

# Travel Insurance

## Insurance Product Information Document



This policy is underwritten by Inter Partner Assistance UK Branch, with a registered office at 106-118 Station Road, Redhill, RH1 1PR. Inter Partner Assistance UK Branch is a Branch of Inter Partner Assistance SA, a Belgian firm authorised by the National Bank of Belgium under number 0487, with a registered office at Louizalaan 166, 1050 Brussels, Company number 0415.591.055. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website [www.fca.org.uk/register](http://www.fca.org.uk/register). Inter Partner Assistance is fully owned by the AXA Group. Inter Partner Assistance SA's Financial Conduct Authority Register number is 202664.

**Company:** Inter Partner Assistance SA

**Product:** Tesco Bank Car Hire Excess Insurance

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Full details about the product is provided in your policy documents.

### What is this type of insurance?

Car Hire Excess Insurance protects the amount a beneficiary will be liable to pay under their vehicle hire agreement in the event of an incident causing damage to or loss of the rented vehicle during the period of hire and incidental loss as specified in the policy. Car Hire Excess Insurance is an optional cover within the Tesco Bank Travel Insurance.



#### What is insured?

- ✓ The excess amount which the vehicle rental company will retain, under your vehicle rental agreement, at the end of the rental period if any damage to or loss of your vehicle has occurred during the rental period, up to £10,000 over the term of the policy.
- ✓ Up to £500 for damage to the roof of the hire vehicle.
- ✓ Up to £650 for damage to the windscreen, windows or sunroof glass of the hire vehicle.
- ✓ Up to £400 for damage to the undercarriage of the hire vehicle.
- ✓ Up to £80 for damage to each tyre that needs replacing or up to £40 for each tyre.
- ✓ Locking yourself out of your Hire vehicle - up to £100.
- ✓ Vehicle Key Replacement - up to £500.
- ✓ Drop Off Charges - up to £300.
- ✓ Misfuelling - up to £500.
- ✓ Confinement - £25 a day (up to £300).



#### What is not insured?

- ✗ Use of the vehicle outside the terms of your rental agreement.
- ✗ Damage to the interior of the rental vehicle.
- ✗ Mechanical failure of and/or repairs to the rental vehicle.
- ✗ Claims resulting from general wear and tear.
- ✗ Items that were defective at the time of the start of the rental period.
- ✗ Damage or loss occurring when the vehicle is driven off a public highway.
- ✗ Any costs where the locksmith used was not approved by the rental company prior to the work being carried out.
- ✗ Any costs where the hospitalisation was not on the advice of a medical practitioner.
- ✗ Any claim resulting from foreign matter entering the fuel system except for diesel or petroleum.



#### Are there any restrictions on cover?

- ! You can only claim if the vehicle you are renting has no more than 9 seats.
- ! Where you have purchased an annual policy, the total duration for all car hire periods must not exceed 180 days or 31 days per trip.
- ! You must be a named driver on the vehicle rental agreement.
- ! You must ordinarily reside in the United Kingdom.
- ! You will be responsible for paying any fuel costs in excess of £500 per claim.
- ! Any costs where proof of hospitalisation is not available.
- ! Your claim must be notified to us within 6 months of the incident.



## Where am I covered?

- ✓ The countries or areas listed in your policy documents.
- ✓ However, you will not be covered for any claim caused by you choosing to travel to or through Afghanistan, Liberia, Syria or Sudan or any other sanctioned country or region. Or any country or region that the Foreign, Commonwealth & Development Office (FCDO) or other regulatory body has advised against travel to.



## What are my obligations?

- You must pay the insurance premium before the start of your rental period, for cover to commence.
- You must provide an invoice and evidence of payment for reimbursement to be made.
- You must report any theft or loss of personal property to the police.
- You must notify us of your claim within 6 months of the incident which gave rise to it.
- You must provide receipts for any reimbursement based claims.
- You must, as driver of the vehicle, present a copy of your driving licence when you make a claim.



## When and how do I pay?

You can pay your premium as a one-off payment when you purchase this insurance.



## When does the cover start and end?

- The cover is for the duration of your vehicle rental agreement, starting from the time you take possession of your rental vehicle, until the time of its redelivery to the vehicle rental firm.
- The policy will expire automatically at the end of its term.
- The policy cannot be extended to meet an extension of your rental period.



## How do I cancel the contract?

Your Car Hire Excess cover is an optional cover of the travel insurance policy with Tesco Bank.

You can cancel this policy at any time. If you cancel the policy you will receive a refund depending on when you cancel your policy, the following premium refunds will be made providing you have not travelled or made a claim:

- All policies: Full refund if cancelled within 14 days (from purchase or receipt of documents whichever is later).
- Single Trip policies: 65% refund if cancelled after 14 days (from purchase or receipt of documents whichever is later).
- Annual Multi-trip policies: 5% refund, if cancelled after 14 days (from receipt of documents), per full month remaining.

To cancel your policy you can call us on 0345 0306 124, or email us at [tescotravelcancellations@rockinsurance.com](mailto:tescotravelcancellations@rockinsurance.com), or write to us at: Customer Services, Griffin House, 135 High Street, Crawley West Sussex RH10 1DQ.

If you cancel your travel insurance after 14 days from the start date on Annual Multi trip, or from the purchase date for Single trip policies, you will need to pay a £7.50 cancellation fee on top of the time you've been covered by us.

We'll return payment for cover after the cancellation date (as shown above), minus the cancellation fee.

If your Travel Insurance is cancelled at any time, this policy will automatically terminate.