

Admiral Insurance

Insurance Product Information Document

Company: EUI Limited.

Product: easyCar Club Short Term Insurance Policy and Breakdown Cover

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This document summarises the key features of your short term 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 short term insurance policy provides cover against damage to the rented vehicle or damage caused by the rented vehicle and breakdown, as summarised below.



What is insured?

- ✓ **The vehicle:** We'll repair the rented vehicle if it's damaged due to an accident/fire, stolen or if it is damaged maliciously. Our repairers will collect it and return it to the owner. Repairs are guaranteed whilst the owner owns the vehicle. If it is not economical to repair the rented vehicle or if it is stolen, we'll pay out a sum not exceeding the market value.
- ✓ **Your injuries:** We'll pay £5,000 for death or certain serious injuries to you or your spouse, as a result of a road traffic accident in the rented vehicle. We'll also pay medical expenses up to £100 for any person injured in the rented vehicle.
- ✓ **Personal belongings:** If your personal belongings are damaged or stolen and they aren't excluded under the "What is not insured?" section, we'll pay you up to £150.
- ✓ **Courtesy car:** Subject to the restrictions outlined below, the car owner will get a Group A car (e.g. 1.0 litre) while we are repairing the rented car following an accident.
- ✓ **Windscreens and glass:** We'll repair or replace the windscreen and/or glass windows if they break, subject to an excess.
- ✓ **Third party injury:** We'll pay any costs you're legally responsible for as a result of an accident in the rented vehicle that injures or kills another person (including passengers).
- ✓ **Third party property damage:** If an accident involving the rented vehicle causes damage to another person's property we'll pay up to £20,000,000.

Breakdown

- ✓ **Callouts: Roadside assistance UK:** You're covered for unlimited roadside callouts which occur more than ¼ mile away from the renter's home or rental address anywhere in the UK within the rental period.
- ✓ **Repair/Recovery: Nationwide recovery - UK:** If the rented vehicle can't be repaired within one hour at the roadside or at a local garage within the same working day, we'll recover the rented vehicle, you and your passengers to a safe location.
- ✓ **Alternative transport - UK (pay and claim):** We'll reimburse you up to £500 towards the costs of alternative transport to complete your original journey.
- ✓ **Lost or broken keys:** If you lose, break or lock the rented vehicle keys within the rented vehicle, we'll recover you to a safe location.
- ✓ **Misfuel Assist:** If you put the wrong fuel in the rented vehicle by mistake, we cover the costs of a fuel drain and flush at the roadside or back at the vehicle recovery operator's base.



What is not insured?

- ✗ **Alternative or Owner's Insurance:** We will not insure any vehicle for short term insurance that does not have separate main insurance covering the vehicle.
- ✗ **Roadworthiness of the vehicle:** The rented vehicle must have valid tax and MOT in place to receive cover
- ✗ **Driving other Vehicles:** You will not be covered to drive any other vehicle except for the rented vehicle for the rental period of this short term insurance policy.
- ✗ **Lost or stolen keys:** You won't be covered in the event the vehicle keys are lost or stolen from the renter and from somewhere other than the rented vehicle. Instead, you'll need to contact easyCar Club directly.
- ✗ **Poor security:** We won't provide cover if you leave the rented vehicle unlocked or unsecured or where keys or other opening device have been left in the vehicle.
- ✗ **Hire and reward:** You won't be covered if the rented vehicle is sub-rented or used in exchange for payment (e.g. deliveries, taxiing).
- ✗ **Driver must be named on policy:** You won't be covered if an accident happens and the driver is not listed as a renter on the policy.
- ✗ **Driving under the influence:** You won't be covered if you are found to be unfit or over the legal limit due to drink or drugs or fails to provide a specimen without lawful reason.
- ✗ **Mis-fuelling:** We won't replace any parts that are damaged due to putting the wrong fuel in the rented vehicle.
- ✗ **Personal belongings:** This policy doesn't cover money, debit/credit cards, tickets, vouchers, documents or any goods or samples carried in relation to business. Property taken from an open or unlocked convertible car will also not be covered, unless the property was locked in the boot or glove compartment.

Breakdown

- ✗ **Subsequent callouts:** We won't cover any symptoms related to a previous breakdown claim which has been made within the rental period, unless the rented vehicle has been fully repaired at a suitable garage.
- ✗ **Windscreen:** We won't provide breakdown service due to glass or windscreens having been damaged or broken.
- ✗ **Additional services:** We won't pay for any additional manpower and/or recovery vehicles or a recovery further than 10 miles from the scene of the breakdown if your vehicle is immobilised due to snow, mud, sand, water, ice or flood.



Are there any restrictions on cover?

- ! **Excesses:** We won't cover the first portion of any claim that you agree to pay (the excess). Standard amounts apply to glass repairs (£25) and replacements (£95).
- ! **Total loss:** If the rented vehicle cannot be repaired we'll pay a cash sum to replace the rented vehicle.
- ! **Market value:** The cost of replacing the rented vehicle, with one of a similar make, model, year, mileage and condition based on market prices at the time of the loss, subject to the maximum vehicle value outlined in the Membership Terms and Conditions. Should we pay out the market value for the rented vehicle the amount paid out for the rented vehicle shall not exceed its market value at the time of the incident.
- ! **Reduced settlements:** We may reduce payouts for items that were already worn or damaged.
- ! **Courtesy car:** A courtesy car is only provided if the rented car is repaired by one of our garages. We can't ensure it will be adapted for special needs or disabilities. A courtesy car is not provided if the rented car is stolen or is a total loss.
- ! **Courtesy van:** Van owners will not be provided with a courtesy van while we are repairing the rented van following an accident.
- ! **Audio, visual or electronic equipment:** If it is not permanently fitted by the manufacturer this cover is limited to £1250 or 15% of the value of the rented vehicles, whichever is lower.
- ! **Breakdown: Vehicle recovery operator (VRO) availability:** In some circumstances there may be a delay in VRO attendance, for example, road traffic accidents causing delays in the surrounding area of where you breakdown.
- ! **Breakdown: Pay and claim:** This means that you must pay initially and we'll send you a claim form to complete and return, for reimbursement.



Where am I covered?

- ✓ You're covered when driving the rented vehicle in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands only.
- ✓ Your cover amounts to the minimum compulsory insurance for EU countries when travelling in any country which is a member of the European Union, Norway, Switzerland, Iceland, Croatia, Andorra and Liechtenstein.



What are my obligations?

- You must take reasonable care to answer our questions honestly, with accurate and complete information.
- You must inform easyCar Club without delay of any changes in your situation. easyCar need to know in advance if there are any changes which may affect your membership eligibility and insurance cover.
- You must protect the rented vehicle from loss or damage and ensure it is kept in a roadworthy condition for the duration of the rental period.
- You must respond to all requests for documentation or information, whether in regards to a claim or otherwise.
- If there is any incident or accident involving the rented vehicle, you must notify us as soon as possible and within 48 hours. You must not admit that the incident or accident is your fault or attempt to negotiate a settlement without speaking to us first. Unless it is in the interest of safety, you should not drive the rented vehicle after an incident or accident.
- You must report thefts, arson or malicious damage to the police and give us 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.
- This policy is governed by English Law; unless we have agreed otherwise with you all communication will be in English.



When and how do I pay?

You must pay for your short term insurance policy in one lump sum with a debit / credit card via the easyCar Club website when making the booking.



When does the cover start and end?

Your cover will start at the time of the rental start time and end in line with the rental end time, as input during the checkout process. If you wish to extend the cover please contact easyCar Club Member Services on **0203 135 0755** or by email memberservices@easycar.com. For full details please visit the easyCar Club website.



How do I cancel the contract?

You can cancel the policy at any time before successful handover of the rented vehicle by calling easyCar Club Member Services on **0203 135 0755** or by email memberservices@easycar.com or through the online dashboard. Your cancellation will be subject to the relevant cancellation fees imposed by easyCar Club. Full details can be found in 'Your Agreement with easyCar Club'.