

Annual Car Hire Excess Insurance and CDW/LDW



Insurance Product Information Document

Product : SereniTrip Worldwide Policy with CDW/LDW (SereniPack Annual & SereniZen option)

Compagny : AIG EUROPE SA – Entreprise d'assurance immatriculée au Luxembourg (RCS n° B 218806) – Succursale pour la France RCS Nanterre 838 136 463

This information document is not a pre-contractual document. It provides a summary of the main benefits and exclusions of the contract. It does not take into account your specific needs and requests. You will find complete information on this product in the pre-contractual and contractual documentation.

What is this type of insurance?

The annual Car Hire Excess Insurance covers the excess that may be charged by the rental company in the event that the rental car is damaged or stolen. The policy also covers certain parts of the rental car that may not be covered by the insurance offered by the rental company (windows, chassis, roof, tyres, wheels and headlights). You are covered for an unlimited number of rentals within the period of insurance provided no single car rental agreement lasts longer than 62 days for the annual policy. In addition, this policy provides CDW that covers damage to your rental vehicle.



What is insured?

The amounts of benefits are subject to limits that vary according to the level of coverage chosen. They cannot be more than the expense incurred, and an amount may remain at your expense.

THE BENEFITS PROVIDED:

- ✓ **Damage and Theft** - Up to the amount of the excess applied by the rental company in the event of theft and/or damage to the rental car.
- ✓ The cost of repairing damage to the windows, tyres, wheels, headlights, chassis and roof of the rental car if these items are not covered by the rental company
- ✓ *Sum insured:* up to 7,000€ per claim and 8,000€ per period of insurance.
- ✓ **Towing** - Towing charges and all applicable taxi charges, if not covered by the terms of the car rental agreement.
- ✓ *Sum insured:* up to 1 000€ per claim and 1 500€ per period of insurance.
- ✓ **Car rental Keys** - Loss of car rental keys, including lock replacement and locksmith charges.
- ✓ *Sum insured:* up to 500€ per claim and 2,000€ per insurance period
- ✓ **Misfuelling** - costs incurred for cleaning out the engine and fuel system and towing costs in the event that you put the wrong type of fuel in your rental car
- ✓ *Sum insured:* up to 550€ per claim and 1 100€ per period of insurance.
- ✓ **Drop off charges** – Additional costs incurred where there is no insured person, as named on the car rental agreement, to return the rental car to the rental company or agency following an accident or illness which requires hospitalisation



What is not insured ?

- ✗ Damage to the interior or contents of the vehicle
- ✗ Mechanical or electrical breakdown
- ✗ Damage due to wear and tear
- ✗ Damage due to self-inflicted injury or illness, alcohol or drug use
- ✗ Motor homes, camper vans, trailers or caravans, commercial vehicles, goods carrying vans, motorcycles, trucks, motorbikes, vehicles with more than 9 seats, vehicle over 3.5 tonnes and/or over 8m³.
- ✗ All additional costs related to the excess other than administrative costs
- ✗ Any loss resulting from so-called "off-road driving" (ie. off-road/path and/or on-road/path accessible only by adapted vehicles (ex: 4*4)



Are there any restrictions on cover?

MAIN EXCLUSIONS:

- ! The policyholder must be named as the lead driver on the car rental agreement.
- ! You must be between 21 and 85 years of age and a French resident.
- ! The policyholder and all additional drivers must hold a Driving Licence which is valid in the country of hire.

- ✓ **Personal effects** - Loss of or damage to baggage and/or personal effects as a result of theft or attempted theft
- ✓ *Sum insured:* up to 175€ per object and 300€ per period of insurance.
- ✓ **Loss Damage Waiver (CDW/LDW)** - Theft and/or damage to the rental car
- ✓ *Sum insured:* up to 80 000€ or up to the value of the rental car (the lowest amount)

The benefits preceded by a ✓ are systematically provided in the insurance contract.

! The rental vehicle must not have a retail value in excess of 80 000€ and must not be over 20 years old.

! The car rental can't have an acceleration from 0km to 100km lower than 7.5s



Who is covered ?

- ✓ You are covered all over the world. By over the world we mean every country, except in the following countries or territories: Cuba, Iran, North Korea, Crimea, Sudan et Syria



What are my obligations?

- When applying for your policy, you must take reasonable care to answer the questions you are asked honestly and carefully
- You must use the rental car in accordance with the policy terms and conditions and must take all reasonable precautions to prevent injuries, loss and damages and avoid unnecessary costs.
- You must notify us of any claim as soon as possible and follow the claims procedure set out in the policy as soon as possible and within a maximum of 15 days
- You must report any loss, theft, attempted theft, malicious damage or physical attack to the police as soon as possible



When and how to proceed with payments?

You will need to pay online your premium when you purchase the policy. Payment must be made in full and may be made by debit or credit card.



When does the cover start and end?

You can purchase the policy up to one hour before the requested effective date and time. Your policy will be valid for a period of 12 months from the selected effective date.



How do I cancel the contract?

You can cancel your contract by calling SereniTrip on +33 (0)2 52 33 33 18 48, by sending an email to hello@serenitrip.fr or by writing to SereniTrip, 6 Rue Léonard de Vinci 53 000 Laval, France.