

Product Overview

Top-up your Zero Excess offer from your car rental supplier!

Covers the parts of the car within the Vehicle Rental Agreement that are usually excluded:

- Covers physical damage to windscreens, tyres, roof and undercarriage.
- Single Trip policy - use it with the car rental booking you have made through Affordable Car Hire
- Cover up to £2,000 for a series of incidents during any single Vehicle Rental Agreement
- Covers towing costs relating to the loss or damage

Covers you in case of Lock-Out from your rental vehicle

- Cover for up to a maximum of £100 for a call-out service to come open the vehicle

Covers your Rental Vehicle Keys

- Cover for up to a maximum of £300 for replacing a lost or stolen rental vehicle key, including replacement locks and locksmith charges.

Protect your Car Hire Excess

What are we providing cover for?

You would be fully protected against Excess charges to these parts of the vehicle, often excluded in car rental agreements



keyfacts®

MAXI TOP-UP CAR HIRE EXCESS INSURANCE POLICY SUMMARY

This is the Policy Summary only and does not contain the full terms, conditions and exceptions of the contract. The full terms, conditions and exceptions are contained in the Affordable Car Hire's Maxi Top-up policy and the accompanying Booking Voucher/Booking Receipt .

What is covered:-

Uninsured parts of the vehicle

For an additional daily rate you can reduce your exposure to nil with our Maxi Top-up policy. You are covered up to £2,000 for a series of incidents during any single vehicle rental agreement for the reimbursement of the charges applied by the car rental company on excluded parts of the vehicle: windscreens, tyres, roof and undercarriage.

Maxi Top-up covers you for any physical loss or damage to the Rental Vehicle for which You are responsible under the terms of the Vehicle Rental Agreement, including:

- Towing costs relating to the loss or damage

Lock-Out:

In the event that You are unintentionally locked out of the **Rental Vehicle**, **We** will pay costs incurred up to a maximum of £100 to open the vehicle, without causing any further damage to the **Rental Vehicle**.

Vehicle Key Replacement

We will pay You costs incurred up to a maximum of £300, for each and every claim, for replacing a lost or stolen **Rental Vehicle** key, including replacement locks and locksmith charges.

Policy Cover Available

| Policy section | Features and benefits | Significant exclusions and limitations |
|---|--|--|
| PART A TERRITORIES | | |
| Section 1 Worldwide Territory | You have cover if the Rental Vehicle is being used in or hired in a country defined as a Worldwide Territory . Worldwide Territory is defined as all countries. | Excluded Countries: Afghanistan, Cuba, Congo, Iran, Iraq, Ivory Coast, Liberia, North Korea, Myanmar, Sudan, and Zimbabwe. |
| PART B POLICY COVER | | |
| Section 2 Excess Top-up | Total Section Limit - £2,000 Reimbursement for any physical loss or damage to the Rental Vehicle for which You are responsible under the terms of the Vehicle Rental Agreement , including: <ul style="list-style-type: none">• Physical damage to windscreens, tyres, and undercarriage.• Towing costs relating to the loss or damage. | Does not apply where: <ul style="list-style-type: none">• You have not met the terms of Your Vehicle Rental Agreement;• The Rental Vehicle was not driven by or in the charge or control of You;• You are <u>not covered</u> for any charges classed as Excess for: Fire, Theft, Vandalism and Loss of Use of the Rental Vehicle |
| Section 3 Lock Out | If unintentionally locked out of the Rental Vehicle , We will pay up to £100 to open the Rental Vehicle . | Does not apply where: <ul style="list-style-type: none">• agreement is not made between the Rental Company and the Assistance Company to approve the locksmith who will open the vehicle.• You are unable to supply invoices and receipts for the work done |
| Section 4 Vehicle Key Replacement | Pay to replace a lost or stolen Rental Vehicle key, including replacement locks and locksmith charges up to a maximum of £300 for each and every claim. | Does not apply where: <ul style="list-style-type: none">• You are unable to supply invoices and receipts for the work done |

Other Significant Exclusions and Limitations

Policy cover will not apply:

- < **Violation of Rental Agreement Terms** – from use of the vehicle in violation of the Vehicle Rental Agreement
- < **Competition and Performance Driving** – from use of the vehicle in racing competitions, rallying trials, speed testing, or when driven on a motor sport circuit.
- < **Vehicle Contents** – the contents of your vehicle are not covered, or the loss or damage to property transported by you or in your custody or control.
- < **Mechanical Breakdown & Incorrect Fuel** – from loss or damage to the Rental Vehicle as a result of mechanical breakdown or as a result of the fuel tank being filled with the incorrect type of fuel.
- < **Drivers/Named Drivers** – through driving by persons who are aged under 21 years and over 84 years, and by persons not named on the Vehicle Rental Agreement.

Unacceptable Vehicle types:

- < Vehicles valued over £65,000;
- < Vehicles which are more than 20 years old; antique, expensive or exotic vehicles not considered to be conventional or usual
- < Other vehicle types including: caravans, trailers, camper vans, commercial vehicles, vans, loan or courtesy vehicles, trucks, motorcycles, mopeds, motorbikes, off road vehicles, vehicles not licensed for road use, recreational vehicles, motor homes, passenger vans and vehicles with more than 9 passenger seats.

You must refer to the Policy Wording for details of all General Conditions and General Exclusions.

The cost of our Maxi Top-up is clearly displayed on the driver details page of the booking process.

You are eligible to purchase this insurance if you are:-

- Aged between 21 and 84
- Hold a full or internationally recognised drivers licence
- Renting the vehicle for a maximum of 60 days
- Eligible to rent and drive the vehicle and able to adhere to the terms of the Vehicle Rental Agreement

Who is covered by this insurance:-

Any person named on the car rental agreement and who is eligible to purchase this insurance

About your insurance providers:-

Affordable Car Hire is an Appointed Representative of Halo Insurance Services Limited who are authorised and regulated by the Financial Services Authority.

Halo Insurance Services Limited registered office: Suite 1, 56 Gloucester Road, London, SW7 4UB and is registered in England number 6929208. Authorised and regulated by the Financial Services Authority Ref. No. 504629 for the sale and administration of general insurance products in the United Kingdom and throughout the European Economic Area (EEA). Halo Insurance Services Limited acts as Administrators for the Insurer, Service Insurance Company Limited.

Chubb Insurance Company of Europe SE.

Registered office: 106 Fenchurch Street, London EC3M 5NB, England. A European company incorporated in England & Wales registered under company number SE13. Authorised and regulated by the Financial Services Authority.

What to do in the event of a claim:-

In the event of a claim please telephone +44 (0) 844 826 6563, or contact us via e-mail on halocarhireclaims@chubb.com.

Cancellation Rights (General Conditions of the Policy):-

Within 14 days of purchase: If within 14 days of purchasing this insurance You decide that it does not meet Your needs, Your premium will be refunded in full. If however within the 14 days You have travelled, made a claim or intend to make a claim, or if the policy has incepted, then the premium will not be refunded.

After 14 days of purchase: If You decide to cancel the policy after 14 days of purchasing, then no refund of premium is available.

In order to cancel this you must email **agencysales@affordablecarhire.com** requesting to cancel and quoting your reservation number.

Important Note: All insurances are invalidated if the hirer or any other named driver knowingly lets an unauthorised person drive the car or invalidates the rental agreement. The rental company will recover full damages incurred while a car is being driven by an unauthorised driver or invalidates the rental agreement from the hirer's credit card.

Policy cover available:-

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Other vehicle types including: caravans, trailers, camper vans, commercial vehicles, vans, loan or courtesy vehicles, trucks, motorcycles, mopeds, motorbikes, off road vehicles, vehicles not licensed for road use, recreational vehicles, motor homes, passenger vans and vehicles with more than 9 passenger seats.

Drivers/Named Drivers - through driving by persons who are aged under 21 years and over 84 years, and by persons not named on the Vehicle Rental Agreement.

Other Information:-

Our complaints procedure is set out in the policy.

You may be entitled to compensation from the Financial Services Compensation Scheme should your insurer be unable to meet its liabilities.

You must refer to the Policy Wording for details of all General Conditions and General Exclusions.