

carhirexs



Voyager Car Rental Insurance IPID & Policy Wording

Single trip & Annual multi-trip Insurance

1. Insurance Product Information Document
2. Full Policy Terms and Condition

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Voyager Car Rental Insurance

Insurance Product Information Document



Company: AWP P&C SA and is administered in the United Kingdom by Allianz Global Assistance, a trading name of AWP Assistance UK Ltd

Registered office in England: PO Box 74005, 60, Gracechurch Street, London, EC3P 3DS.

Registration No: 1710361, authorised in France and the UK and subject to limited regulation by the Prudential Regulation Authority and the Financial Conduct Authority.

Product: Voyager Car Rental Insurance

This document only provides a basic summary of policy cover. The full terms and conditions of the contract are shown on the policy document, which you should read carefully to ensure you have the cover you need.

What is this type of Insurance?

This is car rental insurance which covers you for the excess/loss of deposit applied to claims made on your hire vehicle collision damage waiver insurance policy with the vehicle rental company used.



What is insured?

- ✓ **Excess / Deposit Reimbursement**
The excess / loss of deposit applied to claims made on your vehicle rental agreement.
- ✓ **Personal Accident (only available on Gold cover)**
Losses resulting from an external accident resulting in your death, loss of limb(s), loss of sight or permanent total disablement.
- ✓ **Personal Possessions Cover**
Items stolen while out of sight in the rental vehicle.
- ✓ **Insured Vehicle Breakdown**
The cost of recovering the insured vehicle to a local repairer in the event of breakdown or the insured vehicle being damaged so that it cannot be driven.
- ✓ **Rental vehicle key cover**
The loss, theft or damage to the insured vehicle's keys. A locksmith to gain entry if you are locked out.
- ✓ **Curtailment of Rental (only available on Gold cover)**
If the vehicle rental agreement is cancelled or cut short on the advice of a medical practitioner.
- ✓ **Drop Off Charges**
Drop off charges incurred through the vehicle rental company if no one can return the insured vehicle following accident/illness resulting in hospitalisation.
- ✓ **Misfuelling**
Costs to drain and flush the fuel system following incorrect fuelling.
- ✓ **Road Rage Cover**
If you suffer physical assault resulting in bodily injury as a direct result of an accident in the insured vehicle.
- ✓ **Car Jacking Cover**
If you suffer a physical assault by another person resulting in bodily injury as a direct result of the theft or attempted theft of the insured vehicle.
- ✓ **Additional Hire Items Cover**
Costs you have to pay due to the theft of or damage to additional hire items which are hired as part of the vehicle rental agreement.



What is not insured?

- ✗ Claims where you cannot provide sufficient supporting evidence.
- ✗ The actual cost of the damage to the hire vehicle.
- ✗ More than the maximum benefit limits (and sub limits when these apply) shown in each section.
- ✗ The full value of the hire vehicle.
- ✗ Claims where you have not followed the terms of your rental agreement.
- ✗ Claims that are caused as a direct or indirect result of something you are claiming for.



Are there any restrictions on cover?

- ! Cover is only available to residents of the UK, Channel Islands, Isle of Man or EEA.
- ! There are restrictions on the hire vehicle type, age, seating capacity and value.
- ! There is an upper and lower limit on the age of the insured persons.
- ! There is a limit on the length of the rental period that can be covered.
- ! There are General Conditions that you have to meet for cover to apply.
- ! General exclusions apply to the whole policy and each section contains exclusions specific to that section.
- ! It is required that separate damage/collision waiver insurance is taken out to cover the insured vehicle.



Where am I covered?

You can select the area of cover that is most appropriate for your travel plans. Cover will not apply if you travel outside the area that you have chosen. The area you have chosen will be shown on your insurance confirmation. Cover within your home country will require you to have at least 2 nights pre-booked accommodation.

You will not be covered if you travel to a country or region where the Foreign and Commonwealth Office has advised against all travel or all but essential travel. For further details, visit gov.uk/foreign-travel-advice



What are my obligations?

- Answer any pre-sale questions as truthfully and accurately as possible.
- Read your policy carefully to ensure you have the cover you need.
- Tell us as soon as possible if there are any changes to your circumstances that may affect your cover, or if it is likely you will need to make a claim.
- You should take reasonable care to protect the hire vehicle and your property against accident, loss and damage and to minimise any claim.



When and how do I pay?

You will need to pay your policy premium in full in order for cover to apply. All cover will end if payment is incomplete or rejected, or if the policy is cancelled.

The premium can be paid using one of the payment options given to you by the seller of this insurance.



When does the cover start and end?

Your policy provides cover during the period shown on your insurance confirmation.



How do I cancel the contract?

You have 14 days from the date of receiving your policy documents, to ensure that they meet your requirements. If you wish to cancel the contract during this period, you should contact the seller of this insurance.

Your premium will be refunded in full, although if you have travelled, made a claim or intend to make a claim, we will recover the costs for providing these services.

You may still cancel the contract after this 14 day cancellation period but no refund will be made.

Voyager Car Rental Insurance Policy 2019/20

ref: VOY/CR/2019/20

Valid for issue no later than 31st July 2020 in respect of travel completed by 31st October 2021.

| Provided you have paid the appropriate premium as shown on your certificate of insurance , you are covered in accordance with the full wording shown herein up to the limits indicated below for the level of cover chosen. | | | |
|--|--|----------------------------------|-----------------------------------|
| Benefits Schedule | | Silver | Gold |
| 1. | Excess / Deposit Reimbursement (within the policy year) <i>Towing cost cover</i> <i>Administration and handling charges</i> | £7,500 (£10,000) £500 £300 | £12,500 (£15,000) £500 £500 |
| 2. | Personal Accident - loss of sight, limb(s) or permanent total disablement | Nil | £5,000 |
| 3. | Personal Possessions Cover - overall limit <i>maximum per item, pair or set</i> <i>tobacco, alcohol, fragrances limit</i> | £300 £150 £50 | £500 £250 £100 |
| 4. | Rental Key Cover - Lost, stolen or damaged keys - per claim/total per period of insurance Lock out | £500/£2,000 £300 | £750/£2,500 £500 |
| 5. | Insured Vehicle Breakdown | £500 | £750 |
| 6. | Curtailed of Rental - per day/per agreement | Nil | £25/£300 |
| 7. | Drop Off Charges | £300 | £500 |
| 8. | Misfuelling (within the policy year) | £500 (£1,000) | £750 (£1,500) |
| 9. | Road Rage Cover | £500 | £1,000 |
| 10. | Car Jacking Cover | £300 | £500 |
| 11. | Additional Hired Items Cover | £100 | £200 |
| Important Features | | | |
| Rentals within your usual country of residence (for a trip including 2 nights in pre-paid accommodation) | | Included | Included |
| Car Club membership | | Included | Included |
| Annual Multi-Trip Policy Features and Limitations | | | |
| Family Cover | | Not Included | Included |
| Independent Vehicle Hire | | Not Included | Included |
| Maximum duration per rental | | 31 days | 62 days |
| Minimum age at start date of rental | | 21 years | 21 years |
| Maximum age at start date of rental | | 84 years | 84 years |
| Single Trip Policy Features and Limitations | | | |
| Maximum duration per rental | | 90 days | 180 days |
| Minimum age at start date of rental | | 21 years | 21 years |
| Maximum age at start date of rental | | 84 years | 84 years |

Demands and needs statement

This insurance meets the demands and needs of those eligible customers who rent a vehicle and wish to insure against the cost of an excess in the event that the vehicle is damaged. Further details of the cover can be found within the benefits schedule.

Insurers

This insurance is arranged by Voyager Insurance Services Ltd and underwritten by AWP P&C SA and is administered in the **United Kingdom** by Allianz Global Assistance. Allianz Global Assistance is a trading name of AWP Assistance UK Ltd. Registered in England No 1710361. Registered office: PO Box 74005, 60, Gracechurch Street, London, EC39 3DS, United Kingdom.

AWP P&C SA is duly authorised in France and the **United Kingdom** and authorised and subject to limited regulation by the Prudential Regulation Authority and the Financial Conduct Authority. Details about the extent of **our** authorisation and regulation by the Financial Conduct Authority are available from **us** on request.

AWP Assistance UK Ltd and Voyager Insurance Services Ltd are authorised and regulated by the Financial Conduct Authority (FCA).

These details can be checked on the Financial Services Register by visiting the FCA's website on www.fca.org.uk/register or by contacting them on 0800 111 6768.

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

Voyager Insurance Services Ltd acts as Policy Administrator and agent for AWP P&C SA for the receipt of customer money and handling premium refunds.

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.

Financial Services Compensation Scheme

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, call **0800 678 1100** or + 44 (0)**20 7741 4100** or by visiting their website at www.fscs.org.uk.

Cancellation Rights

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

You can email enquiries@voyagerins.com or call +44 (0)1483 806680. 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.

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.



Introduction

Please take a little time to read and understand what **we** will cover and what **we** will not cover under **your** insurance contract, along with what **you** should do in the event of a claim to avoid any frustration or disappointment. This policy wording explains the detailed terms of **your** insurance. **We** have tried to make this insurance contract easily understood by **you**, the customer, in an effort to eliminate unrealistic expectations if an unfortunate incident should occur. At the same time let **us** assure **you** that if something occurs that is covered by this insurance contract, then **we** will try **our** best to provide **you** with a high level of timely and courteous service.

What Makes Up This Policy?

This policy and the **certificate of insurance** must be read together as they form your insurance contract.

Monetary Limits

We will insure you up to the amounts shown in the benefits schedule in respect of each car rental agreement you enter during the period of insurance.

How Your Policy Works?

Your policy and **certificate of insurance** 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.

Who Is Eligible To Purchase Car Rental Insurance?

- Any person;
- aged between 21 and 84 years inclusive, and
 - who holds a full and valid, internationally recognised driving licence, and
 - resides within the **UK**, Channel Islands, Isle of Man or **European Economic Area (EEA)**, and
 - who is eligible to rent and drive the **insured vehicle** and able to adhere to the terms of the **rental agreement**.
 - who has not collected their vehicle or started the **rental period**.

This policy is not valid if **you** are unable to meet all the eligibility criteria noted above.

Area of Cover

Applicable as shown on **your certificate of insurance**.

- Europe: UK**, Continental Europe, Mediterranean islands, Madeira, Canary Islands, the Azores, Republic of Ireland, Iceland, Russia, Estonia, Latvia, Lithuania, Belarus, Ukraine, Moldova and Georgia.
- Worldwide (excluding USA/Canada)**: Worldwide, excluding United States of America, Canada and all Islands in the Caribbean Sea including the Bahamas.
- Worldwide (including USA)**: Worldwide

Note: There is no cover in Afghanistan, Belarus, Congo, Iran, Iraq, Ivory Coast, Liberia, North Korea, Burma, Sudan and Zimbabwe.

Period of Insurance

The cover for all sections 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 in **your certificate of insurance**.

- The single trip policy covers just one rental of up to 90 consecutive days (for Silver **Level of Cover**) or 180 consecutive (for Gold **Level of Cover**) days in duration (depending on the **Level of Cover** **you** have purchased and what is shown on **your certificate of insurance**).
- The annual policy covers an unlimited number of rentals of either 31 consecutive days (for Silver **Level of Cover**) or 62 consecutive days (for Gold **Level of Cover**) per rental during the period of insurance (depending on the **Level of Cover** **you** have purchased and what is shown on **your certificate of insurance**).

Data Protection and Privacy Statements

We and Voyager Insurance Services Ltd care about **your** personal data.

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

Our full privacy notice is available at www.allianz-assistance.co.uk/privacy-policy-and-cookies/.

If a printed version is required, please write to Legal and Compliance Department, Allianz Global Assistance, 102 George Street, Croydon CR9 6HD, United Kingdom.

For Voyager Insurance Services Limited's full privacy notice, please www.voyagertravelinsurance.co.uk/about/privacy-notice/

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 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, United Kingdom.

By telephone:

+44 (0) 20 8603 9853

By email:

AzPUKDP@allianz.com

For Voyager Insurance Services Ltd

By post: Data Protection Officer, Voyager Insurance Services Ltd, 13-21 High Street, Guildford, Surrey, GU1 3DG

By telephone: 01483 806680

By email: data@voyagerins.com

Definitions

Any word defined below will have the same meaning wherever it is shown in **your** policy. These definitions have been listed in alphabetical order.

Accident means a sudden, unexpected event caused by something external and visible, which results directly in loss, damage or physical **bodily injury**.

Additional hired items means items hired from the **vehicle rental company** for use during the **rental period** such as child seats, GPS & Toll passes.

Area of cover means

- **Europe: UK**, Channel Islands, Isle of Man, Continental Europe, Mediterranean islands, Madeira, Canary Islands, the Azores, Republic of Ireland, Iceland, Russia, Estonia, Latvia, Lithuania, Belarus, Ukraine, Moldova and Georgia.
- **Worldwide (excluding USA)**: Worldwide, excluding United States of America, Canada and all Islands in the Caribbean Sea including the Bahamas.
- **Worldwide (including USA)**: Worldwide

Note

- There is no cover in Afghanistan, Belarus, Congo, Iran, Iraq, Ivory Coast, Liberia, North Korea, Burma, Sudan and Zimbabwe.

Bodily injury means an identifiable physical injury sustained by **you** caused by sudden, unexpected, external and visible means.

Car Club means a commercial operation in business to allow paid-up members to rent and use a vehicle that is owned by the Club on an hourly or daily basis. This does not include privately owned vehicles made available as part of a car-pooling or car sharing or similar arrangement.

Certificate of insurance means an insurance validation certificate issued which describes who is covered under this policy.

Country of residence means **your** usual place of residence, for no less than 6 months of the year.

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

Economic Sanction means any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or **United Kingdom**. 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.

European Economic Area (EEA) means member countries: **United Kingdom** (including England, Scotland, Wales, Northern Ireland, Channel Islands and Isle of Man), Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Rep., Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain and Sweden.

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

Family/partner for annual policies only - two **relatives** aged between 21 and 84, named on the **certificate of insurance**. Each **person insured** can be covered independently.

Gadget means mobile phones, smart phones, laptops, tablets, digital cameras, MP3 players, CD/DVD players, games consoles, video cameras, camera lenses, bluetooth headsets, satellite navigation devices, PDAs, e-readers, head/ear phones and wearable technology (such as a smart watch or a health and fitness tracker).

Insured Vehicle means the vehicle rented under a **vehicle rental agreement** within the **area of cover** 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 driven off a **public highway**;
- not be a motor home, campervan, commercial vehicle, minibus, motorcycle or moped;
- have a retail purchase price of less than **£70,000**.

Insurer means AWP P&C SA.

Level Of Cover means the applicable sections of cover and the respective limits identified within the present benefits schedule chosen by **you** under the policy as indicated on the **certificate of insurance**. The **Levels of Cover** available are 'Silver' and 'Gold'. Some sections of cover are not available on the 'Silver' **Level of Cover**, please see the benefits schedule for more detail.

Main driver means a person authorised to hire and drive the **insured vehicle** independently of any driver.

Note

- Multiple main drivers are only available on the Family annual policy.

Named driver means a person authorised to drive the **insured vehicle** independently of any driver, but is unable to hire the **insured vehicle** without the **main driver**.

Occupying means travelling in, getting into or getting out of any **insured vehicle**.

Pair or set means a number of items of **personal possessions** that belong together or can be used together.

Personal Money means 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 means each of **your** suitcases, trunks and similar containers (including their contents) and articles worn or carried by **you** but excluding **personal money, valuables, gadgets** or documents of any kind including passports.

Policy Administrator means Voyager Insurance Services Limited, 13-21 High Street, Guildford, Surrey, GU1 3DG, United Kingdom and it acts solely as the disclosed and authorised agent and representative of us and on our behalf.

Public highway means any road made or unmade that is intended for use by the general public.

Relative means **your** mother (in-law), father (in-law), step parent (in-law), sister (in-law), brother (in-law), wife, husband, son (in-law), daughter (in-law), step child, foster child, partner (including common law and civil partnerships) or fiancé(e).

Rental period means the dates **you** have arranged to hire the **insured vehicle**, as confirmed on **your vehicle rental agreement**.

- **You** will only be covered if **you** are aged between 21 and 84 at the date **your** policy was issued.
- Any other trip which begins after **you** get back is not covered.
- Depending on the level of cover purchased and shown on **your certificate of insurance**, a trip booked to last longer than 90 (Silver **Level of Cover**) or 180 (Gold **Level of Cover**) consecutive days for single trip policies (31 or 62 consecutive days for annual multi-trip policies) is not covered.

Resident means a person who has their main home in the **UK** or the **EEA** and has not spent more than six months abroad during the year before the policy was issued.

Single item means any one article, pair, set or collection owned by **you**.

Terrorism means an act, including but not limited to the use of force or violence and/ or the threat of any person or group of persons whether acting alone, or on behalf of, or in connection with any organisation, or government, committed for political, religious, ideological or similar purposes including the intention to influence any government and/ or the public, or any section of the public in fear.

UK, United Kingdom means England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

Valuables means Jewellery, gold, silver, precious metal or semi-precious articles, watches, furs, telescopes and binoculars.

Vehicle rental agreement means the contract of hire between the **vehicle rental company** and the **person insured**, 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 you** are responsible for under the terms of **your vehicle rental agreement** and not the full value of the **insured vehicle** itself. Please note that separate CDW/LDW insurance should be taken out by **you**.

Vehicle rental company means a commercial operation in business to rent out vehicles that is fully licensed, where applicable, by the regulatory authority of that country, state or local authority.

We, us and **our** means Allianz Global Assistance who administer the insurance and handle claims on behalf of the **insurer**.

You and **your** means each person shown on the **certificate of insurance** who is authorised to drive the **insured vehicle** for which the appropriate premium has been paid.

Section 1

Excess / Deposit Reimbursement

You are covered for your chosen Level of Cover up to the amount shown in the benefits schedule if the **insured vehicle** is accidentally damaged, involved in an accident or stolen during the **rental period**.

Excess / deposit reimbursement

We will reimburse up to the amount shown in the benefits schedule for

- the accidental damage excess / deposit amount applied to **your** vehicle hire insurance following damage to the **insured vehicle's** tyres, wheels, windscreen, bodywork, undercarriage, exhaust or suspension.
- towing costs incurred following physical loss or **damage** to or mechanical breakdown of the **insured vehicle**.

You are not covered for

- any claim where **you** have not followed the terms of **your vehicle rental agreement**.
- The actual cost of the **damage** to the **insured vehicle**.
- any claim relating to **damage** to the **insured vehicle** interior.
- mechanical failure of the **insured vehicle**.
- general wear and tear.
- any damage or costs covered by your vehicle rental agreement.

Please refer to the sections: general exclusions, conditions and making a claim that also apply.

Please note: This section provides reimbursement of the **excess / deposit** that **you** are responsible for under the terms of **your vehicle rental agreement** (within the limits of this policy). It does not cover the full value of the **insured vehicle** or the actual cost of the **damage** to the **insured vehicle**.

Section 2

Personal Accident

Applicable to Gold Level of Cover only.

You are covered up to the amount shown in the benefits schedule for one of the following losses resulting from an external **accident** resulting in **your** death, loss of limb(s), loss of sight or permanent total disablement. No benefits shall be paid for more than one loss suffered.

Please note the death benefit will be paid to the deceased persons' estate.

Special definitions relating to this section

Loss of limb means loss by permanent severance of an entire hand or foot or the total and permanent loss of use of an entire hand or foot.

Loss of sight means total and irrecoverable loss of sight which shall be considered as having occurred;

- in both eyes if **your** name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist and
- in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.

Permanent total disablement means physical or mental impairment that has a substantial and long-term adverse effect on **your** ability to carry out any form of employment and at least three of the following normal day to day activities;

- dressing and undressing.
- personal hygiene.
- getting up and down a flight of stairs.
- getting in and out of a bed or chair.
- general household duties including cleaning, ironing or shopping.

We will consider that **you** are unable to perform an activity when the following applies;

- you** are unable to perform the activity even with the use of equipment, and
 - you** always need the help of another person to perform the activity.
- V4 01/06/2019/20

Special conditions

The **accident** giving rise to the loss under this section of cover must;

- be sustained as a result of **you occupying** any **insured vehicle**, or **you** being struck by any motor vehicle during the duration of the **vehicle rental agreement**.
- result in a loss occurring within 180 days of the date of the **accident**.

You are not covered for

- claims resulting from motorcycling or quad biking.
- claims arising out of manual labour.
- a 'permanent total disablement' claim if at the date of the **accident you** are over the statutory retirement age and are not in full time paid employment.
- the contracting of any disease, illness and/or medical condition.
- the injection or ingestion of any substance.
- any event which directly or indirectly exacerbates a previously existing physical bodily injury.

Please refer to the sections: general exclusions, conditions and making a claim that also apply.

Section 3

Personal Possessions Cover

You are covered for your chosen Level of Cover up to the amount shown in the benefits schedule 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**.

Please note the single article, **pair or set** limit is shown on the benefits schedule that applies to this section.

Please 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.

You are not covered for

- More than the part of the **pair or set** that is stolen, or damaged.
- More than the limit shown in the benefits schedule applicable to **your Level of Cover** for tobacco, alcohol, fragrances and perfumes.
- Breakage of or damage to sports equipment while it is being used and 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 where **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.
 - Bonds, share certificates, guarantees or documents of any kind.
 - Personal possessions** unless they are on **your** person, or they are out of sight in the locked boot or covered luggage area or glove box of the **insured vehicle**.
 - Personal money**.
 - Valuables**.
 - Gadgets**

Please refer to the sections: general exclusions, conditions and making a claim that also apply.

Section 4

Rental Key Cover

You are covered for your chosen Level of Cover up to the amount shown in the benefits schedule

- to replace the **insured vehicle** rental keys 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**, or
- up to the amounts shown in the benefits schedule for a locksmith to gain entry to the **insured vehicle** in the event that **you** are locked out of the **insured vehicle**.

Please refer to the sections: general exclusions, conditions and making a claim that also apply.

Section 5

Insured Vehicle Breakdown

You are covered for your chosen Level of Cover up to the amount shown in the benefits schedule for the cost of recovering the **insured vehicle** to a local repairer during the **rental period** if it:

- breaks down; or
- suffers **damage** and cannot be driven.

You are not covered for anything not specified above.

Please refer to the sections: general exclusions, conditions and making a claim that also apply.

Section 6

Curtailment of Rental

Applicable to Gold Level of Cover only.

You are covered up to the amount shown in the benefits schedule if the **vehicle rental agreement** is cancelled or cut short on the advice of a medical practitioner. **You** must be confined to a bed in a hospital, in a hotel or in private accommodation during such time that the vehicle rental was booked and paid for.

You are not covered for

- any claim if **you** are unable to provide a copy of;
 - the **vehicle rental agreement**, and
 - a medical certificate from a medical practitioner confirming the nature of the illness, dates of the illness and the dates **you** were confined to bed.
- any claim if the **vehicle rental agreement** was for less than 7 days.

Please refer to the sections: general exclusions, conditions and making a claim that also apply.

Section 7

Drop Off Charges

You are covered for your chosen Level of Cover up to the amount shown in the benefits schedule for any drop off charges **you** incur through the **vehicle rental company** in the event of there being no one on the **vehicle rental agreement** available to return the **insured vehicle** to the originally intended car rental station following an **accident/illness** for which at least one nights hospitalisation takes place.

You are not covered for

- if **your vehicle rental agreement** is a one way rental.
- unless **you** can provide written evidence from a doctor or hospital to confirm the reason for **your** inability to drive the **insured vehicle**.

Please refer to the sections: general exclusions, conditions and making a claim that also apply.

Section 8

Misfuelling

You are covered for your chosen Level of Cover up to the amount shown in the benefits schedule for each misfuel incident (up to the total within the policy year) for one of the following if **you** accidentally add the wrong fuel to the **insured vehicle** and it is at risk of being damaged:

- The cost to take **you**, the **insured vehicle** and up to 8 passengers to a garage to drain the contaminated fuel and flush the fuel system; or
- The cost for a technician to attend the **insured vehicle** at the roadside to drain the contaminated fuel and flush the fuel system

You are not covered for

- Claims for flushing the fuel system if the engine has been damaged by the misfuelling.

Please refer to the sections: general exclusions, conditions and making a claim that also apply.

Section 9

Road Rage Cover

You are covered for your chosen Level of Cover up to the amount shown in the benefits schedule if as a direct result of an accident that has involved **your insured vehicle**, **you** suffer a physical assault by another person which results in **bodily injury**.

You are not covered for

- any claim where the physical assault is caused by a **relative** or a person known to **you**.
- any claim for **bodily injury** which is not supported by medical evidence.

- c. any claim if the incident is not reported to the police within 24 hours of it taking place and a written report obtained.
- d. any claim if **you** or one of **your** passengers contributed either vocally or physically to the incident, other than the initial accident.
- e. any claim if the incident occurred outside the area of cover shown on **your certificate of insurance**.

Please refer to the sections: **general exclusions, conditions and making a claim that also apply.**

Section 10

Car Jacking Cover

You are covered for your chosen Level of Cover up to the amount shown in the benefits schedule if as a direct result of the theft or attempted theft of **your insured vehicle**, **you** suffer a physical assault by another person which results in **bodily injury**.

You are not covered for

- a. any claim where the physical assault is caused by a **relative** or a person known to **you**.
- b. any claim for **bodily injury** which is not supported by medical evidence.
- c. any claim if the incident is not reported to the Police within 24 hours of it taking place and a written report obtained.
- d. any claim if **you** or one of **your** passengers contributed either vocally or physically to the incident, other than the initial **accident**.
- e. any claim if the incident occurred outside the territorial limits shown on **your certificate of insurance**.

Please refer to the sections: **general exclusions, conditions and making a claim that also apply.**

Section 11

Additional Hired Items Cover

You are covered for your chosen Level of Cover up to the amount shown in the benefits schedule for any costs **you** have to pay for the theft or **damage to additional hired items** which are hired as part of the **vehicle rental agreement** including:

- GPS (must be out of sight in a locked boot/not on display)
- Child Seats &
- Toll Passes.

You are not covered for anything not specified above.

Please refer to the sections: **general exclusions, conditions and making a claim that also apply.**

General Conditions That Apply To The Whole Policy

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. This policy must have been purchased prior to the commencement of **your rental period** in order to be valid.
2. **You** must hold a valid full **UK** or internationally recognised driving licence.
3. This policy provides cover for one **insured vehicle** only for single trip policies and up to two **insured vehicles** for Annual Multi-Trip policies at any given time during the period of insurance.
4. **You** are a **resident** of the **UK** or the **EEA**.
5. **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.
6. **You** have a valid **certificate of insurance**.
7. **You** accept that **we** will not extend the period of insurance
 - for Single Trip Policies if the original policy plus any extensions have either ended, been in force for longer than 180 consecutive days or **you** know **you** will be making a claim.
 - for Annual Multi-Trip policies beyond the expiry of **your** policy.
8. **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 'How to make a claim' for more information.
9. **You** accept that no alterations to the terms and conditions of the policy, unless **we** confirm them in writing to **you**.
10. **You** are not aged 20 or under and 84 or over at the start date of **your policy** was issued.

We have the right to do the following:

1. Cancel the policy if **you** do not tell **us** about a relevant fact or if **you** tell **us** something that is not true, which

influences **our** decision as to whether cover can be offered or not. A full premium refund will be given and depending on the circumstances **we** may report the matter to the police.

2. Cancel the policy and make no payment if **you** make a fraudulent 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 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 **certificate of insurance**. **We** can recover all costs that **you** have used if **you** have not travelled or 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. 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** Single Trip policy will be cancelled without refunding **your** premium.
 - all cover provided on **your** Annual Multi-Trip 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.

General Exclusions That Apply To The Whole Policy

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, insurrection, military force, coup d'état, **terrorism**, weapons of mass destruction.
2. Any epidemic or pandemic.
3. **You** not following any advice or recommendations made by any government or other official authority including the Foreign and Commonwealth Office during the period of insurance.
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 data 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. **You** not answering accurately any question(s) **we** have asked **you** at the time of taking out this policy, where **your** answer(s) may have affected **our** decision to provide **you** with this policy.
12. Any **damage** or costs covered by **your vehicle rental agreement**.
13. Any **damage** that occurs as a result of **your** use of alcohol or drugs (other than drugs prescribed by a medical practitioner).

How To Make A Claim

To claim, please phone +44 (0) 20 8603 9958 and ask for a claim form or

Write to: Voyager Car Rental Insurance claims department, PO Box 451, Feltham, TW13 9EE, United Kingdom or email: 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 certificate of insurance, vehicle rental agreement** and travel documents showing the dates and times of travel.
- Original receipts and accounts for all out-of-pocket 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 **accident**.

Excess / Deposit Reimbursement

- Detailed account of the circumstances surrounding the event, 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/Insured Vehicle Key Cover

- Report the theft, damage or loss to the police within 24 hours of discovery and ask them for a written police report.
- 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.

Complaints Procedure

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. If **your** complaint relates to the sale of **your** policy, In the first instance, please write to

Complaints Officer,
Voyager Insurance Services Limited,
13-21 High Street,
Guildford,
Surrey,
GU1 3DG,
United Kingdom,

Call: +44 (0) 1483 806 680,

Fax: +44 (0) 1483 569 680

E-Mail: enquiries@voyagerins.com

If your complaint relates to anything else, in the first instance, please write to

Customer Service,
Allianz Global Assistance,
102 George Street,
Croydon,
CR9 6HD,
United Kingdom

Call: +44 (0) 20 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,
United Kingdom

Call: 0800 023 4567 or 0300 123 9 123 or

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