



**Car Hire Insurance**  
policy wording for



Excess Europe



Excess Worldwide

**the most  
important journey  
is yours!**



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Registered in England Company No. 06929208  
Authorised and regulated by the Financial Services Authority (FSA). Register No. 504629

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# POLICY WORDING

## Car Hire Insurance

### Excess Europe, Excess Worldwide

#### Introduction

Thank you for choosing Halo Insurance and welcome to peace of mind Car Rental Insurance. This policy wording contains important information and gives **You** a full explanation of **Your** cover. **We** have tried to make this document easy to understand, but if **You** have any questions please call **Us** on +44 (0) 844 826 6565, or write to **Us** at the address shown at the end of this document.

**You** need to be aware that all policies are subject to certain exclusions and conditions. It is therefore essential that **You** are aware of what is covered and what is not and any security requirements and conditions **You** need to comply with. For simplicity, **We** use keywords or phrases which are shown in Definitions and these are listed in alphabetical order. They have the same meaning whenever they appear and will always be shown in bold with an initial capital letter so as to remind **You** of their importance.

To help **You** understand the cover provided **We** have laid out sections of this policy under the following headings:-

**What is Covered** – This text gives information about the cover provided

**What is Not Covered** – This text draws **Your** attention to what is not covered

In addition **You** should also read the General Conditions and Exclusions which appear after Section 12.

**Your** Certificate of Insurance should be read in conjunction with **Your** Policy Wording, as together they form the basis of **Your** insurance contract.

It is our ambition at Halo Insurance to design products that meet **Your** needs. **We** are focused on providing **You** the best-in-class products and selection in order to bring **You** peace of mind to **Your** trips wherever they may take **You**.

**We** hope **You** visit us again soon and keep **Us** top of mind next time **You** hire a car!

Please take time to read through **Your** Certificate of Insurance, Policy Wording and Key Facts documents. Contact **Us** if **you** need any further information.

Once again, thank you for **Your** custom.

Happy travels,



**Ernie Suarez**

Halo Insurance Services Limited

## Who is eligible to purchase car hire insurance?

Any person: -

1. Holding a valid or internationally recognised driving license
2. Who is between the age of 21 and 85 years old.
3. Eligible to rent and drive the vehicle and able to adhere to the terms of the **Vehicle Rental Agreement**.

## Monetary Limits

**We** can insure **you** up to the amount of the sum insured or other specified limit, which will be shown in this policy.

## Cancelling this 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 and/or since inception **You** have travelled, made a claim or intend to make a claim, or if the policy has been accepted, 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 been accepted, then **Your** premium will be refunded in full minus an administration fee.

## Jurisdiction and Law

This insurance shall be governed by the laws of England and Wales, whose courts alone shall have jurisdiction in any dispute arising from this insurance.

## What to do if you want to make a claim

Should **You** wish to claim under **Your Vehicle Rental Insurance** **You** should call the Claims Department Helpline as soon as possible. **You** must give us any information or help that **We** ask for. **You** must not settle, reject, negotiate or agree to pay any claim without **Our** written permission. Full details of how to claim are set out below.

## CLAIMS NOTIFICATION

In the event of loss please contact The Claims Department within 31 days of the loss.

**You** will be asked to confirm details of the incident for which **You** are making a claim – please have your policy number to hand.

**We** may ask **You** to complete a claim form - which **We** will send to **You**, if required.

**We** will ask **You** to submit certain documentation to support your claim (please see list below). It is important that **You** submit all documentation requested, as we will be unable to process **Your** claim until received. Any payments made for claims will be paid to **You** by cheque.

1. an original copy of **Your Vehicle Rental Agreement**
2. a copy of **Your** Car Hire Certificate of Insurance
3. Charge Receipt for the rental (if separate from the **Vehicle Rental Agreement**)
4. copies of any invoices, receipts, or other documents confirming any amount **You** have paid in respect of the incident for which **You** are claiming
5. a front and back copy of the driving licence of the person driving the **rental vehicle** involved in the accident (the driver). **You** may also be asked for other forms of identification

**We** may also require the following additional documents:

1. if the incident by law requires the attendance of the Police, **We** require an original copy of the Police Report (a police report will be required if **You** are claiming for any theft, either of the vehicle or personal belongings)
2. a copy of the **Rental Company's** accident damage report
3. a copy of the **Your** credit card statement showing payment of the damages claimed

The details can be by e-mailed, faxed or posted to:

**Service Claims c/o TRS**  
First Floor, 4 Turnberry Park, Turnberry Park Rd,  
Gildersome, Leeds LS27 7LE (UK)

Phone: +44 (0) 844 826 6564  
Fax Number: + 44 (0) 113 220 3920  
E-mail: [carhireclaims@sicl-claims.com](mailto:carhireclaims@sicl-claims.com)

The Claims Department is available 24 hours a day, 7 days a week.

**⚠ FAILURE TO FOLLOW THESE STEPS MAY DELAY OR JEOPARDISE THE REIMBURSEMENT OF YOUR COSTS**

## WARRANTY

This insurance is provided for one **Rental Vehicle** at any one time, which may be driven and operated by **You**.

Cover will take effect from the time **You** take legal control of the **Rental Vehicle** and will cease at the time the **Vehicle Rental company** assumes control of the **Rental Vehicle** whether at its business location or elsewhere. This policy must have been purchased prior to the commencement of a **Vehicle Rental Agreement** for which **You** wish this policy to be operative.

## DEFINITIONS

### Car Club Company

a company or agency who are fully licensed with the regulatory authority of the country, state or local authority who provide registered paying members use of all **Rental Vehicles** within the **Car Club Company** fleet. A car club provides its members with quick and easy access to a car for short term hire. Members can make use of car club vehicles as and when they need them.

### Covered Rental Trip

hire of the **Rental Vehicle** where the period of hire is shown in the **Vehicle Rental Agreement**.

### You/ Your / Insured Person(s)

the lead contracting person named on this policy who must be the person named as the main driver in the **Vehicle Rental Agreement** and who is eligible to drive the **Rental Vehicle** and any of the **Specified Driver(s)** on the **Vehicle Rental Agreement**.

### Insurer/Our/Us/We

Halo Insurance Services Limited and / or Service Insurance Company Limited.

### Vehicle Rental Agreement

the contract of hire between the **Rental Company** and the **Insured Person**.

### Specified Driver(s)

Drivers listed on the **Vehicle Rental Agreement**, and who can drive the **Rental Vehicle**.

### Rental Company

a company or agency who are fully licensed with the regulatory authority of the country, state or local authority to provide that the **Rental Vehicle** is collected.

### Rental Vehicle

any vehicle rented under a **Vehicle Rental Agreement** on a daily or weekly basis from a **Rental Company** within the **Territories** of this Insurance and which is collected from the **Rental Company** within the Geographical Scope of this Insurance.

### Assistance Company

who acts on behalf of the **Rental Company**.

### Territories

the countries which this policy provides cover, and shown on the Certificate of Insurance.

### Europe Territory

includes all European Union (EU) and European Economic Agreement Area (EEA) Member states and countries to the West of the Ural Mountains including the British Isles, Ireland, Iceland, islands in the Mediterranean, Morocco, Tunisia, Turkey, Canary Islands, Madeira, and the Azores. Excludes countries which are subject to a notice not to travel by government bodies in the United Kingdom.

### Worldwide Territory

includes all countries, EXCLUDING any trip in, to, or through Afghanistan, Belarus, Cuba, Congo, Iran, Iraq, Ivory Coast, Liberia, North Korea, Myanmar, Sudan and Zimbabwe. Also excludes countries which are subject to a notice not to travel by government bodies in the UK.

## PART A – TERRITORIES

### Section 1 – Europe Territory

What is insured	What is not insured
Your Policy cover only applies whilst the <b>Rental Vehicle</b> is being used in or has been hired in a country defined as a <b>Europe Territory</b> .	Where the <b>Rental Vehicle</b> is being used in, to or through a country not defined as a <b>Europe Territory</b> .  Also refer to <b>General Exclusions</b>

### Section 2 – Worldwide Territory

What is insured	What is not insured
Your Policy cover only applies whilst the <b>Rental Vehicle</b> is being used in or has been hired in a country defined as a <b>Worldwide Territory</b> .	Where the <b>Rental Vehicle</b> is being used in, to or through the following countries: <ul style="list-style-type: none"> <li>▶ Afghanistan, Belarus, Cuba, Congo, Iran, Iraq, Ivory Coast, Liberia, North Korea, Myanmar, Sudan, and Zimbabwe.</li> <li>▶ This section does not apply to residents of the USA or Canada while using the <b>Rental Vehicle</b> in their country of residence.</li> </ul> Also refer to <b>General Exclusions</b>

## PART B – STANDARD POLICY COVER

### Section 3 – Excess Insurance

What is insured	What is not insured
<p>We will pay up to £2,000 / €2,500 / USD \$3,000 for any single incident or £3,000 / €3,500 / USD \$5,000 for a series of incidents during any single <b>Vehicle Rental Agreement</b> for the reimbursement of the excess applied by the <b>Rental Company</b>.</p> <p>You are covered for any physical loss or damage to the <b>Rental Vehicle</b> for which <b>You</b> are responsible under the terms of the <b>Vehicle Rental Agreement</b>, including:</p> <ul style="list-style-type: none"> <li>▶ Fire;</li> <li>▶ Theft;</li> <li>▶ Vandalism;</li> <li>▶ Physical damage to windscreens, tyres, roof and under carriage;</li> <li>▶ towing costs relating to the loss or damage;</li> <li>▶ loss of use of the <b>Rental Vehicle</b>.</li> </ul>	<ul style="list-style-type: none"> <li>▶ Any payment or any claim where <b>You</b> have not met the terms of <b>Your Vehicle Rental Agreement</b>.</li> <li>▶ Where the <b>Rental Vehicle</b> is not being driven by or in the charge or control of <b>You</b>.</li> <li>▶ Any payment over £2,000 / €2,500 / USD \$3,000 for a single incident, or any payment over £3,000 / €3,500 / USD \$5,000 for a series of claims during any single vehicle agreement.</li> <li>▶ Any payment or claim where you have used a <b>Car Club Company</b> vehicle.</li> </ul> <p>Also refer to <b>General Exclusions</b></p>

## PART B – STANDARD POLICY COVER

### Section 4 – Lock Out

What is insured	What is not insured
<p>In the event that <b>You</b> are unintentionally locked out of the <b>Rental Vehicle</b>, <b>We</b> will pay costs incurred up to a maximum of £100 / €125 / USD \$200 in total (or the equivalent in local currency) to open the vehicle, without causing any further damage to the <b>Rental Vehicle</b>.</p> <p>The <b>Rental Company</b> must approve the locksmith and the <b>Assistance Company</b> is to approve this course of action prior to a locksmith being called out. All receipts are to be retained and presented by the named insured to the <b>Assistance Company</b> for the reimbursement to be approved.</p> <p>Failure to follow these steps may void this cover.</p>	<p><b>We</b> will not pay:</p> <ul style="list-style-type: none"> <li>▶ Any costs exceeding £100 / €125 / USD \$200 (or the equivalent in local currency).</li> <li>▶ Where the locksmith is not approved by the <b>Rental Company</b>, and where the course of action was not approved by the <b>Assistance Company</b>.</li> <li>▶ Where receipts and invoices are not presented.</li> <li>▶ Any payment or claim where you have used a <b>Car Club Company</b> vehicle.</li> </ul> <p>Also refer to <b>General Exclusions</b></p>

### Section 5 – Road Rage

What is insured	What is not insured
<p><b>We</b> will pay <b>You</b> or <b>Your</b> legal representatives £1,000 / €1,200 / USD \$2,000 (or equivalent in local currency) if <b>You</b> suffer a physical assault by another person which results in a physical injury as a direct result of an accident involving <b>Your Rental Vehicle</b>.</p> <p>The maximum amount <b>We</b> will pay is £1,000 / €1,200 / USD \$2,000 (or equivalent in local currency) in any one period of cover.</p>	<p><b>We</b> will not pay <b>You</b> where the physical assault:</p> <ul style="list-style-type: none"> <li>▶ is caused by a relative or a person known to <b>You</b>;</li> <li>▶ results in a physical injury which is not supported by medical evidence;</li> <li>▶ is not reported to the police within 24 hours of the incident;</li> <li>▶ is contributed to by anything said or done by <b>You</b> or any passenger in <b>Your Rental Vehicle</b>, other than the accident itself;</li> <li>▶ where cover selected is Europe Only and the incident occurs outside of the <b>Europe Territory</b>.</li> </ul> <p>Also:</p> <ul style="list-style-type: none"> <li>▶ <b>We</b> will not pay any amount exceeding £1,000 / €1,200 / USD \$2,000 (or equivalent in local currency).</li> </ul> <p>Also refer to <b>General Exclusions</b></p>

## PART B – STANDARD POLICY COVER

### Section 6 – Car Jacking

What is insured	What is not insured
<p><b>We will pay You or Your</b> legal representatives £1,000 / €1,200 / USD \$2,000 (or equivalent in local currency) if <b>You</b> suffer a physical assault by another person which results in a physical injury as a result of <b>Your Rental Vehicle</b> being subject to an theft or attempted theft</p> <p>The maximum amount <b>We</b> will pay is £1,000 / €1,200 / USD \$2,000 (or equivalent in local currency) in any one period of cover.</p>	<p><b>We will not pay You</b> where the physical assault:</p> <ul style="list-style-type: none"> <li>▶ is caused by a relative or a person known to <b>You</b>;</li> <li>▶ results in a physical injury which is not supported by medical evidence;</li> <li>▶ is not reported to the police within 24 hours of the incident;</li> <li>▶ is contributed to by anything said or done by <b>You</b> or any passenger in <b>Your Rental Vehicle</b>, other than the accident itself;</li> <li>▶ where cover selected is Europe Only and the incident occurs outside of the <b>Europe Territory</b>.</li> </ul> <p>Also:</p> <ul style="list-style-type: none"> <li>▶ <b>We will not pay</b> any amount exceeding £1,000 / €1,200 / USD \$2,000 (or equivalent in local currency).</li> </ul> <p><b>Also refer to General Exclusions</b></p>

### Section 7 – Hotel Expenses

What is insured	What is not insured
<p><b>We will pay up to</b> £150 / €200 / USD \$300 (or equivalent in local currency) in total for <b>You</b> or <b>Your</b> travelling companions for any necessary overnight accommodation if <b>You</b> are unable to use <b>Your Rental Vehicle</b> as a result of it being stolen or damaged following an accident.</p>	<p><b>We will not pay:</b></p> <ul style="list-style-type: none"> <li>▶ for overnight accommodation if <b>You</b> are less than 50 miles from <b>Your</b> home;</li> <li>▶ Any amount exceeding £150 / €200 / USD \$300 (or equivalent in local currency)</li> </ul> <p><b>Also refer to General Exclusions</b></p>

### Section 8 – Travel Expenses

What is insured	What is not insured
<p><b>We will pay up to</b> £50 / €75 / USD \$100 (or equivalent in local currency) in total for <b>You</b> or <b>Your</b> travelling companion(s) to travel home or to <b>Your</b> destination if <b>You</b> unable to use <b>Your Rental Vehicle</b> as a result of it being stolen or damaged following an accident.</p>	<p><b>We will not pay:</b></p> <ul style="list-style-type: none"> <li>▶ for any travel expenses if <b>You</b> are less than 50 miles from <b>Your</b> home;</li> <li>▶ Any amount exceeding £50 / €75 / USD \$100 (or equivalent in local currency)</li> </ul> <p><b>Also refer to General Exclusions</b></p>

## PART B – STANDARD POLICY COVER

### Section 9 – Restitution

What is insured	What is not insured
<p>This section applies only to the lead contracting person named on the Certificate of Insurance.</p> <p>This Policy will provide a benefit of £25 / €30 / USD \$ 50 (or equivalent in local currency) per day if the <b>Vehicle Rental Agreement</b> is cancelled or cut short on the advice of a physician as long as the <b>Assistance Company</b> is consulted.</p> <p><b>You</b> must be confined to a bed in a hospital, in a hotel or in private accommodation during the time that the <b>Rental Vehicle</b> was booked and paid for.</p> <p>For a single claim, the maximum amount payable is £300 / €400 / USD \$500.</p> <p>The maximum amount payable within this section for the policy period or period of the <b>Vehicle Rental Agreement</b> is £500 / €600 / USD \$850.</p> <p>This is subject to:</p> <ul style="list-style-type: none"> <li>▶ The <b>Vehicle Rental Agreement</b> document and a Medical Certificate showing the time <b>You</b> have been confined to bed being presented;</li> <li>▶ <b>You</b> having agreed to the <b>Vehicle Rental Agreement</b> for at least seven days;</li> <li>▶ Additionally the <b>Assistance Company</b> may request proof of booking and confirmation of duration of rental.</li> </ul>	<p><b>We will not pay:</b></p> <ul style="list-style-type: none"> <li>▶ where the advise of a physician was not obtained, and where the <b>Assistance Company</b> not consulted;</li> <li>▶ where proof of the <b>Vehicle Rental Agreement</b> is not available</li> <li>▶ where a Medical Certificate is not available;</li> <li>▶ any amount exceeding £300 / €400 / USD \$500 (or the equivalent in local currency) for a single claim.</li> <li>▶ Any amount exceeding £500 / €600 / USD \$850 during the policy period or period of the <b>Vehicle Rental Agreement</b>.</li> </ul> <p><b>Also refer to General Exclusions</b></p>

### Section 10 – Drop Off

What is insured	What is not insured
<p><b>We will pay up to</b> £300 / €400 / USD \$500 (or equivalent in local currency) for drop off charges incurred in the event of <b>You</b> being unable to return the <b>Rental Vehicle</b> to the <b>Vehicle Rental Company</b> due to:</p> <ul style="list-style-type: none"> <li>▶ an accident where hospitalisation takes place;</li> <li>▶ illness where hospitalisation takes place.</li> </ul> <p><b>Subject to:</b></p> <ul style="list-style-type: none"> <li>▶ the <b>Assistance Company</b> being made aware of the situation immediately;</li> <li>▶ negotiations being made between the <b>Assistance Company</b> and the <b>Vehicle Rental Company</b>.</li> </ul>	<p><b>We will not pay:</b></p> <ul style="list-style-type: none"> <li>▶ where proof of hospitalisation is not available if requested by the <b>Assistance Company</b>;</li> <li>▶ where the <b>Vehicle Rental</b> is a One-Way Rental;</li> <li>▶ where the <b>Assistance Company</b> and the <b>Vehicle Rental Company</b> are not involved in the negotiations.</li> <li>▶ Any payment or claim where you have used a <b>Car Club Company vehicle</b>.</li> </ul> <p><b>Also refer to General Exclusions</b></p>

Section 11 – 60 days continuous cover

What is insured	What is not insured
This annual policy provides cover in any of the territories selected for 60 continuous days for any one <b>Vehicle Rental Agreement</b> .	<ul style="list-style-type: none"> <li>Where the Vehicle Rental Agreement exceeds 60 continuous days.</li> </ul> <p><b>Also refer to General Exclusions</b></p>

Section 12 – In-Country Rentals

What is insured	What is not insured
This policy covers <b>You</b> where a <b>Vehicle Rental Agreement</b> is made in <b>Your</b> country of residence without any distance restrictions from <b>Your</b> home residence..	<ul style="list-style-type: none"> <li>Car Club Company rental agreements.</li> </ul> <p><b>Also refer to General Exclusions</b></p>

GENERAL CONDITIONS

The following conditions apply to all sections of this policy.

- Keeping to the terms of your policy.** The cover provided by this policy only applies if **You** have met all the terms and conditions stated within this document.
- Number of Rental Vehicles.** Cover is provided for one **Rental Vehicle** at any one time which may be driven and operated by any of the **Insured Persons** as detailed on the **Vehicle Rental Agreement**. Cover will take effect from the time **You** take legal control of the **Rental Vehicle** and will cease at the time the **Rental Company** assumes control of the **Rental Vehicle** whether at its business location or elsewhere.
- Purchase of Policy.** This policy must have been purchased and have commenced, either prior to or to coincide with, the commencement date of a **Vehicle Rental Agreement** for which **You** require this Cover to be operative.
- Provision of Accurate Information.** **You** must provide complete and accurate information to **Us** when **You** take out **Your** insurance policy and throughout the life of the policy including when **You** renew it. It is important **You** ensure that all statements **You** make or confirm during the course of requesting a quote and/or purchasing an insurance policy through **Our** website, together with statements made in any claims forms, and other documentation are full and accurate. Please note that if **You** fail to disclose any material information or change of circumstances to **Us**, this could invalidate **Your** insurance cover and could mean that part or all of a claim may not be paid. Please also note that any renewal of insurance will be made in reliance upon the information provided by **You** in connection with **Your** previous insurance policy – **We** will assume that such information remains correct unless **You** tell **Us** otherwise.
- If You have a Claim.**
  - The Claims Department must be notified of any accident, proceeding or other event which may give rise to a claim within 31 days of the incident.
  - You** must co-operate with **Us** at all times and give us all the information and help **We** request;
  - You** must provide **Us** with the records and documents **We** request;
  - You** must not admit liability, negotiate or refuse any claim without **Our** written consent;
  - We** are entitled to the control and settlement of all proceedings arising out of or in connection with **Your** claim;
  - Claims will not be paid in respect of expenses to the extent that they are assumed, waived or paid by the **Rental Company** or its insurers.
  - Expenses reimbursed by **Your** employers insurer will not be paid;
  - Payments will be made to **You** in the currency **You** purchased the policy. This will exclude any charges made by **Your** credit card company.
- Other Insurance.** Losses will not be paid in respect of any property, damages or expenses more

- specifically insured or any claim which but for the existence of this Insurance should be recoverable under any other Insurance.
- Proceedings to make a recovery.** **We** may take proceedings in **Your** name to recover compensation from any third party in respect of any indemnity provided under this insurance and any amounts so recovered shall belong to **Us**, and the **Insured Person** shall co-operate and provide all reasonable assistance as necessary to **Us**.
- How to cancel your policy.** **Your** policy contains a “cooling-off” period of 14 days. If **You** find this policy does not meet with **Your** needs and **You** do not want to proceed with the purchase of this policy, **You** have the right to cancel the policy within 14 days of the date of purchase. **Your** policy must be cancelled prior to the commencement date and **Your** premium will be refunded as long as **You** have not rented a vehicle and do not intend to make a claim. **You** must e-mail, telephone or write to **Us** within 14 days of the purchase date and prior to the commencement date of the **Vehicle Rental Agreement**.
- Our Cancellation Rights.** **We** may cancel **Your** policy at any time by giving you 7 days’ written notice to the last known e-mail address (or mailing address if you do not have an e-mail address) provided by **You**. **We** will give **You** a proportionate refund of any premiums paid for the insurance cover remaining, providing **You** have not made any claim during the period of insurance cover.
- Jurisdiction and Law.** This policy shall be governed by, and construed in accordance with, the laws of England and Wales whose courts alone shall have jurisdiction in any dispute arising under this insurance.
- Driving Licence.** All **Insured Persons** must hold a valid driving licence, or hold a full internationally recognised licence.
- Settling Disagreements** If **We** have agreed to pay a claim but disagree over the amount to be paid or any other dispute regarding this insurance policy, the matter will be referred to an arbitrator who **We** have both agreed to. **You** cannot take legal action until the arbitrator has made a decision.

GENERAL EXCLUSIONS

The General Exclusions apply to the whole of this insurance policy, and apply in addition to “What is not Insured” within each policy section.

Your insurance does NOT cover any liability arising directly or indirectly from any of the following:

- Fraudulent / Dishonest / Criminal Acts.** Any fraudulent, dishonest or criminal act committed by **You** the **Insured Person** or anyone with whom they are in collusion, or insurance effected in circumstances where a claim might reasonably be anticipated;
- Violation of Rental Agreement Terms.** From the use of the **Rental Vehicle** in violation of the terms of the **Vehicle Rental Agreement**;
- Unauthorised Drivers.** Through driving by persons who are not named as authorised drivers on the **Vehicle Rental Agreement**, and by persons who do not have a valid driving licence;
- Unacceptable Vehicles.** From the rental of vehicles where the value of the vehicle exceeds £65,000 / €80,000 / \$110,000 or vehicles which are more than 20 years old, or the rental of ‘antique, expensive or exotic’ vehicles not considered to be conventional and usual.
- Unacceptable Vehicle Types.** For the rental of vehicles not licensed for road use, and other vehicles types, including but not limited to trailers, caravans, camper vans, commercial vehicles, trucks, motorcycles, mopeds, motorbikes, off-road vehicles, recreational vehicles, motor homes, passenger vans and vehicles with more than 9 seats.
- Competition and Performance Driving.** Out of the use of any **Rental Vehicle** in racing competitions, rallying, trials, rallies or speed testing, or when driven on a motor sport circuit.
- Injury, Illness, Drink/Drugs.** From self inflicted injury or illness, alcoholism or the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a registered medical practitioner, but not for the treatment of drug addiction or self exposure to needless peril except in an attempt to save human life).
- Alcohol Limit.** The **Insured Person** driving any kind of vehicle while the alcohol level in their blood is higher than the legal limit of the country where the incident occurs.

- 9) **Radioactivity, Nuclear.** From the loss or damage to any property or any liability, loss or exposure resulting or arising from:
- ionising radiation or contamination by radioactivity from any nuclear fuel or any waste and the combustion of nuclear fuel; or
  - the radioactive toxic explosive or other hazardous properties or any explosive nuclear assembly or nuclear component thereof.
- 10) **War and Hostilities.** From loss or damage caused by war (whether war be declared or not), invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolution, insurrection, terrorism, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority;
- 11) **Other Insurance.** The amount of the indemnity **You** are entitled to claim from any other insurance whether or not the insurer refuses the claim or fails to settle for any reason whatsoever;
- 12) **Rental Vehicles Contents.** From any loss or damage to the **Rental Vehicle's** contents;
- 13) **Benefits payable by laws.** From benefits payable under any uninsured or underinsured motorist law, first party benefit law or no-fault law, or law similar to the foregoing in any state or territory;
- 14) **Fines, Penalties etc.** From fines, penalties, exemplary or punitive damages or any other type or kind of judgement or award which does not compensate the party benefiting from the award or judgement for any actual loss or damage sustained;
- 15) **Workers Compensation Act.** Out of any obligation for which **You** may be held liable under any Workers Compensation Act, disability benefits or unemployment law or any similar law;
- 16) **Injury to Employees.** From the bodily injury to any person employed by **You** and arising out of and in the course of such employment or the spouse, child, parent, brother or sister of such employee as a consequence of such bodily injury.
- 17) **Injury to fellow Employees.** From the bodily injury to any fellow employee of **Yours** arising out of and in the course of the fellow employee's employment;
- 18) **Property in Your Control.** From any loss or damage to material property transported by **You** or in **Your** care, custody or control.
- 19) **Pollution.** From bodily injury or damage to material property as a result of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of pollutants;
- 20) **Wear and Tear.** Out of wear and tear, gradual deterioration, insect or vermin, inherent vice.
- 21) **Off Road.** Out of losses occurring from driving whilst not on a Public Highway.
- 22) **Incorrect Fuel.** From loss or damage to the **Rental Vehicle** as a result of it's fuel tank being filled with the incorrect fuel type.
- 23) **Payment of Premium.** Where the full premium or any additional premium have not been paid by **You**.
- 24) **Car Clubs.** Any payment or any claim from vehicles operated by a **Car Club Company** and or **Your** acceptance to the terms and conditions of such membership agreement.

## 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.

## FINANCIAL SERVICES COMPENSATION SCHEME

**We** are covered by the Financial Services Compensation scheme (FSCS).

**You** may be entitled to compensation from this scheme if **We** cannot meet **Our** financial obligations. For claims against insurers, the first 90% of the claim is covered. Further information about the compensation scheme arrangements is available at [www.fscs.org.uk](http://www.fscs.org.uk) or by contacting the FSCS on telephone number 020 7892 7300.

## CONFIDENTIALITY AND DATA PROTECTION

All information about **You** of a sensitive or personal nature will be treated as private and confidential. **We** will however use and disclose the information we have about **You** in the course of arranging, placing and administering **Your** insurance. This may involve passing information about **You** to insurers, other intermediaries and other third parties involved (directly or indirectly) in **Your** insurance.

**We** may also pass information about **You** to other companies which are in or are associated

with Our group. **We** or they may also use the information **We** hold about **You** to provide **You** with information on other products and services **We** or they can offer and which we or they feel may be of interest to **You**. If **You** do not wish to receive marketing information from **Us** or them, please contact us immediately.

## INFORMATION ABOUT YOUR INSURANCE PROVIDERS

**Halo Insurance Services Limited** registered office: Suite 1, 56 Gloucester Road, London, SW7 4UB and is registered in England number 6929208.

Authorised and regulated by the Financial Services Authority Ref. No. 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**.

**Service Insurance Company Limited.**

Whose registered office is at 260-262 Main Street, Gibraltar.

**Service Insurance Company Limited** is licensed by the Commissioner of Gibraltar under the Insurance Companies Ordinance to carry on insurance business.

Registered in Gibraltar: No 93541

Regulated by the Financial Services Authority (FSA) for the conduct of United Kingdom (UK) business. FSA Register Number: 422279

