

# Voyager Car Rental Insurance 2018/19

Ref: VOY/ERI/VCRI/2018/19



Valid for issue no later than 31st May 2019 in respect of travel completed no later than 31st May 2020.

The following table shows the maximum amount that you can claim under each section of this policy. Please refer to the main policy wording for full details of the cover and any exclusions or limitations that may apply.

Benefits schedule		Type of Damage	
		Limit (Up to)	Limit (Up to)
		Silver	Gold
1.	<b>Reimbursement of the Excess that you have to pay as a result of:</b> <ul style="list-style-type: none"> <li>accidental damage to the rental vehicle</li> <li>theft or attempted theft of the rental vehicle</li> <li>vandalism of the rental vehicle</li> </ul>	£3,000	£6,500
2.	<b>Damage not included within CDW cover</b> <ul style="list-style-type: none"> <li>including cover for damage to windscreens, glass, chips, internal damage, roof and undercarriage</li> </ul>		
3.	<b>Wheels and Tyres</b> <ul style="list-style-type: none"> <li>caused by punctures, including fitting and replacement tyres</li> </ul>		
4.	<b>Rental Vehicle Key Cover</b> <ul style="list-style-type: none"> <li>replacement of lost, or stolen keys</li> </ul>	£500	£500
5.	<b>Personal Possessions</b> <ul style="list-style-type: none"> <li>replacement cost of items damaged as a result of an accident involving the Rental Vehicle or lost as a result of the theft of the Rental Vehicle.</li> </ul>	£150	£150
6.	<b>Additional Hire Items</b> <ul style="list-style-type: none"> <li>items hired from the rental company for use during the rental period such as child seats, GPS &amp; Toll passes</li> </ul>	£60	£60

Benefits schedule		Associated Costs & Charges relating to collision only	
		Limit (Up to)	Limit (Up to)
		Silver	Gold
7.	<b>Roadside Assistance Costs</b> <ul style="list-style-type: none"> <li>includes call out fees, towing, fuel top ups, international calls for roadside services, following an accident or misfuelling</li> </ul>	£500	£500
8.	<b>Emergency Accommodation</b>	Maximum of £150 for one night only	Maximum of £150 for one night only
9.	<b>Administration Costs</b> <ul style="list-style-type: none"> <li>includes processing and other administration fees charged by rental companies</li> </ul>	Up to £300	Up to £300
10.	<b>Drop off/relocation of damaged vehicle</b>	Up to £500	Up to £500

Policy Limitations		
Minimum & maximum age at date of issue	21 - 84	21 - 84

## Territorial Limits

This policy applies to Residents of the European Economic Area and is valid in all countries.

## Cancellation of the Policy

The Cancellation Terms allow you to cancel the policy without cause and in doing so you will obtain a full refund of premium, provided the rental agreement has not commenced and you have not reported or intend to report a claim.

You have the right to cancel any policy of insurance within 14 days of the date of issue or receipt of the terms and conditions, whichever is later.

## Period of Insurance

The period shown in your Certificate of Insurance, providing you have paid the appropriate premium and subject to the following:

Single Rental Policies: Cover starts from the start date shown on your Certificate of Insurance or, if later, the start date shown on Your Vehicle Rental Agreement.

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Annual Policies: Cover will start from the start date shown in your Certificate of Insurance or, if later, the start date shown in Your Vehicle Rental Agreement. The Period of Insurance is for 12 months, during which You are covered for each Rental Vehicle you hire within that period, on condition that each period of hire does not exceed 50 consecutive days.

Cover for all policies will end when Your Vehicle Rental Agreement ends or, if earlier, on the end date shown in Your Certificate of Insurance

## Financial Services Compensation Fund

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and circumstances of the claim. Most insurance contracts are covered for 90% of the claim. Further information is available from the Financial Conduct Authority or the FSCS. The latter can be visited on the web at [www.fscs.org.uk](http://www.fscs.org.uk) or by contacting the FSCS on 0207 892 7300.

## Insurer

This insurance is arranged by Voyager Insurance Services Ltd and underwritten by Astrenska Insurance Limited.

Astrenska Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, FCA number: 202846

## 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 Insurance** means an insurance validation certificate issued which describes who is covered under this policy, the period of insurance and any special terms which may apply. This is provided along with your confirmation email or receipt.

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

**Insured/You/Your/Policyholder/Named Driver** 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.

This policy is valid for Residents of the European Economic Area only.

**Insurer/We/Us/Our** means Astrenska Insurance Limited.

**Vehicle Rental Agreement** means the contract provided by a rental company in respect to the provision of a rental vehicle that is in the Policyholder's name and contains the signature of the Policyholder.

**Car Hire company** means a commercial operation in business to rent out vehicles that are fully licensed, where applicable, by the regulatory authority of that country, state or local authority, loan cars from a licensed mechanic or collision replacement vehicles.

**Rental Vehicle** means a private car for which you hold a valid full driving license issued within the EEA and which is rented under a vehicle rental agreement within the countries detailed on your certificate of insurance and which you have agreed to hire from them according to the terms of your vehicle rental agreement. The vehicle must:

- be no more than 10 years old;
- have no more than 9 seats;
- not be a motor home, campervan, commercial vehicle, minibus, motorcycle or moped.

**Residents of the European Economic Area** means citizens or lawful residents who reside for over 180 days a year within Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden and the United Kingdom (excluding Channel Islands and the Isle of Man).

## Making a claim

To claim, please visit <http://valid8.alpsltd.co.uk> explaining in detail the reason for the claim.

The documents required are:

- i. final invoices from the rental company and repair companies (windscreen repairers, smash repairers, assessment providers etc.) showing:
  - 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.

Your claim will be handled on the insurer's behalf by Auto Legal Protection Services Limited.

We seek to respond to all claims within 7 business days.

## Complaints procedure

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the complaints procedure below.

### Complaints regarding:

A. The sale of your policy, please contact;

**Voyager Insurance Services Ltd**  
13-21 High Street, Guildford, Surrey, GU1 3DG  
Tel: 01483 562662  
[enquiries@voyagerins.com](mailto:enquiries@voyagerins.com)

### Complaints regarding:

B. Your claim, please contact;

[Complaints@alpsltd.co.uk](mailto:Complaints@alpsltd.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 still not satisfied, you have the right to ask the Financial Ombudsman Service to review your case. This will not affect your right to take action against **us**. The address is:

**The Financial Ombudsman Service**  
Exchange Tower, Harbour Exchange Square  
London, E14 9SR

Tel: 0300 123 9123 or 0800 023 4567

Fax: 0207 964 1001

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

The FOS is an independent body that arbitrates on complaints about general insurance products. It will only consider complaints after **we** have provided you with written confirmation that our internal complaints procedure has been exhausted. Please always quote your insurance reference and claim number and enclose copies of relevant documentation. This procedure is intended to provide you with prompt and practical assistance in dealing with any complaints but does not affect your legal rights.

Your statutory rights are not affected if you do not follow the complaints procedure above. For further information about your statutory rights contact your local authority, Trading Standards Service or Citizens Advice Bureau. Please note:

If you wish to refer this matter to the FOS, you must do so within 6 months of our final decision. You must have completed the above procedure before the FOS will consider your case.

If you do not refer your complaint within the 6 months, the Ombudsman will not have our permission to consider your complaint and therefore will only be able to do so in very limited circumstances. For example, if it believes that the delay was as a result of exceptional circumstances.

## What are you covered for

If, during the period of insurance, you are responsible for any loss or damage to a rental vehicle as shown below, we will pay up to the amounts shown in the Benefits Schedule that you have to pay in respect of such loss or damage as follows:

### 1. Reimbursement of excess

We will reimburse you the excess that you have to pay following:

- an accident involving the Rental Vehicle;
- theft or attempted theft of the Rental Vehicle; or
- vandalism to the Rental Vehicle.

### 2. Additional Damage not included within CDW cover

We will reimburse you for any costs you have to pay for:

- the repair, replacement and fitting of the windshield or glass on the Rental Vehicle if it is accidentally damaged or broken;
- the repair of light damage to the Rental Vehicle, including chips, cracks; or
- the repair of accidental damage to the roof or undercarriage of the Rental Vehicle.

### 3. Wheels and Tyres

We will reimburse you for any costs you have to pay for:

- The repair or replacement of any wheels or tyres that are damaged as a result of a puncture to the Rental Vehicles wheels or tyres.

### 4. Rental Vehicle Key Cover

We will reimburse you for any costs you have to pay for :

- replacing a lost or stolen rental vehicle key (including locksmith charges and key delivery costs).

Please note that you are not covered for any costs incurred in relation to any replacement locks. You must follow the guidelines prescribed by the rental company.

### 5. Personal Possessions

If your personal possessions are damaged as a result of an accident involving the Rental Vehicle or are lost as a result of the theft of the Rental Vehicle, we will pay for the cost of their repair or replacement.

Please note that theft of personal possessions will only be covered if the Rental Vehicle is stolen at the same time and there is no cover for loss or damage to personal possessions which are taken from (or are attempted to be taken from) the Rental Vehicle.

### 6. Additional Hire Items

We will reimburse you for any costs you have to pay for the theft or damage to additional hire items which are hired as part of the Vehicle Rental Agreement including:

- GPS,
- child seats &
- toll passes.

### 7. Roadside Assistance

If the Rental Vehicle is damaged and cannot be driven as a result of an accident or misfuelling, we will reimburse you the cost of call-out, towing, up to one hour's labour costs at the roadside and the reasonable cost of an international telephone call necessary to:

- make the vehicle roadworthy or to transport it to a local garage for repair.

Please note: Where assistance is required following the misfuelling of the Rental Vehicle, we will only pay for its recovery to a local garage. You will be responsible for any flushing of the fuel system or damage to the Rental Vehicle and you will not be able to claim under any other section of this policy for this work.

### 8. Emergency Accommodation

You are covered up to the amount shown in the Benefits Table for any Emergency Accommodation & Transport charges you incur when your vehicle cannot be safely driven home after being damaged or stolen, this includes cost of local overnight hotel accommodation while you wait for repairs to be completed. We will pay Bed & Breakfast only costs up to a maximum of £150 per Insured Person within the overall limit for this section, on the condition that this cost is additional to, or in excess of, any accommodation costs you had planned to pay if the loss of use of the Rental Vehicle had not occurred.

### 9. Administration Costs

We will reimburse you for any costs reasonably charged by the Car Hire Company which are associated with them processing your claim for damage to the Rental Vehicle following an accident. These costs include, but are not limited to, handling fees, carriage fees, postal fees, collision fees, administration fees or anything of a similar nature.

### 10. Drop Off / Relocation of Damaged Vehicle

You are covered for any drop off charges you incur in the event of an accident that necessitates the relocation of a vehicle from the accident site, depot or towing destination, to another destination chosen by the rental company at their discretion.

## 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 insured by this policy:

1. The vehicle rental agreement must have been in your name. If any other eligible drivers are also named on the rental agreement with you, they will also be able to benefit from this insurance.
2. You must accept the terms and you must not have breached any terms of the vehicle rental agreement.
3. Cover is limited to one Rental Vehicle at a time.
4. 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.
5. Fraudulent Claims  
If any fraudulent claim is made or if any fraudulent means or devices are used to obtain any benefit under the insurance, this Policy shall become void and the premium paid shall be forfeited. Any benefits claimed and received must be repaid to Us.
6. Subrogation  
We are entitled to take over Your rights in the defence or settlement of a claim, or to take proceedings in Your name for Our own benefit against another party and We shall have full discretion in such matters. This is to enable Us to recover any costs We have incurred from any third party who may have liability for the costs
7. We will pay up to GB£ 6,500 per incident within the rental period.
8. You must take all ordinary and reasonable precautions to prevent or minimise any loss, damage or breakdown covered under this Policy. You must act as if You are not insured.

## General Exclusions that apply to the whole policy

We will not pay claims incurred directly or indirectly as a result of or in relation to:

1. Any claim where you have not followed the terms of your vehicle rental agreement. Damage to the insured vehicle interior. Mechanical failure of the insured vehicle. General wear and tear.
2. Rental Vehicles over 10 years old;
3. Claims for flushing the fuel system if the engine has been damaged by the misfuelling;
4. Any Rental Vehicle that has more than 9 seats (including the driver);
5. Bodily injury;
6. Liability claims relating to the vehicle rental agreement.
7. Loss, theft or damage to your personal property unless as a result of an accident involving the Rental Vehicle or being lost as a result of the theft of the Rental Vehicle ;
8. Damage or loss arising directly or indirectly from:
  - a. The operation of the Rental Vehicle when an Insured person 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. Vehicles being used for Hire or Reward; or the carriage of good for reward; or the provision of courier services; or for motor racing (whether against the clock or other competitors), rallies, speed or duration tests and Track Days or practising for such events.
  - f. Any modifications made to the rental vehicle;
  - g. Operation of the Rental Vehicle off of publicly maintained roads except where the road is the sole access road to your accommodation venue;
  - h. Intentional damage to or neglect of the vehicle by an Insured;
  - i. Any damage caused by insects or vermin or pets;
  - j. 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;
  - k. Seizure or destruction under quarantine or customs regulations or confiscation by order of any government or public authority;
  - l. Trailers, camper trailers, motorcycles, scooters/ mopeds, motorhome/RVs that have a built-in shower or toilet, campervans with in-built sleeping "berths", pick up trucks that are permissible with a standard drivers licence, 4x4s driven on unsealed roads except where the unsealed road is an access road to your accommodation venue, minibuses that are permissible with a standard drivers licence.
9. Misfuelling costs, except for the reimbursement of the Roadside Assistance associated with the misfuelling as explained in section 7 - Roadside Assistance.

## How we use the information about you

As an insurer and data controller, we collect and process information about you so that we can provide you with the products and services you have requested. We also receive personal information from your agent on a regular basis while your policy is still live. This will include your name, address, risk details and other information which is necessary for us to:

- Meet our contractual obligations to you;
- issue you this insurance policy;
- deal with any claims or requests for assistance that you may have
- service your policy (including claims and policy administration, payments and other transactions); and,
- detect, investigate and prevent activities which may be illegal or could result in your policy being cancelled or treated as if it never existed.

In order to administer your policy and deal with any claims, your information may be shared with trusted third parties. This will include, Auto Legal Protection Services Limited, members of The Collinson Group, contractors, investigators and claims management organisations where they provide administration and management support on our behalf. Some of these companies are based outside of the European Union where different data privacy laws apply. In these circumstances, we have strict contractual terms in place, including the model legal terms defined by the European Union to make sure that your information remains safe and secure. We will not share your information with anyone else unless you agree to this, or we are required to do this by our regulators (e.g. the Financial Conduct Authority) or other authorities.

## How we store and protect your information

All personal information collected by us is stored on secure servers which are either in the United Kingdom or European Union.

We will need to keep and process your personal information during the period of insurance and after this time so that we can meet our regulatory obligations or to deal with any reasonable requests from our regulators and other authorities.

We also have security measures in place in our offices to protect the information that you have given us.

## How you can access your information and correct anything which is wrong

You have the right to request a copy of the information that we hold about you. If you would like a copy of some or all of your personal information please contact us by email or letter as shown below:

Email address: [data.protection@collinsongroup.com](mailto:data.protection@collinsongroup.com)

Postal Address: Sussex House, Perrymount Road, Haywards Heath, Sussex RH16 1DN

We may refuse to give you this information if your request is clearly unjustified or excessive. We want to make sure that your personal information is accurate and up to date. You may ask us to correct or remove information you think is inaccurate. If you wish to make a complaint about the use of your personal information, please contact our Complaints manager using the details above. You can also complain directly to the Information Commissioner's Office (ICO). Further information can be found at <https://ico.org.uk/>