

# DAMAGE REFUND INSURANCE

## Insurance Product Information Document

Etrawler (trading as Cartrawler) is an Appointed Representative of Inter Partner Assistance S.A. which is authorised and regulated by the National Bank of Belgium, with a registered head office at Boulevard du Régent 7, 1000 Brussels, Belgium. Authorised by the Prudential Regulation Authority (firm reference number 202664). Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Inter Partner Assistance S.A. UK branch office address is 106-118 Station Road, Redhill, RH1 1PR. Inter Partner Assistance S.A. is part of the AXA Group.

## Product: Damage Refund Insurance

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre contract and contractual information about the product is provided in your policy documents and policy.

### What is this type of Insurance?

**Damage Refund is insurance that protects the amount a beneficiary will be liable to pay under their vehicle hire agreement in the event of an incident causing damage to or loss of the rented vehicle during the period of hire and incidental loss as specified in the policy. Please note that this policy operates on a reimbursement basis, all deposits held by the supplier must be done so on a credit card with the appropriate limit.**



#### What is insured?

##### What you will be reimbursed for

- ✓ The excess amount which the vehicle rental company will retain, under your vehicle rental agreement, at the end of the rental period if any damage to or theft of your vehicle has occurred during the rental period, up to £2500
- ✓ Damage to the roof of the vehicle up to £500
- ✓ Damage to windows, windscreen or glass in sunroof up to £650
- ✓ Damage to undercarriage up to £400
- ✓ Tyres - £150 for replacement £40 for repair/flat
- ✓ Administration Charges up to £100
- ✓ Loss of or damage to personal possessions up to £250
- ✓ Misfuelling up to £250
- ✓ Roadside and Towing up to £250
- ✓ Loss of or damage to hire vehicle keys up to £450
- ✓ Loss of use up to £250
- ✓ Out of hours collection due to flight delay up to £50
- ✓ Travel Expenses up to £50
- ✓ Automatic extension of insurance due to delay up to a period of 24 hours.



#### What is not insured?

- ✗ Use of the vehicle outside the terms of your rental agreement.
- ✗ Damage to the interior of the rental vehicle.
- ✗ Mechanical failure of and/or repairs to the rental vehicle.
- ✗ Claims resulting from general wear and tear
- ✗ Items that were defective at the time of the start of the rental period.
- ✗ Damage or loss occurring when the vehicle is driven off a public highway.



#### Are there any restrictions on cover?

- ! You can only claim if the vehicle you are renting has no more than 9 seats.
- ! The rental period for the vehicle must be no longer than 62 days.
- ! You must be a named driver on the vehicle rental agreement.
- ! You must reside permanently within the UK.



## Where am I covered?

- ✓ Worldwide except Afghanistan, Belarus, Cuba, Congo, Iran, Iraq, Ivory Coast, Liberia, North Korea, Burma, Sudan and Zimbabwe and the USA.



## What are my obligations?

- You must pay the insurance premium before the start of your rental period, for cover to commence.
- You must provide an invoice and evidence of payment for reimbursement to be made.
- You must report any theft or loss of personal property to the police.
- You must notify us of your claim within 6 months of the incident which gave rise to it.
- You must provide receipts for any reimbursement based claims.
- You must, as driver of the vehicle, present a copy of your driving licence when you make a claim.



## When and how do I pay?

- You must pay your premium by credit or debit card at the time you take your policy out.



## When does the cover start and end?

The cover is for the duration of your vehicle rental agreement, starting from the time you take possession of your rental vehicle, until the time of its redelivery to the vehicle rental firm, subject to a maximum duration of 62 days.

The policy will expire automatically at the end of its term.

The Policy cannot be extended to meet an extension of your rental period.



## How do I cancel the contract?

A cooling off period applies from the date you buy your policy to a date 24 hours before the vehicle rental agreement is due to start. You have the right to cancel your policy for any reason during this time.

If you cancel within the cooling off period you will not be insured and we will refund the premium to you. We will refund the full premium to you provided no claims have occurred.

We will not refund your premium if you cancel within 24 hours before the start of the rental period.

We may cancel this policy without refunding your premium if you are abusive or threatening towards our staff or try to make a fraudulent claim.

We may cancel this policy, and make a proportionate refund of premium to you if we are prevented or impeded from providing cover.