

## IMPORTANT TELEPHONE NUMBERS

**Customer services:** 020 8603 9653

**Claims** 020 8603 9958

Both lines open Monday-Friday 9am to 5pm

This policy is available in large print,  
audio and Braille.

Please call 020 8603 9653

and we will be pleased to organise  
an alternative version for you.

Allianz Assistance Car Hire Excess insurance is underwritten by AWP P&C SA and is administered in the UK by Allianz Assistance. Allianz Assistance is a trading name of AWP Assistance UK Ltd, 102 George Street, Croydon CR9 6HD.

AWP Assistance UK Ltd is authorised and regulated by the Financial Conduct Authority.

AWP P&C SA is duly authorised in France and the United Kingdom, and subject to limited regulation by the Prudential Regulation Authority and the Financial Conduct Authority.

Allianz Assistance acts as an agent for AWP P&C SA for the receipt of customer money, settling claims and handling premium refunds.

# CAR HIRE EXCESS INSURANCE



## POLICY HANDBOOK

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Cover is only available if **you** are a **resident** of the **UK**, the **Channel Islands** or the Isle of Man.

If **you** are renting an **insured vehicle** for use within **your home** country, **you** must also have at least 2 nights pre-booked accommodation.

This is not a motor insurance policy, nor is it a primary damage policy covering the **insured vehicle**. Section 1 only covers the amount of the **excess / deposit you** are responsible for under the terms of **your rental agreement** and not the full value of the **insured vehicle** itself.

## DEMANDS AND NEEDS STATEMENT

Allianz Assistance Car Hire Excess insurance is typically suitable for travel customers who wish to insure themselves for the cost of the excess / loss of deposit that is applied following a claim under their hire vehicle insurance policy.

Car Hire Excess insurance does not cover everything. You should read this policy carefully to make sure it provides the cover you need.

You may already possess alternative insurance for some or all of the features and benefits provided by this Car Hire Excess insurance product. It is your responsibility to investigate this.

Allianz Assistance has not provided you with any recommendation or advice about whether this product meets your specific insurance requirements.

# ABOUT US AND OUR INSURANCE SERVICES

Allianz Assistance  
102 George Street  
Croydon CR9 6HD

## 1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

## 2. Whose products do we offer?

We are an insurance intermediary that offers products from a single insurance company, AWP P&C SA which is a French company duly authorised in France. We act on their behalf.

## 3. Which service will we provide you with?

You will not receive any personal advice or a recommendation from us for Car Hire Excess insurance. We may ask you some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

## 4. What will you have to pay us for this service?

You will only pay us the premium for your policy, and you will not pay us a fee for arranging this on your behalf. We are paid for our services to you by the insurance company, AWP P&C SA. The nature of such payment is a mixture of commission and other fees based on our costs for administering your policy.

## 5. Who regulates us?

Allianz Assistance is a trading name of AWP Assistance UK Ltd, 102 George Street, Croydon CR9 6HD which is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 311909. Our permitted business includes arranging travel insurance.

You can check this on the Financial Services register by visiting the FCA's website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the FCA on 0800 111 6768

**continued...**

## 6. What to do if you have a complaint

If you wish to register a complaint, please contact us:

- In writing: Customer Service, Allianz Assistance, 102 George Street, Croydon CR9 6HD.
- By phone: 020 8603 9853
- By email: [customersupport@allianz-assistance.co.uk](mailto:customersupport@allianz-assistance.co.uk)

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service for independent arbitration.

- Visit: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)
- Write to: Financial Ombudsman Service, Exchange Tower, London E14 9SR
- Call: 0800 023 4567 or 0300 123 9 123
- Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

## 7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations.

Insurance advising and arranging is covered for 90% of the claim, with no upper limit.

Further information about the compensation scheme arrangement is available from the FSCS, by calling 0800 678 1100 or 020 7741 4100, or visiting their website at [www.fscs.org.uk](http://www.fscs.org.uk).

# SUMMARY OF COVER

The following is only a summary of the main cover limits. You should read the rest of this policy for the full terms and conditions.

Cover	Limit (up to)
<b>1. Excess / deposit reimbursement</b> <ul style="list-style-type: none"><li>- Excess / deposit charged by hire company</li><li>- Roof of the vehicle</li><li>- Windows, windscreen or glass in sunroof</li><li>- Undercarriage</li><li>- Tyres</li></ul>	£3,000 each claim £3,000 £600 £800 £500 £100 each tyre (replacement) or £50 each tyre (repair)
<b>2. Personal possessions</b> <ul style="list-style-type: none"><li>- Single item, pair or set</li><li>- Tobacco limit</li></ul>	£300 each claim £150 £50
<b>3. Rental vehicle key cover</b>	£500 each claim

### NOTE

#### Inner limits

The maximum amount **we** will pay for each and every claim is **£3,000** in total.

# IMPORTANT INFORMATION

**Thank you for taking out Allianz Assistance Car Hire Excess insurance with us.**

**Your policy schedule shows the sections of the policy you have chosen, the people who are covered and any special terms or conditions that may apply.**

**Your policy does not cover everything. You should read this policy carefully to make sure it provides the cover you need. If there is anything you do not understand, you should call us on 020 8603 9653 (9am-5pm Monday to Friday) or write to Allianz Assistance, 102 George Street, Croydon, CR9 6HD.**

### Insurer

**Your** Allianz Assistance Car Hire Excess insurance is underwritten by AWP P&C SA and is administered in the **United Kingdom** by Allianz Assistance.

## How your policy works

**Your** policy and policy schedule is a contract between **you** and **us**. **We** will pay for any claim **you** make which is covered by this policy and happens during the **period of insurance**. Unless specifically mentioned, the benefits and exclusions within each section apply to each **person insured**.

Certain words have a special meaning as shown under the heading 'Definition of words'. These words have been highlighted by the use of bold print throughout the policy document.

## Information you need to tell us

There is certain information that **we** need to know as it may affect the terms of the insurance cover **we** can offer **you**.

**You** must, to the best of **your** knowledge, give accurate answers to the questions **we** ask when **you** buy **your** Allianz Assistance Car Hire Excess insurance policy. If **you** do not answer the questions truthfully it could result in **your** policy being invalid and could mean that all or part of a claim may not be paid.

If **you** think **you** may have given **us** any incorrect answers, or if **you** want any help, please call **us** as soon as possible and **we** will be able to tell **you** if **we** can still offer **you** cover.

## Cancellation rights

If **your** cover does not meet **your** requirements, please notify **us** within 14 days of receiving **your** policy schedule and return all **your** documents for a refund of **your** premium.

Writing to Allianz Assistance, 102 George Street, Croydon, CR9 6HD or call **020 8603 9653**.

If during this 14 day period **you** have travelled, made a claim or intend to make a claim then **we** can recover all costs that **you** have used for those services.

Please note that **your** cancellation rights are no longer valid after this initial 14 day period.

## Financial Services Compensation Scheme (FSCS)

For **your** added protection, the **insurer** is covered by the FSCS. **You** may be entitled to compensation from the scheme if the **insurer** cannot meet its obligations. This depends on the type of business and the circumstances of the claim.

Insurance cover provides protection for 90% of the claim, with no upper limit.

Further information about the compensation scheme arrangements is available from the FSCS, telephone number **0800 678 1100** or **020 7741 4100**, or by visiting their website at **www.fscs.org.uk**.

## Governing law

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English. In the event of a dispute concerning this policy the English courts shall have exclusive jurisdiction.

## Contracts (Rights of Third Parties) Act 1999

**We**, the **insurer** and **you** do not intend any term of this contract to be enforceable by any third party pursuant to the Contracts (Rights of Third Parties) Act 1999.

## Data protection notice

**We** care about **your** personal data.

The summary below and **our** full privacy notice explain how Allianz Assistance protects **your** privacy and uses **your** personal data.

**Our** full privacy notice is available at **www.allianz-assistance.co.uk/privacy-notice/**

If a printed version is required, please write to:

Legal and Compliance Department, Allianz Assistance, 102 George Street, Croydon CR9 6HD.

### • How will we obtain and use your personal data?

**We** will collect **your** personal data from a variety of sources including:

- Data that **you** provide to **us**; and
- Data that may be provided about **you** from certain third parties, such as vehicle recovery operators in the event of a vehicle breakdown.

**We** will collect and process **your** personal data in order to comply with **our** contractual obligations and/or for the purposes of **our** legitimate interests including:

- Entering into or administering contracts with **you**;
- Informing **you** of products and services which may be of interest to **you**.

### • Who will have access to your personal data?

**We** may share **your** personal data:

- With public authorities, other Allianz Group companies, industry governing bodies, regulators, fraud prevention agencies and claims databases, for underwriting and fraud prevention purposes;
- With other service providers who perform business operations on **our** behalf;
- Organisations who **we** deal with which provide part of the service to **you** such as **your** car hire company;
- To meet **our** legal obligations including providing information to the relevant ombudsman if **you** make a complaint about the product or service that **we** have provided to **you**.

**We** will not share information about **you** with third parties for marketing purposes unless **you** have specifically given **us your** consent to do so.

- **How long do we keep your personal data?**

**We** will retain **your** personal data for a maximum of seven years from the date the insurance relationship between **us** ends. If **we** are able to do so, **we** will delete or anonymise certain areas of **your** personal data as soon as that information is no longer required for the purposes for which it was obtained.

- **Where will your personal data be processed?**

**Your** personal data may be processed both inside and outside the European Economic Area (EEA).

Whenever **we** transfer **your** personal data outside the EEA to other Allianz Group companies, **we** will do so on the basis of Allianz's approved binding corporate rules (BCR). Where Allianz's BCR do not apply, **we** take steps to ensure that personal data transfers outside the EEA receive an adequate level of protection.

- **What are your rights in respect of your personal data?**

**You** have certain rights in respect of **your** personal data. **You** can:

- Request access to it and learn more about how it is processed and shared;
- Request that **we** restrict any processing concerning **you**, or withdraw **your** consent where **you** previously provided this;
- Request that **we** stop processing it, including for direct marketing purposes;
- Request that **we** update it or delete it from **our** records;
- Request that **we** provide it to **you** or a new insurer; and
- File a complaint.

- **Automated decision making, including profiling**

**We** carry out automated decision making and/or profiling when necessary.

- **How can you contact us?**

If **you** would like a copy of the information that **we** hold about **you** or if **you** have any queries about how **we** use **your** personal data, **you** can contact **us** as follows:

By post: Data Protection Officer, AWP Assistance UK Ltd, 102 George Street, Croydon CR9 6HD

By telephone: **020 8603 9853**      By email: **AzPUKDP@allianz.com**

## DEFINITIONS OF WORDS

When the following words and phrases appear in the policy document or policy schedule, they have the meanings given below. These words are highlighted by the use of bold print.

### Area of cover

Worldwide.

#### NOTE

If **you** are renting an **insured vehicle** for use within **your home** country, **you** must have at least 2 nights pre-booked accommodation.

### CDW / LDW

Collision damage waiver or loss damage waiver cover, which are insurance policies available when you rent a vehicle to help over costs if the vehicle is damaged during **your rental period**.

### Damage

Damage to the **insured vehicle** caused by fire, vandalism, accident or theft occurring during **your rental period**.

### Economic sanction(s)

Any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or **UK**. These may change from time to time and can include prohibiting the transfer of funds to a sanctioned country, freezing the assets of a government, the corporate entities and residents of a sanctioned country, or freezing the assets of specific individuals or corporate entities.

### Excess / deposit

The amount of money stated in **your rental agreement** that **you** are responsible for in the event of **damage** to the **insured vehicle**.

### Home

**Your** usual place of residence in the **UK**, the Channel Islands or the Isle of Man.

### Insured vehicle

The vehicle **you** have agreed to hire from a licensed rental company or agency under the terms of **your vehicle rental agreement**. The vehicle must:

- be no more than 10 years old;
- have no more than nine seats;
- not be driven off-road;
- not be a motorhome, campervan, commercial vehicle, minibus with more than nine seats, motorcycle, moped or scooter; and
- have a retail purchase price of less than **£70,000**.

### Insurer

AWP P&C SA.

### Pair or set

A number of items of **personal possessions** that belong together or can be used together.

### Period of insurance

- **For single trip cover**

Cover starts at the beginning of **your rental period** and finishes at the end of **your rental period**. All cover ends on the expiry date shown on **your** policy schedule.

- **For annual multi-trip cover**

Cover starts for **rental periods** between the commencement date shown on **your** policy schedule and finishes on the expiry date shown on **your** policy schedule.

- **For single trip and annual multi-trip cover**

Any **rental period** booked to last longer than 90 days is not covered.

## Personal money

Cash, cheques, postal and money orders, current postage stamps, travellers' cheques, coupons or vouchers which have a monetary value, admission tickets and travel tickets.

## Personal possessions

Each of **your** suitcases, trunks and similar containers (including their contents) and articles worn or carried by **you** (excluding **your valuables**).

## Rental agreement

The contract between **you** and **your** vehicle rental company in providing **you** with the **insured vehicle**, which is signed by **you** and that states the **excess / deposit you** are responsible for, following damage to the **insured vehicle** during the **rental period**.

### NOTE

This policy is not a motor insurance policy, nor is it a primary damage policy covering the **insured vehicle**. Section 1 of this policy only covers the amount of the **excess / deposit you** are responsible for under the terms of **your rental agreement** and not the full value of the **insured vehicle** itself.

## Rental period

The period you have arranged to hire an **insured vehicle**, as confirmed in your vehicle rental agreement.

- **You** will only be covered if **you** are aged between 21 and 75 at the date **your** policy was issued.
- Any other vehicle rental is not covered.
- **You** must have **CDW / LDW** insurance covering damage to **your insured vehicle**, either taken out separately or included as part of **your rental agreement**.

- A vehicle rental booked to start or end outside the **period of insurance** is not covered.
- No part of a rental period of longer than 90 days will be covered.

## Resident

A person who has their main **home** in the **UK**, the Channel Islands or the Isle of Man and has not spent more than six months abroad during the year before the policy was issued.

## United Kingdom (UK)

England, Scotland, Wales and Northern Ireland.

## Valuables

Jewellery, watches, items made of or containing precious metals, precious stones or semi-precious stones, furs, binoculars, telescopes, computer / video games, PCs, laptops, tablets and other computerised equipment, any kind of photographic, audio, video, television, satellite navigation and phone equipment (including mobile phone accessories), multimedia players, recorded media (including CDs and DVDs) and drones.

## We, our, us

Allianz Assistance which administers the insurance on behalf of the **insurer**.

## You, your, person insured

Each person shown on the policy schedule who is authorised to drive the **insured vehicle**, for whom the appropriate insurance premium has been paid.

# GENERAL EXCLUSIONS

The following exclusions apply to the whole of your policy:

**We** will not cover **you** for any claim arising from, or relating to, the following:

- 1 War, invasion, act of foreign enemy, hostilities (whether war is declared or not) civil war, civil commotion, rebellion, revolution, insurrection, military force, coup d'état, terrorism or weapons of mass destruction.
- 2 Any epidemic or pandemic.
- 3 **You** not following any suggestions or recommendation made by any government or other official authority including the Foreign and Commonwealth Office, World Health Organisation or any government or other official authority.
- 4 Any **economic sanction** which prohibits **us**, the **insurer** or members of the Allianz Group from providing cover under this policy.
- 5 **Your** property being held, taken, destroyed or damaged under the order of any government or customs officials.
- 6 Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.
- 7 Any currency exchange rate changes.
- 8 The failure or fear of failure or inability of any equipment or any computer program, whether or not **you** own it, to recognise or to correctly interpret or process any date as the true or correct date, or to continue to function correctly beyond that date.
- 9 **You** acting in an illegal or malicious way.
- 10 Any loss caused as a direct or indirect result of anything **you** are claiming for, for example loss of earnings, unless it says differently in the policy.
- 11 Any **damage** covered by **your** vehicle **rental agreement**.
- 12 Any **damage** that occurs as a result of **your** use of alcohol or drugs (except drugs prescribed by a doctor but not for the treatment of drug or alcohol addiction).
- 13 **You** not answering accurately any question(s) **we** have asked **you** at the time of buying this policy, where **your** answer(s) may have affected **our** decision to provide **you** with this policy.
- 14 Any vehicle rental within **your home** country, unless **you** have also pre-booked at least two nights accommodation.
- 15 **You** not having a **CDW / LDW** insurance covering damage to **your insured vehicle** during **your rental agreement**.

# CONDITIONS

The following conditions apply to the whole of **your** policy. Please read these carefully as **we** can only pay **your** claim if **you** meet these:

- 1 You** are a **resident** of the **UK**, the **Channel Islands** or the Isle of Man.
- 2 You** take reasonable care to protect the **insured vehicle** and **your** property against accident, injury, loss and damage and act as if **you** are not insured and to minimise any potential claim.
- 3 You** have a valid policy schedule.
- 4 You** accept that **we** will not extend the **period of insurance** if the original policy plus any extensions have either ended, been in force for longer than 90 days or **you** know **you** will be making a claim.
- 5 You** contact **us** as soon as possible with full details of anything which may result in a claim and give **us** all the information **we** ask for. Please see section 'Making a claim' for more information.
- 6 You** accept that no alterations can be made to the terms and conditions of the policy, unless **we** confirm them in writing to **you**.
- 7 You** are not aged 20 or under and 75 or over at the date **your** policy was issued.

## We have the right to do the following

- 1** Cancel the policy if **you** tell **us** something that is not true, which influences **our** decision as to whether cover can be offered or not.
- 2** Cancel the policy and make no payment if **you**, or anyone acting for **you**, make a claim under this policy knowing it to be dishonest, intentionally exaggerated or fraudulent in any way, or if **you** give a false declaration or deliberate mis-statement when applying for this insurance or supporting **your** claim. **We** may in these instances report the matter to the police.

- 3** Only cover **you** for the **rental period** and not issue a policy if **you** have already started **your rental period**.
- 4** Take over and deal with, in **your** name, any claim **you** make under this policy.
- 5** Take legal action in **your** name (but at **our** expense) and ask **you** to give **us** details and fill in any forms, which will help **us** to recover any payment **we** have made under this policy.
- 6** Only refund or transfer **your** premium if **you** decide that the policy does not meet **your** needs and **you** have contacted **us** within 14 days from the date **you** receive **your** policy and policy schedule. **We** can recover all costs that **you** have used if the **rental period** has started or if **you** have made a claim or intend to make a claim.
- 7** Not to pay any claim on this policy for any amounts covered by another insurance or by anyone or anywhere else, for example any amounts **you** can get back from any transport or accommodation provider, home contents insurer or any other claim amount recovered by **you**. In these circumstances **we** will only pay **our** share of the claim.
- 8** If **you** cancel or cut short **your rental period** all cover provided on **your** policy for that **rental period** will be cancelled without refunding **your** premium.
- 9** Ask **you** to pay **us** back any amounts that **we** have paid to **you** which are not covered by this policy.

# MAKING A CLAIM

To claim, please phone **020 8603 9958** and ask for a claim form or

Write to: Allianz Assistance Car Hire Excess insurance claims department, PO Box 451, Feltham, TW13 9EE or

email: [travel.claims@allianz-assistance.co.uk](mailto:travel.claims@allianz-assistance.co.uk)

**You** should fill in the form and send it to **us** as soon as possible with all the information and documents **we** ask for. It is essential that **you** provide **us** with as much detail as possible to enable **us** to handle **your** claim quickly. Please keep photocopies of all information **you** send **us**.

**You** will need to obtain some information about **your** claim while **you** are away. Below is a list of the documents **we** will need in order to deal with **your** claim.

## For all claims

- **Your** original policy schedule, **rental agreement** and travel documents showing the dates and times of travel.
- Original receipts and accounts for all expenses **you** have to pay.
- Original bills or invoices **you** are asked to pay.
- Details of any other insurance **you** may have that may cover the same loss.
- As much evidence as possible to support **your** claim.
- A copy of the driving licence of the person driving the **insured vehicle** at the time of the incident.

## Excess / deposit reimbursement

- A detailed account of the circumstances surrounding the claim, including photographs and video evidence (if this applies).
- Full details of any witnesses, providing written statements where available.
- Detailed account of the circumstances that led to the accident / damage to the **insured vehicle**, including where appropriate a written police report.

## Personal possessions and rental key cover

- Report the theft, damage or loss to the police within 24 hours of discovery and ask them for a written police report.
- For theft, damage or loss of rental vehicle keys, get a written report from the rental company.
- If appropriate, **you** should also report the theft, damage or loss to **your** courier or hotel / apartment manager and ask for a written report.
- Original receipts, vouchers or other suitable evidence of purchase / ownership / value for lost, stolen or damaged **personal possessions**.
- Keep any damaged items as **we** may need to inspect them. If **we** make a payment, or **we** replace an item, the item will then belong to **us**.
- Obtain an estimate for repair for all damaged items.

# MAKING A COMPLAINT

**We** aim to provide **you** with a first class policy and service. However, there may be times when **you** feel **we** have not done so. If this is the case, please tell **us** about it so that **we** can do **our** best to solve the problem. If **you** make a complaint **your** legal rights will not be affected.

In the first instance, please:

Write to:  
Customer Service,  
Allianz Assistance,  
102 George Street,  
Croydon, CR9 6HD

Telephone: **020 8603 9853**

Email: **customersupport@allianz-assistance.co.uk**

Please supply **us** with **your** name, address, policy number and claim number where applicable and enclose copies of relevant correspondence as this will help **us** to deal with **your** complaint, in the shortest possible time.

If **you** are not satisfied with **our** final response **you** can refer the matter to the UK Financial Ombudsman Service for independent arbitration.

Visit: **www.financial-ombudsman.org.uk**

Write to: Financial Ombudsman Service, Exchange Tower, London E14 9SR,

Call: **0800 023 4567** or **0300 123 9 123**

Email: **complaint.info@financial-ombudsman.org.uk**

# SECTION 1 - EXCESS/DEPOSIT REIMBURSEMENT



## What is covered

If the **insured vehicle** is damaged, involved in an accident or stolen during the **rental period** we pay the following:

### Excess / deposit refund

Up to **£3,000** for the **excess / deposit** you are charged by **your** rental vehicle company.

### Damage to the insured vehicle

Up to the appropriate limit shown if **damage** is caused to the following areas of the **insured vehicle** and this is not covered by **your** **CDW / LDW** insurance:

- Up to **£600** for **damage** to the roof;
- Up to **£800** for **damage** to the windscreen, windows or sunroof glass;
- Up to **£500** for **damage** to the undercarriage; or
- Up to **£100** for **damage** to tyres.

### NOTE

This is not a **CDW / LDW** insurance, but it supplements this type of policy, by providing cover for the cost of the **excess / deposit** you are responsible for paying if the **insured vehicle** is damaged or stolen during the **rental period**. **You** must make sure **you** have a valid **CDW / LDW** insurance in place during the **period of cover**.



## What is not covered

Any claim if **you** have not kept to the terms of **your rental agreement**.

The actual cost of the **damage** to the **insured vehicle**.

**Damage** to the inside of the **insured vehicle**.

**Damage** covered by **your rental agreement**.

The **insured vehicle** breaking down.

Claims caused by putting the wrong fuel in the **insured vehicle**.

General wear and tear.

Please refer to Sections  
General exclusions,  
Conditions and Making a  
claim that also apply.



## SECTION 2 - PERSONAL POSSESSIONS

### ✓ What is covered

Up to **£300** in total for **your personal possessions** damaged following attempted theft or stolen from the locked boot or covered luggage area or glove box of the **insured vehicle**, during **your rental period**.

There is a single article, **pair or set** limit of **£150**.

#### NOTE

It will be **our** decision to pay either:

- the cost of repairing **your** items;
- to replace **your** belongings with equivalent items; or
- the cost of replacing **your** items. An amount for wear, tear and loss of value will be deducted.

### ✗ What is not covered

More than **£50** for tobacco.

More than the part of the **pair or set** that is stolen, lost or destroyed.

Breakage of or damage to fragile articles.

Loss or damage due to the climate, wear and tear, loss in value, process of cleaning, moths or vermin.

The cost of replacing or repairing false teeth.

Loss or theft of, or damage to, the following.

- Items for which **you** are unable to provide a receipt or other proof of purchase.
- Goods which deteriorate, bottles or cartons, and any damage caused by these items or their contents.
- **Personal possessions** unless they are out of sight in the locked boot or covered luggage area or glove box of the **insured vehicle**.
- **Personal money** or **valuables**.

Please refer to Sections **General exclusions, Conditions and Making a claim** that also apply.

## SECTION 3 - RENTAL VEHICLE KEY COVER

### ✓ What is covered

Up to **£500** in total to replace the keys to the **insured vehicle** if these are lost, stolen, or damaged during the **rental period**. This will also include where necessary the costs to replace locks or for a locksmith to break into the **insured vehicle**.

### ✗ What is not covered

Please refer to Sections **General exclusions, Conditions and Making a claim** that also apply.