

Veygo Rental Insurance

Insurance Product Information Document

Company: EUI Limited

Product: Car Rental Insurance

(EUI Limited is registered in the UK and is authorised and regulated by the Financial Conduct Authority, Financial Services Register reference number: 309378)

This document summarises the key features of your insurance policy. It is not tailored to individual needs and so may not provide all the information relevant to your cover requirements. Complete pre-contractual and contractual information is provided in other documents.

What is this type of insurance?

This policy provides cover against damage to the insured vehicle or damage caused by the insured vehicle, as summarised below.



What is insured?

- ✓ **The rented vehicle:** We'll repair the vehicle if it's damaged due to an accident, fire, theft or if it is damaged maliciously. Our repairers will collect it and return it to the rental provider.
- ✓ **Third party liability:** We will provide unlimited cover for death, or injury to other people as a result of any accident involving the insured vehicle. We will pay up to £5m for damage to any property belonging to other people as a result of that accident.
- ✓ **Your injuries:** If you're injured in an accident, we'll give you up to £5,000 for serious injuries and will pay medical expenses up to £100.
- ✓ **Personal belongings:** If your personal belongings in the insured vehicle are damaged or stolen, we'll pay you up to £150.
- ✓ **Windscreens and glass:** We will pay to repair or replace broken glass in the hired vehicle's windscreen, windows or sunroof; to repair any scratching to bodywork caused by the broken glass.



What is not insured?

- ✗ **Use of the vehicle:** We don't cover the hired vehicle if you rent it out to another person during the rental period, use it for payment (e.g. deliveries, taxiing) or to carry out the delivery of goods.
- ✗ **Licence:** We will not pay a claim if you are not driving in accordance with your licence.
- ✗ **Driving Other Cars:** You will only be insured to drive the vehicle noted on your certificate of motor insurance. There is no cover to drive any other vehicle given by this policy.
- ✗ **Driving under the influence:** We will not pay any claim if the driver is found to be under the influence of drink and/or drugs.
- ✗ **Taking care of the insured vehicle:** We won't provide cover to the driver of the hired vehicle if the vehicle is left unlocked or unsecured.
- ✗ **Indirect losses:** We will not pay the driver for loss of use of the insured vehicle and for any resulting indirect losses that resulted from the incident or claim.
- ✗ **Civil violence:** You're not covered for any damage caused by acts of civil violence, such as terrorism or war.
- ✗ **Misfuelling:** We will reimburse the rental provider in the case of a misfuelling incident. However, we reserve the right to recover costs from the driver in this instance.
- ✗ **Driver must be named on policy:** We won't cover claims if the driver of the insured vehicle is not the person named on the policy.



Are there any restrictions on cover?

- ! **Excess:** We won't cover the first portion of any claim (the excess).
- ! **Provisional licence holders:** We only provide cover to Full licence holders. You cannot hire a vehicle if you have a provisional licence.
- ! **Non-GB licences:** We will only provide cover to GB licence holders.



Where am I covered?

- ✓ You're covered when driving the vehicle in Great Britain (excluding Northern Ireland, the Isle of Man and the Channel Islands).



What are my obligations?

- You must take reasonable care to answer our questions honestly, with accurate and complete information.
- You must inform us without delay of any changes in your situation and the information you provided.
- You must respond to all requests for documentation or information, whether in regard to a claim or otherwise.
- If there is any incident or accident involving the insured vehicle, you must notify us as soon as possible and within 48 hours.
- You must report thefts, arson or malicious damage to the police and provide us with the crime reference number within 24 hours.
- You must tell us immediately if you're charged with an offence or receive any notice of prosecution, inquest or fatal enquiry. You should also inform us about any court documentation you receive and send us any summons or bill within 48 hours.
- You must protect the insured vehicle from loss or damage and ensure it is kept in a roadworthy condition.



When and how do I pay?

You must pay the full premium upon purchase with a debit or credit card.



When does the cover start and end?

Your cover will start and end at the times you have selected which will be detailed on the Certificate of Motor Insurance



How do I cancel the contract?

The policyholder can cancel their cover through their Customer Account or by e-mailing rentals@veygo.com with their trip reference or policy number.