require your credit card details when you collect the vehicle. This allows the rental car company to hold a deposit on your card up to the value of the excess notified on your rental agreement and it allows the rental company to charge this money to your card in the event that the car is damaged during the course of your rental. This is quite normal and is safe for you to do firstly because our policy is designed to reimburse you for any amount they take in relation to your excess, and secondly if your card is misused it will usually be protected under Section 75 of the Consumer Credit Act 1974, which makes your credit card company jointly responsible for any amount charged to your card when it should not have been.

If you do not have sufficient credit, or plan to use a debit card, most car rental companies will not release the rental car unless you purchase their optional Excess Waiver product to eliminate the potential excess. Depending on your choice of rental company, the Excess Waiver is referred to as SCDW, Top-up, Super Cover, Super Relax, Damage Fee Protection, the list goes on.

In order to avoid the above, make sure you use a credit card with sufficient room so it does not become an issue while you are abroad.

## **If your rental vehicle is damaged**

You remain responsible to the car rental company for that damage until it is paid for. There is no contractual link between the car hire company and the insurer, so if damage has been incurred, you need to seek reimbursement from the insurance company for what you have had to pay the rental car company.

## **How to make a claim**

If you would like to notify us of a claim in relation to your Car Hire Excess Insurance, please go to [www.iCarhireinsurance.com/zurichclaims](http://www.iCarhireinsurance.com/zurichclaims) and begin your process online. You can also contact the insurer’s claims department by calling +44 (0)20 3302 2296 or email [NotifyClaims@haloinsurance.com](mailto:NotifyClaims@haloinsurance.com). Their claims telephone lines are open 9am – 5pm Monday – Friday. Delay in notifying us may affect our ability to pay a claim.