



# LifeStyle-Excess Insurance

From Questor Insurance Services Limited

# Contents

INTRODUCTION ..... 3  
SECTION A - LIFESTYLE-EXCESS INSURANCE ..... 5  
SECTION B - CONCIERGE SERVICE ..... 8  
SECTION C - EUROPEAN CAR RENTAL EXCESS INSURANCE ..... 11



# INTRODUCTION

Thank you for choosing Questor Insurance Services Limited and welcome to peace of mind LifeStyle-Excess Insurance. The information in this policy wording contains important information and we have made it as easy as possible to understand. Please take time to read through it and contact us if you need any further information.

## Questor Insurance Services Limited

Is authorised and regulated by the Financial Services Authority (firm reference number 466942) for the sale and administration of general insurance products in the United Kingdom and throughout the Members of the European Economic Area (EEA).

## Insurer

Benefits under this policy are underwritten by Inter Partner Assistance Irish Branch, 10/11 Mary Street, Dublin 1, Ireland, IFSRA registration number NL159, and is provided by AXA Travel Insurance Limited. Both are member companies of the AXA Global Group.

Inter Partner Assistance Irish Branch is a branch of Inter Partner Assistance S.A., Avenue Louise 166 Bte 1, 1050 Brussels, a Belgian company authorised by the Banking, Finance and Insurance Commission of Belgium, registration 0487. It has been arranged by Strategic Insurance Services Limited, 46-48 East Smithfield, London E1W 1AW, who are authorised and regulated by the Financial Services Authority - FSA Firm Ref. No. 307133.

## What makes up this policy?

This policy and the certificate of insurance must be read together as they form your insurance contract. Section B and Section C are only operative if shown on the certificate of insurance.

## Monetary limits

We can insure you up to the amount of the sum insured or other specified limit, which will be shown in this policy.

## Cooling off period

Questor Insurance will refund in full your premium, if, within 14 days of purchasing this insurance you decide that it does not meet your needs providing that you have not reported or are intending to report a claim. Once the 14 days has expired you have no right to cancel this insurance.

## Jurisdiction and law

This insurance shall be governed by the laws of England, whose courts alone shall have jurisdiction in any dispute arising from this insurance.

## War and terrorism exclusion

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes loss, damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other consequence to the loss: -

1. War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power;
2. Or any act of terrorism.

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

This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to (1) and/or (2) above.

If the underwriters allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Assured.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

## Complaints Procedure

We do everything possible to make sure that you receive a high standard of service. If you are not satisfied with the service that you receive, please contact in the first instance, your agent or the Issuing Agent with whom the policy was taken out, if you remain dissatisfied then you should address your enquiry/complaint to:

The Customer Services Manager  
Questor Insurance Services Ltd  
Gallery 4 12 Leadenhall Street London EC3V 1LP  
Email: [assistance@questor-insurance.co.uk](mailto:assistance@questor-insurance.co.uk)

Please provide full details of your policy and in particular your policy number to help your enquiry to be dealt with speedily. If you are still not satisfied with the way in which your enquiry/complaint has been dealt with, then you should contact:

If You are still unhappy: If Your complaint is one of the few that cannot be resolved by this stage please write to The Quality Manager, Inter Partner Assistance Irish Branch, PO Box 57325, London E1W 1XX or email: [customer.support@AXA-travel-insurance.com](mailto:customer.support@AXA-travel-insurance.com).

Beyond Inter Partner Assistance: If We have given You Our final response and You are still dissatisfied You may refer Your case to the Financial Ombudsman Service (Ombudsman): -

The Financial Ombudsman's Service  
South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR

Or if the complaint is directly in relation to the Insurer: -

Irish Financial Services Ombudsman  
Regus House  
Harcourt Centre, Harcourt Road  
Dublin2  
Ireland

## Compensation Scheme

The Financial Services Compensation Scheme covers Questor Insurance Services Limited. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS ([www.fscs.org.uk](http://www.fscs.org.uk)).

## SECTION A - LIFESTYLE-EXCESS INSURANCE

### Who is eligible to purchase this Policy?

Any person: -

1. Permanently resident in the United Kingdom (England, Wales, Scotland, Northern Ireland, Channel Islands and the Isle of Man).
2. Aged at least 21 years of age on the date of purchase of this Insurance

### Cover Provided

1. Cover is provided for the reimbursement of the excess of your main insurance policy following the successful settlement of such claim.
2. The maximum amount payable under this policy, with the level of coverage (which is subject to the appropriate premium having been paid), is the amount you would be responsible for, which is the first amount of any claim, shown in the schedule of your Insurance Policy. Only when the excess of the current and valid insurance policy is exceeded will this Lifestyle-Excess Reimbursement Policy respond to its full value.

### Definitions

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this policy.

"You/Your/Insured Person" means the person whose name appears at the top of Your Certificate of Insurance

"We/Us/Our" means Inter Partner Assistance Irish Branch, 10/11 Mary Street, Dublin 1, Ireland, IFSRA registration number NL159 Inter Partner Assistance S.A., Direktion für Deutschland

"Main Insurance Policy" means one of the following insurance policies; Home, Motor (car) Pet, Travel or Health

"Excess" means the amount You must pay under the terms of Your Main Insurance Policy.

"Joint Policy Holder" is someone who, along with you, is named the main policy that a claim has been made.

"Partner" is your spouse or someone of either sex with whom you have a permanent relationship, and who also lives with you at your Home.

"Home" - insurance to protect a policyholder's home and which is not for business use.. The insurance must include buildings insurance, where the outside of the home is covered, with contents insurance where the contents of your home are insured against theft or damage.

"Pet" Insurance is a policy that pays for veterinary costs if one's pet becomes ill or is injured in an accident or when pet dies, or if is lost or stolen.

"Motor" Insurance (also known as auto insurance, car insurance, vehicle insurance or motor insurance) is insurance purchased for cars,. Its primary use is to provide protection against losses and or damage incurred as a result of traffic accidents and against liability that could be incurred in an accident.

"Private Medical" insurance is typically designed to cover the costs of the medical treatment within the UK (it does not include travel or dental insurance) for acute conditions such as disease, illness or injury that is likely to respond quickly to treatment.

"Travel insurance" is insurance that is intended to cover medical expenses, financial (such as money invested in non-refundable pre-payments), and other losses incurred while travelling such as travel delay, lost and stolen baggage, either within one's own country, or internationally.

"Period of Insurance" - means the period for which We have accepted the premium as stated in your Policy Document

"Attachment Date" is the date that this policy of reimbursement started

"Insurance Policy" - means any insurance policy that you have that is provided by and FSA regulated and compliant UK domiciled insurer

"Certificate of Insurance" - this forms part of this Policy Document and contains the name of the Policy Holder and gives details of the cover provided by this Policy

"Waived or Reimbursed" means where a third party has already made good which is the first amount of any claim on your main Insurance Policy

"Car" a motor vehicle (not being an invalid carriage) which is constructed for the carriage of passengers and their effects and is adapted to carry not more than seven passengers and does not exceed 3.5 tonnes, of which You are the owner or which You are authorised to drive.

"Main Residence" means where your family resides in the UK, you are on the electoral role and is the one in which you spend most time and the main policy in force includes both buildings and contents.

"Any one loss and in all" means once claims paid under the terms of the policy exceed the policy limit as shown on the certificate of insurance, this excess protection policy is automatically cancelled and You are then liable for all and any future excess payments as defined in your main insurance policy for the remainder of this period of insurance. You may purchase another policy to reinstate the cover.

## General conditions applicable to SECTION A

You must comply with the following conditions to have the full protection of Your policy.

1. Cover is provided for the following insurance policies; Home, Motor (Private Car insured for Social, Domestic & Pleasure use only), Pet, Travel and Private Medical Insurance
2. The Lifestyle-Excess policy will continue to respond for the period of the cover or until your chosen level of indemnity on the reimbursement is exhausted; whichever comes first.
3. The insurance policies that you have must be current and valid insurance that is provided by an FSA regulated and compliant UK insurer
4. The Policyholder as stated on the certificate of insurance must match the lead name of the individual on the main policy that has responded and to which this policy will reimburse the excess. We judge that, if the Pet Travel or Health policies covered are in the partner's name this Lifestyle-Excess Policy will respond.
5. Only when the excess of the current and valid main insurance policy is exceeded and follow the successful claim payment will this Policy respond to its full value.
6. In the event that any misrepresentation or concealment is made by You or on Your behalf in obtaining this Insurance or in support of any claim under this Insurance.

## What is not covered (Exclusions)

1. Any claim that your main policy does not respond to or the excess is not exceeded.
2. Any claim on the main insurance policy which occurred prior to the attachment date of this Insurance as shown on your certificate of insurance
3. Any claim notified to Us more than 31 days following the settlement of your claim by your main policy Insurer.
4. Where the property concerned is not your main residence.
5. Any contribution or deduction from the settlement of Your claim against Your main Insurance Policy other than the stated Policy Excess, for which you have been made liable.

6. Please note that in the event of a motor claim and that your accident was caused by a third party to which your current car insurance excess has been waived or reimbursed to you, this policy will not respond.
7. Any liability You accept by agreement or contract, unless You would have been liable anyway
8. Any claim that is refused by Your main policy Insurers to whom you are claiming.

## Optional Extras

Inconsideration of an additional premium being paid and being noted on the Lifestyle-Excess Certificate of Insurance the following Optional Extras are available;

1. To include Concierge Service for limits of £250 and £500
2. Include for a second motor vehicle, registered in your partners name at your home address for SD&P only. This policy will respond to any excess payable incurred by You as a second named driver and your partner as the policy holder
3. To include Section C being European Car Hire Excess Insurance

## Conditions Applicable

1. Right of Recovery - We can take proceedings in Your name but at Our expense to recover for Our benefit the amount of any payment made under this Policy.
2. Other Insurance - If You were covered by any other Insurance for the Excess payable following the incident, which resulted in a valid claim under this Policy, We will only pay Our share of the claim.
3. Reasonable Precautions - You must take reasonable steps to safeguard against loss or additional exposure to loss
4. Keeping to the terms of this Policy - We will only give You the cover that is described in this Policy if any person claiming cover has met with all its terms and the terms of main Insurance Policy, as far as they apply.
5. Fraudulent Claims - If You make a claim under this Policy that is false or fraudulent in any way, the Policy is void and any claim will not be paid.

## Claims

Should you wish to claim under your current Lifestyle Excess Reimbursement Insurance, you should go to [http://www.questor-insurance.co.uk/\\_policies/LifeStyle-Excess\\_claimform.doc](http://www.questor-insurance.co.uk/_policies/LifeStyle-Excess_claimform.doc) form. You will be able to complete this claim form on line.

1. Copy of your Lifestyle-Excess Reimbursement Certificate of Insurance
2. You must provide a copy of your settlement letter from your Insurance Company, which must state the amount settled and the excess deducted
3. The name and address of your bank together with the sort code and account details.

Once the claim form is fully completed, signed and dated please post it with all the required supporting documentation to: -

AXA Assistance  
PO Box 54098, London SW20 8UU,  
Tel: 0845 271 2467  
Email: [lifestyle-excess@axa-claims.com](mailto:lifestyle-excess@axa-claims.com)

-----FAILURE TO FOLLOW THESE STEPS MAY JEOPARDISE THE REIMBURSEMENT OF YOUR COSTS-----

## SECTION B - CONCIERGE SERVICE

TERMS OF BUSINESS - Applying to the use of its Concierge Service

These terms provide that We will not be liable or responsible for certain matters in providing these services to You. We recommend that You read these terms carefully so that You understand the nature of and limitations on the Concierge Service that We are providing.

**In these Terms, words and phrases with a particular meaning are printed in bold. The meaning of these words and phrases is explained here:**

1. "Questor" means Questor Insurance Services Limited of Gallery 4 12 Leadenhall Street London EC3V 1LP;
2. "the Concierge Service" means the concierge service described in these Terms which is provided by Us to You as a Customer of Questor in accordance with arrangements made between Us and Questor;
3. "Contract" means a contract between You and a Supplier for the purchase of goods or services requested by You under the Concierge Service;
4. "Supplier" means a supplier of goods or services requested by You under the Concierge Service as described in clause 4.1;
5. "Terms" means the terms for use of the Concierge Service which are set out below;
6. "We", "Us" or "Our" means Prestige International U.K. Limited of 14th Floor, BSI Tower, 389 Chiswick High Road, London W4 4AJ;
7. "You" or "Your" means or relates to you as a customer of Questor who is entitled to use the Concierge Service pursuant to the terms of its insurance contract with Questor;

### Your right to use the Concierge Service

1. You are entitled to use the Concierge Service under the terms of Your insurance contract with Questor. We provide the Concierge Service to You at the request of Questor and We do not make any charge to You for Your use of the Concierge Service.

### When these Terms apply

1. These Terms apply to any use made by You of the Concierge Service.
2. You may use the Concierge Service by contacting Us direct by telephone.
3. By using the Concierge Service You agree to and accept these Terms.

### What is covered by the Concierge Service

1. Under the Concierge Service You may request Us to act on Your behalf to obtain information and/or to purchase or arrange the purchase of products or services from third party suppliers worldwide (each a "Supplier") such as third party promoters, event organisers, ticket agencies and other suppliers of goods or services and this may include but is not limited to the purchase of tickets to events of all kinds and the placing of bookings and reservations.

### What We will do when You make a request to use the Concierge Service

1. We will endeavour to carry out any specific request made by You by finding a Supplier for the product or service requested.
2. We will try to carry out Your request within the timeframe You give Us, if it is possible. It might not be possible for a number of reasons, for instance:
  - a. Where Suppliers will only accept bookings / purchases directly from You
  - b. Where bookings / purchases can only be made via the internet and We do not consider the website to be sufficiently secure
  - c. Response times can be difficult to predict where Global requests are made and time differences apply.

3. If You request any information when You contact Us by telephone and We are unable to provide the information requested during the telephone call, We will carry out research to enable Us to provide the information requested and will telephone You within 1 Business Day with the information or if the information is still incomplete the status of the enquiry.

## **What is not covered by the Concierge Service**

1. We do not sell goods or services of any kind. (We put You in touch with a third party who does).
2. We will not purchase or arrange to purchase or obtain information about goods or services where in Our opinion their purchase would break English law or any other local or international law or regulations or the request is considered by Us to be offensive, immoral or otherwise inappropriate.
3. We do not provide information or advice or purchase services in relation to financial products or services of any kind including without limitation banking products and services, investments or investment services, asset or wealth management services or property management or purchase of real property.
4. We do not offer discounts and discounts may not be obtained by You when using the Concierge Service.

## **Hours of service and languages**

1. The hours of service during which We will provide the Concierge Service are Monday to Friday from 8am to 8pm and Saturday 9am to 5pm (a "Business Day") other than on UK public holidays when no service is provided.
2. The Concierge Service supplied by Us is supplied only in the English language.

## **Legal contract for the purchase of goods or services arranged under the Concierge Service**

1. Any purchases made by Us on Your behalf and at Your request will be on the Supplier's own terms and conditions. Full details of such third party terms and conditions are available on request.
2. Any legal contract, agreement or arrangement for the purchase of goods or services ("the Contract") requested by You under the Concierge Service must be entered into between You and the Supplier of those goods or services. We will not enter into and shall not be a party to any Contract.
3. You must pay for all goods, services or facilities purchased on Your behalf under the Concierge Service in accordance with the specific requirements and terms of each Supplier. We shall not pay or have any legal liability or responsibility for paying for any such goods or services.

## **CIRCUMSTANCES WHERE WE WILL NOT BE RESPONSIBLE OR LIABLE IN RESPECT OF THE CONCIERGE SERVICE**

1. As We have no contract with you under the Concierge Service for Your purchase of goods or services We have no responsibility and give no promises or guarantees of any kind whether for the quality or otherwise of goods or services purchased under the Concierge Service. This will be a matter between You and the Supplier under the Contract. We shall not be responsible to You for purchases or bookings or reservations made under the Concierge Service including without limitation if an event or service is cancelled or rescheduled or late or in the event of failure to deliver any goods purchased or if goods are lost or stolen after purchase (including tickets). We will not be responsible for any act or omission of any Supplier or any other third party unless it is Our fault. Any rights You may have in relation to any Contract will be with the Supplier not Us.
2. We shall not be liable for the accuracy of any information supplied to You in the course of providing the Concierge Service and dealing with Your request save where it or any of Our employees is negligent.
3. We shall not be liable to You nor responsible for any loss or damage whatsoever arising as a result of You using the Concierge Service or You entering into Contracts unless the loss or damage is due to Our negligence. Your remedies under any Contract are against the Suppliers.
4. We will accept all liability if due to our negligence or any other breach of duty by Us an act or omission that We do or fail to do causes death or injury. We will accept responsibility for any other matter in respect of which We cannot lawfully limit or exclude its liability or responsibility.

## **Our responsibilities in respect of Your personal information**

1. We are a data controller registered with the Information Commissioner under number Z802358X.
2. We will only collect information about You from You when You contact Us in order to use the Concierge Service.
3. We will only use Your personal information to carry out any requests made by You when You use the Concierge Service.
4. We may disclose Your personal information to third party suppliers, promoters, event organisers, ticket agencies or other persons, firms or companies to enable Us to carry out Your requests.
5. If You wish to update or amend the personal information which We hold about You or wishes to instruct Us to cease holding personal information about You, You must contact Us in writing at Prestige International UK 14th Floor, BSI Tower, 389 Chiswick High Road, London W4 4AJ.
6. We will not use Your personal information for any purpose other than those referred to in these Terms.
7. You have a right under the Data Protection Act 1998 to access the personal information which We hold about You subject to certain conditions. If You wish to make an application to access this information You must contact Us in writing at Prestige International UK 14th Floor, BSI Tower, 389 Chiswick High Road, London W4 4AJ.
8. We shall keep personal information about You on Our secure database. Such personal information will usually only consist of Your name, address, contact details and details of previous requests made by You with regard to the Concierge Service. We will also obtain from You details of Your debit and/or credit card where You request Us to purchase goods or services on Your behalf. We will only use such credit/debit card information in order to make such purchase and will not retain such information on its database after such purchase has been completed.
9. We will process information about You in compliance with all applicable laws and regulations.

## **Governing law and jurisdiction**

1. These Terms shall be governed by and construed in accordance with the laws of England and Wales and any dispute arising under or in connection with these Terms shall be subject to the exclusive jurisdiction of the courts of England and Wales or if You live in Scotland or Northern Ireland to the exclusive jurisdiction of the courts of those jurisdictions if You choose them in writing.

## SECTION C - EUROPEAN CAR RENTAL EXCESS INSURANCE

### What are you covered for?

This insurance is designed to cover you for loss or damage to any vehicle that you rent under a car rental agreement that occurs during the period of insurance.

### Where are you covered?

This insurance covers any car rental agreement in Europe including your home country.

### Who is covered?

The policyholder as shown on the certificate of insurance as Lead Driver on the car rental agreement and any other person named on the car rental agreement. Each person must be aged between 21 and 84 holding a full UK or internationally recognised driving licence.

### Emergency Assistance

AXA Assistance Claims Centre Ltd will provide immediate help where required. They provide a 24-hour emergency service, which is open 365 days a year. You can contact them on: -

United Kingdom Tel: +44 (0) 845 4589677(24 hour line)

When you contact AXA Assistance Claims Centre Ltd, you will need to say that you are insured with White Horse Insurance Ireland Ltd and give the following information: -

- Your name
- Your address
- A telephone number that you can be contacted on
- Your master policy and certificate number shown on your Certificate of Insurance.

### Claims Notification

In the event of loss please contact AXA Assistance Claims Centre Ltd within 31 days of incurred loss to notify loss and request a claim form to be sent to you by email, fax or post. Alternatively, a claim form can be downloaded from our website. Please fully complete, sign and date the claim form and return it with all supporting documentation: -

1. Copy of your Certificate of Insurance
2. Copy of Rental Contract
3. A copy of your Charge Receipt (if separate from the Rental Agreement)
4. A copy of the Law Enforcement / Police Report (if applicable) for Damage / Loss over £50.00
5. Renter's copy of the Vehicle Rental Company accident damage report
6. Invoices / Receipts / other documents confirming the amount you have paid in respect of Accident / Damage / Loss etc. for which the Vehicle Rental Company holds you responsible
7. Copy of your credit card statement showing payment of the damages claimed
8. Copy of the driving licence of the person involved in the accident (the driver)
9. Name and address of your bank together with the sort code and account details. This will facilitate payment, as the insurance company prefers to make the payment directly to your bank.

#### **AXA Assistance Claims Centre Ltd**

PO Box 54098

London SW20 8UU

Phone: 0845 458 9677

Email: car.rental@axa-assistance-claims.com

Failure to provide this information may result in your claim being delayed. If a claim is made or suit is brought against the named insured, the named insured shall immediately forward to the Company every demand, notice, summons or other process received by him /her or his/her representative.

## General exclusions that apply to SECTION C

1. Persons who have not paid in full the appropriate or additional premium.
2. Wilfully self-inflicted injuries or illnesses, alcoholism or the use of alcohol or drugs (other than drugs taken in accordance with treatment prescribed and directed by a registered medical practitioner, but not for the treatment of drug addiction) self-exposure or needless peril (except in an attempt to save human life).
3. Loss or destruction of or damage to any property whatsoever, or any liability, loss or exposure whatsoever resulting or arising there from or any consequential loss directly or indirectly caused by or contributed to by or arising from (a) ionising radiation or contamination by radioactivity from any nuclear fuel or any waste and the combustion of nuclear fuel or (b) the radioactive toxic explosive or other hazardous properties or any explosive nuclear assembly or nuclear component thereof.
4. Loss or damage directly or indirectly occasioned by happening through or in consequence of war, terrorism, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.
5. Losses in respect of any property or expenses more specifically insured or any claim which but for the existence of this insurance should be recoverable under any other insurance.
6. Claims or incidents that may give rise to a claim not notified directly in writing to the Claims Office within 31 days of the expiry of the Insurance.
7. Any fraudulent, dishonest or criminal act committed by the Insured Person(s) or with whom he / she is in collusion, or insurance effected in circumstances where a claim might reasonably be anticipated.
8. Loss arising from operation of the vehicle in violation of the terms of the Rental Agreement.
9. Expenses assumed, waived or paid by the Rental Agency or its Insurers.
10. Automobiles, or other vehicles, which are not Rental Vehicles.
11. Wear and tear, gradual deterioration, insect or vermin, inherent vice or damage.
12. Transporting contraband or illegal trade.
13. Driving by persons who are not named on the Rental Agreement.
14. The rental of "Expensive or Exotic" vehicles not considered to be a conventional and usual rental vehicle, and "Antique" vehicles, which are over 20 years old or which have not been manufactured for 10 years or more. Any vehicle with a Retail Purchase Price in excess of US\$ 80,000 will not be insured unless specifically agreed by the underwriters (minimum of 4 working days) prior to rental.
15. The rental of certain vehicles, namely: motor homes, trailers or caravans, trucks, commercial vehicles, motorcycles, mopeds, motorbikes, off-road vehicles, recreational vehicles, vans and vehicles with more than 9 seats, or as agreed by special acceptance from underwriters.
16. Expenses reimbursed by the Insured Person's Employers' Insurer.
17. No coverage provided for those aged less than 21 years and over 84 years of age.
18. Losses occurring from driving whilst not on a public highway.
19. Coverage must coincide with the rental agreement; coverage will be voided if the coverage either for the insurance policy or the rental agreement does not coincide. No policy can be issued retroactively.
20. Car rental agreements in Your home country if You live permanently outside the United Kingdom or the Republic of Ireland
21. Car rental within 150 kilometres of your main residence in your home country if you live permanently in the United Kingdom or Republic of Ireland unless an additional premium has been paid.

## General conditions in addition to those shown elsewhere in SECTION C

1. The due observance and fulfilment of all the terms and conditions of this insurance by you or anyone acting on your.
2. Written notice of accidents, proceedings or any other events that may give rise to a claim shall be given to the claims office in writing within 31 days. All certificates, information and evidence required by the claims office shall be furnished at the expense of the Insured Person or their legal representatives.
3. Except with our written consent, you or your representative(s) are not entitled to admit liability on our behalf or to give any representations or other undertakings binding upon us. We shall be entitled to the absolute conduct, control and settlement of all proceedings arising out of or in connection with claims in your name.

4. We may at our own expense take proceedings in your name to recover compensation from any third party in respect of any indemnity provided under this Insurance and any amounts recovered shall belong us. You agree to render all reasonable assistance to us to recover such amounts.
5. No car rental agreement longer than 31 continuous days for Annual Policies and no car rental agreement longer than 180 continuous days for Daily Policies;

## Warranty

This insurance is provided for one rental vehicle at any one time, which may be driven and operated by you. Cover will take effect from the time you take legal control of the rental vehicle and will cease at the time the car rental company assumes control of the rental vehicle whether at its business location or elsewhere.

This policy must have been purchased prior to the commencement of a car rental agreement for which you wish this policy to be operative.

## Definitions applying to Section C

**"Car Rental Company"** means a company licensed in the territory in which it is situated to provide vehicles for rental.

**"Car Rental Agreement"** means the contract signed by the Lead named driver (who must be the name on the Insurance Certificate as issued) that states the excess to which the lead named driver is responsible, who must also be the Policyholder.

**"Europe"** means all countries West of the Ural Mountains, British Isles, Ireland, islands in the Mediterranean, Morocco, Tunisia, Turkey, Canary Islands, Madeira, Iceland and the Azores, except rentals within 150 kilometres of your home in your usual country of residence.

**"Rental Vehicle"** means any automobile rented under a contract on a daily or weekly basis from such a rental Company or Agency, which must be fully licensed with the regulatory authority of that Country, State or Local authority.

**"Trip"** means any rental Vehicle, which is collected and rented from a Licensed Rental Company or Agency.

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

**"You, your"** means the person(s) named on the car rental. The Policyholder on the certificate of insurance must be the lead person named on the car rental agreement.

**"We, us, our"** means The Insurer of the insurance policy.

## What you are covered for

This Section covers You for any physical loss or damage to the Rental Vehicle for which you are responsible for under the terms of the Car Rental Agreement. You are covered for physical damage (including damage to windscreens, tyres and the under body), fire, theft, vandalism as well as towing costs related thereto or loss of use of the Rental Vehicle.

## Sum Insured

The sum insured is £2,000 any single incident or £3,000 for a series of incidents during any single car rental agreement.