

easyCar.com

Zero Risk Excess Insurance

policy summary

This is the Policy Summary only and does not contain the full terms, conditions and exceptions of the contract. The full terms, conditions and exceptions are contained in the easyCar's Zero Risk Excess Insurance Policy and the accompanying Booking Voucher/Booking Receipt.

## INSURANCE COMPANY

### Service Insurance Company Limited

Service Insurance Company Limited, P.O. Box 1338, First Floor, Grand Ocean Plaza, Ocean Village, Gibraltar. Service Insurance Company Limited is licensed by the Chief Executive of the Gibraltar Financial Services Commission under the Insurance Companies Act to carry on insurance business. Registered in Gibraltar: No 93541.

**easyCar (UK) Limited** are an appointed representative of Halo Insurance Services who are authorised and regulated by the Financial Services Authority. easyCar.com and easyVan.com are registered trading names of easyCar (UK) Limited.

**Halo Insurance Services Limited** is authorised and regulated by the Financial Services Authority (firm reference number 504629) for the sale and administration of general insurance products in the United Kingdom and throughout the European Economic Area (EEA).

**Halo Insurance Services Limited** acts as Administrators for the Insurer, **Service Insurance Company Limited**.

## TYPE OF INSURANCE

Car Hire Insurance – easyCar Zero Risk Excess Insurance

## DURATION OF CONTRACT

This contract is for the period of the **Vehicle Rental Agreement**.

## CANCELLATION RIGHTS

(General Conditions of the Policy)


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

After 14 days of purchase: If **You** decide to cancel the policy after 14 days of purchasing, then no refund of premium is available. If however, **Your** policy has not incepted, then **Your** premium will be refunded in full minus an administration fee.

## CLAIMS INFORMATION

In the event of a claim please telephone: +44 (0) 844 499 7500, or contact us via e-mail: [easyCar1@sicl-claims.com](mailto:easyCar1@sicl-claims.com)

Non English speaking customers telephone:

 +44 (0) 844 499 5300, available between 8am – 5pm UK local time or email: [easyCar2@sicl-claims.com](mailto:easyCar2@sicl-claims.com)

## COMPLAINTS PROCEDURE

**Halo Insurance Services Limited** and **Service Insurance Company Limited** aim to provide a service that will cause no cause for complaint. However if **You** are dissatisfied with the service **We** have provided please write to The Complaints Department, **Halo Insurance Services Limited**, 8 The Square, Stockley Park, Heathrow, Uxbridge, UB11 1FW, United Kingdom, quoting **Your** policy number or claim reference number and give **us** full details of **Your** complaint.

**Halo Insurance Services Limited** are authorised to issue a final response to **Your** complaint but where appropriate, the final response may be issued by **Your** insurer, **Service Insurance Company Limited**.

Should **You** remain dissatisfied having received a final response, **You** may be able to take **Your** complaint to the Financial Ombudsman Service (FOS), South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

## COMPENSATION

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

## POLICY COVER AVAILABLE

Policy section	Features and benefits	Significant exclusions and limitations
<b>PART A TERRITORIES</b>		
<b>Section 1</b> Worldwide Territory	<b>You</b> have cover if the <b>Rental Vehicle</b> is being used in or hired in a country defined as a <b>Worldwide Territory</b> . <b>Worldwide Territory</b> is defined as all countries.	Excluded Countries: Afghanistan, Belarus, Cuba, Congo, Iran, Iraq, Ivory Coast, Liberia, North Korea, Myanmar, Sudan, and Zimbabwe.
<b>PART B POLICY COVER</b>		
<b>Section 2</b> Excess Insurance	Reimbursement of the excess applied by the <b>Vehicle Rental Company</b> : Single Incident – up to £3,500 Total Section Limit - £5,000	Does not apply where: ▶ <b>You</b> have not met the terms of <b>Your Vehicle Rental Agreement</b> ; ▶ the <b>Rental Vehicle</b> was not driven by or in the charge or control of <b>You</b> ;
<b>Section 3</b> Lock Out	If unintentionally locked out of the <b>Rental Vehicle</b> , <b>We</b> will pay up to £100 to open the <b>Rental Vehicle</b> .	Does not apply where: ▶ agreement is not made between the <b>Rental Company</b> and the <b>Assistance Company</b> to approve the locksmith who will open the vehicle. ▶ <b>You</b> are unable to supply invoices and receipts for the work done
<b>Section 4</b> Vehicle Key Replacement	Pay to replace a lost or stolen <b>Rental Vehicle</b> key, including replacement locks and locksmith charges up to a maximum of £300 for each and every claim.	Does not apply where: ▶ <b>You</b> are unable to supply invoices and receipts for the work done

## OTHER SIGNIFICANT EXCLUSIONS AND LIMITATIONS

Policy cover will not apply:

**Violation of Rental Agreement Terms** – from use of the vehicle in violation of the Vehicle Rental Agreement

**Competition and Performance Driving** – from use of the vehicle in racing competitions, rallying, trials, speed testing, or when driven on a motor sport circuit.

**Vehicle Contents** – the contents of your vehicle are not covered, or the loss or damage to property transported by you or in your custody or control.

**Mechanical Breakdown & Incorrect Fuel** – from loss or damage to the Rental Vehicle as a result of mechanical breakdown or as a result of the fuel tank being filled with the incorrect type of fuel.

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

**Unacceptable Vehicle types:**

- ▶ vehicles valued over £65,000;
- ▶ vehicles which are more than 20 years old;
- ▶ antique, expensive or exotic vehicles not considered to be conventional or usual
- ▶ Other vehicle types including: caravans, trailers, camper vans, commercial vehicles, vans, loan or courtesy vehicles, trucks, motorcycles, mopeds, motorbikes, off road vehicles, vehicles not licensed for road use, recreational vehicles, motor homes, passenger vans and vehicles with more than 15 passenger seats.

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



Halo Insurance Services Limited

8 The Square, Stockley Park, Uxbridge, UB11 1FW UNITED KINGDOM

Registered in England Company No. 06929208

Authorised and regulated by the Financial Services Authority (FSA). Register No. 504629