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# Full Protection

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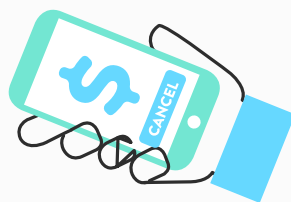
## Full Protection

Your rental quote from Carnect includes Collision Damage Waiver (CDW).

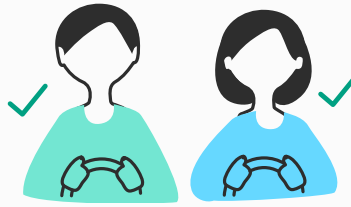
While CDW covers basic body damage, it has a high excess that you need to pay if there's damage, even if you did not cause the damage. Full Protection covers your excess charges and other costly damage-related fees, and it covers various types of damage that CDW sometimes excludes.

You can cancel at any time up until pickup for a refund&nbsp;.

## Your Coverage



**You can cancel at any time.**



**All drivers on the rental agreement are covered.**



**You are covered up to the full car value.**

With Full Protection you are covered up to the full value of the car. This protection is designed to ensure the various costs applied by rental companies are covered, namely the excess that's payable on any damages and related fees that are also charged.

## **You are covered when you are charged for...**

- Damage to the rental vehicle's bodywork.
- Theft or vandalism of the rental vehicle.
- Damage to windscreens, mirrors, lights: Includes all external glass & lights.
- Damage to wheels & tyres: Includes punctures, fittings, replacements, repairs.
- Roof damage.
- Damage to the underbody of the vehicle.
- Key loss or replacement or lock out: Covers call out fees, replacement of lost, damaged or stolen car keys, key programming and key delivery. You must follow the rental company's guidelines.
- Damages caused by natural disasters: Covers wind, fire, hail and other damages caused by natural weather events unless there's been a breach of the rental agreement.

## **You are also covered for these costly fees...**

- Towing & roadside assistance costs: you are covered for any towing or roadside assistance costs following physical loss or damage to or mechanical breakdown of the rental vehicle.
- Administration fees: Includes Administration fees or anything similar that are charged for processing damage claims (also called handling fees, carriage fees, postal fees, accident fees). Transaction fees that you pay to your credit card company are not covered.
- Drop off/relocation of damaged vehicle: Includes drop off/relocation costs of your rental vehicle if there's a breakdown.
- Loss of use/demurrage fees: Includes fees charged by rental companies for loss of use while the vehicle is being repaired.

## **You are not covered where...**

1. You or another driver on the rental agreement breached any term of the rental agreement.
2. You or another driver on the rental agreement contravened driving rules or laws in any local jurisdiction where the rental vehicle was driven.

3. You have given misleading or fraudulent information. We reserve the right to recover any claims that have been paid based on any misrepresentation.
4. You have not provided documents that have been requested during the claims process.
5. You paid the rental company in cash and have insufficient evidence for that payment.
6. The event for which you are making a claim occurred before the product was purchased.
7. You incur costs resulting from misfueling your rental vehicle (i.e. using incorrect fuel) or mechanical failure caused by you driving in a manner which is reckless, or which otherwise violates the terms of your rental agreement.
8. You did not notify police in accordance with your Rental Agreement terms. We recommend that you understand the local requirements for notifying authorities prior to picking up your vehicle.
9. Your personal items are lost, stolen or damaged.
10. You are liable for injuries to passengers, other drivers or any other party.
11. You are liable for damages to the property of passengers, other drivers or any other party.
12. The vehicle has been driven on an unsealed road, except for access roads to your accommodation venue.
13. Your rental vehicle is being used for deliveries or similar commercial purposes.
14. Your rental vehicle is a truck/lorry, van, bus, racing car, street car, motorcycle, scooter, moped, motorhome, RV, campervan or a 4x4 that you've driven on an unsealed road (except where the unsealed road is an access road to your accommodation venue).
15. Your rental vehicle requires a non-standard driver's licence in your region/s of travel.

## **Special Conditions**

### **“Disputed” charges from the rental company**

If the rental company's charges are inconsistent or unfair, as deemed by you or our claims team, we will outline a process for the recovery of the charges through your credit card issuer. If you are unsuccessful in recovering these charges and can evidence this to us, we will then consider these charges under the terms of this policy. Examples include, but are not limited to, charges for interior, wear and tear or other damage that you are not responsible for or mechanical failure or inflated repair costs.

### **Coverage through other means**

If you are covered by another product for the same benefits as those listed here, including but not limited to free credit card travel cover or personal auto insurance, you will be required to initially make a claim through the other product. We will process a claim for the outstanding amount after the alternate claim process is complete.

### **Currency calculations and fees that you pay to your credit card issuer**

Claims are calculated based on the currency that was originally charged by the rental company (this is the “currency of loss”). Our claims calculation does not include international card or other fees or foreign exchange conversions applied by your credit card issuer. Our claims process allows you to convert your approved claim amount from the original currency of loss to your preferred currency, using a retail exchange rate.

### **Incidents involving another vehicle**

In cases where another vehicle (a “third party”) has been involved in an accident, and details of that

vehicle and/or its driver are available, we require that information to be provided during the claim process. We may also confirm from the rental company that they have received those details. Rental companies will often charge you an amount up to the excess and reimburse you if you are deemed to be "not at fault" as a result of an investigation between the insurers of each driver. We will assist you to help ensure you're expediently reimbursed.

If we pay out a claim before completion of any investigation, we reserve the right to recover the reimbursable funds on your behalf. We will bring action in your name to enforce these rights.

## **Cancellation by us**

We reserve the right to cancel your coverage. Examples include, but are not limited to, the discovery of misleading information or a sanction irregularity or at our underwriter's request.

## **Referrals from rental companies**

We authorise distribution partners to sell our products. To avoid a rental company's conflict of interest, if you have been recommended or directed to our service by a rental company that is not an authorised distribution partner of ours, your claim will instead be referred to the "disputed charges" process to ensure a fair outcome.

## **General Conditions / Eligibility Requirements**

All of the following conditions and/or eligibility requirements must be met for you to qualify for reimbursement:

1. Your name must be on the rental agreement and it must be signed. Other drivers that are on the rental agreement with you are also covered.
2. You must not have breached any terms of the rental agreement.
3. Coverage is limited to one vehicle per rental, for the duration of coverage, except if your rental vehicle has been replaced by the rental company. Each time that you sign a new rental agreement you will need a new product.
4. You must take reasonable care to protect the rental vehicle and avoid damages.

## **Making a Claim**

Go to [rentalcover.com/claim](https://rentalcover.com/claim). You will need photos or scans of these documents:

1. Your rental agreement from the rental company.
2. Your driver's licence.
3. Bank statement showing your payment for the damage.
4. Final invoice from the rental company (available when the damage costs are settled - this may differ from your initial invoice).
5. We may also request that you provide an invoice showing the repair cost for damages.
6. Police report, if applicable.
7. All correspondence with the rental company.
8. Other documents as requested by your claims officer.

## Cancellation and refunds

The cancellation terms are outlined on your Certificate.

## Compliance Statement

### Data Protection & Privacy

We are committed to protect your personal information and we are committed to the principles of data security in the configuration of our services. With respect to European General Data Protection Regulation (GDPR), as a data controller, we collect and process information about you and we also receive personal information from your booking agent including your email address, name and phone number, risk details and other information which enables us to issue and modify policies and process claims, detect, investigate and prevent activities which may be illegal or could result in your product being cancelled or treated as if it never existed and protect our legitimate interests. We may share that data from time to time with insurers or contractors investigators, crime prevention organisations who may be outside of the European Union. We will never share your data with external marketing services. Our Privacy Policy outlines how we process your data, the data that we collect and the processes to undertake should you either wish to request a copy of your data, or remove consent for us to retain your data.

We may monitor and record phone calls to help maintain our quality standards and for security purposes.

You can access our Privacy Policy [here](#).

### Jurisdiction and Law

This plan shall be governed by and construed in accordance with the laws of the country in which the risk is situated, without prejudice to the provisions set out in Regulation (EC) 593/2008, and if the country where the risk is situated cannot be determined (for example risks occurring in international waters), then the laws of England shall apply. Each of the parties that the plan applies to irrevocably agrees that the courts of England shall have exclusive jurisdiction to hear and decide any suit, action or proceedings, and/or to settle any disputes, which may arise out of or in connection with this plan or its formation or validity and, for these purposes, each party irrevocably submits to the jurisdiction of the courts of England.

### Reimbursement Plan Issuer

This plan is provided by RentalCover.com, a trading name of Cover Genius Pty Ltd. whose registered office is Level 6, 9 Barrack Street, Sydney. Cover Genius Pty Ltd has secured insurance protection underwritten through Asservo Insurance Company which is authorised by the Cayman Islands Monetary Authority (CIMA) with respect to Cover Genius Pty Ltd's liability for contractual indemnity products.

### Period of Cover

You are covered for the period as shown in your Certificate.

### Complaints/Disputes

You can contact our Claims Complaints Team ([complaints@rentalcover.com](mailto:complaints@rentalcover.com)) for a formal review of your claim or if you have other concerns.

We will respond within 5 days.

## Definitions

Any word defined below will have the same meaning throughout:

<b>Accident or collision</b>	Accident or collision means a sudden, unexpected event caused by something external and visible, which results directly in loss or damage.
<b>Bodywork</b>	Bodywork means the metal frame of your rental vehicle.
<b>Call out fee</b>	Call out fee means a roadside assistance charge from a service provider to attend to a vehicle breakdown.
<b>Certificate</b>	Certificate means a validation Certificate issued which describes who is covered under this product. This is provided along with your confirmation email or invoice.
<b>Country of residence</b>	Country of residence means your place of residence.
<b>Currency of Loss</b>	Currency of Loss means the currency that was originally charged by the rental company for the damage charges.
<b>Distribution Partner</b>	Distribution Partner means contractually authorised distributor of our service.
<b>Excess</b>	Excess means the amount paid - or payable - by you to the rental company, if there's accidental damage or theft. RentalCover.com products are "zero excess", meaning there is no excess deducted by us for a claim.
<b>Full value</b>	Full value means the market value of the rental car at the time of your claim. This is the cover limit and is the most we pay in the event of a claim.
<b>"Not at fault"</b>	"Not at fault" means that one of the drivers is not deemed responsible for damages after an investigation between the insurers of each driver.
<b>Natural weather event</b>	Natural weather event means an event caused by natural forces, including but not limited to fire, flood, earthquake, explosion, tsunami, volcanic eruption, landslide, avalanche, hurricane, cyclone or storm that was impossible to predict at the time you acquired this product.
<b>Plan</b>	Plan means this reimbursement product that reimburses the charges as outlined in the benefits table.
<b>Rental agreement</b>	Rental agreement means the contract provided by a rental company in respect to the provision of a rental vehicle that contains your signature confirming you agree to its terms.
<b>Rental company</b>	Rental company means a commercial operation in business to rent out vehicles that is fully licensed, where applicable, by the regulatory authority of that country, state or local authority including online "share" or "peer to peer" websites, loan cars from a licensed mechanic or accident replacement vehicles.
<b>Rental vehicle</b>	Rental vehicle means the private passenger automobile rented from an authorised rental company - including mechanic loan cars and accident replacement cars - at the time the rental contract is signed, including online "share" or "peer to peer" websites, loan cars from a licensed mechanic or accident replacement vehicles.
<b>RentalCover.com</b>	RentalCover.com, the website which distributes the product and provides the claims administration system.
<b>Tax</b>	Tax means a government tax that is payable by you in addition to the cost of the product.
<b>Theft</b>	Theft means a rental vehicle that has been stolen, to either a known or

unknown location, without your permission.

**Vandalism**

means a rental vehicle that has been damaged intentionally by you or someone known or unknown to you.

**You/your**

You/your means the person named on the Certificate and any other person who drives the same rental vehicle and is listed on the same rental agreement.

Last Updated: 19 March 2020