

esure Flex Hire Car

Insurance Product Information Document

Company: esure Insurance Limited **Product:** Car Policy Optional Extra

esure Insurance Limited is registered in England and Wales no. 3885534 at The Observatory, Reigate, Surrey, RH2 0SG, and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, number 203350.

This Insurance Product Information Document is a summary and full details of the terms and conditions are in our policy booklet.

What is this type of insurance? This optional extra to the car policy is designed to meet the demands and needs of someone who wishes to cover themselves against the unforeseen costs of arranging a hire car in the event their car is written off or stolen and not recovered.



What is insured?

- ✓ A hire car, for up to 21 days, following a claim for accidental damage, fire or theft, if we decide that your car is a total loss or it has been stolen and not recovered.
- ✓ If we're unable to provide you with a hire car, we will reimburse you for up to £100 per day for a contribution towards alternative travel costs up to a maximum of £200 per claim



What is not insured?

- ✗ All exclusions stated in your car policy will still apply
- ✗ Costs incurred during the period of car hire e.g. cost of fuel or parking charges
- ✗ Any claim not reported within 14 days of you becoming aware of it



Are there any restrictions on cover?

- ! You have up to 14 days to take up the offer of the hire car following our decision that your car is a total loss
- ! The hire car must be returned immediately if your claim is rejected following investigation
- ! All exclusions and conditions from your car policy will always still apply



Where am I covered?

- ✓ In Great Britain and the Isle of Man
- ✓ If you need to take your hire car abroad, you must get permission from the car hire company first, then tell us so we can check that we are able to cover your trip and arrange to insure the hire car in full



What are my obligations?

- If your car has suffered theft damage or has been stolen, you must provide us with a police crime reference number before a hire car can be provided
- Return the hire car immediately if your policy has lapsed or cancelled during the hire period
- To get permission from the hire company before taking the car abroad, and contact us at least 5 days before travelling abroad in the hire car
- You must return the hire car to the car hire company no later than 48 hours after the settlement payment is issued to you or no later than on the 21st day of hire (whichever comes first)
- To tell us straight away of any incident in the hire car which may lead to a claim made by you, a named driver or by a third party
- To produce your current driving licence and any additional proof of identity that may be required when collecting the hire car from the hire company
- To pay your premium, which is due on the agreed dates
- To comply with your car policy's terms and conditions
- To comply with the terms and conditions of the hire car company
- To provide all relevant documentation to the car hire company and any deposit that is required



When and how do I pay?

The cost of this Optional Extra will be added to your main policy premium and paid using the same payment method.



When does the cover start and end?

Your chosen start date: 24/08/2024

Your policy end date: 23/08/2025



How do I cancel the contract?

You can cancel this Optional Extra at any time by contacting us via live chat. Get in touch by logging into your Account and clicking 'Need help?'.

As this Optional Extra is linked to your car policy, cancellation of this cover will result in cancellation of your policy.

If you've made a claim, you'll not receive a refund. If you've not made a claim and you cancel this Optional Extra:

- Before the start date of your policy you'll receive a full refund and no fee will be charged
- Within 14 days of receiving your welcome pack or renewal documents, or the start date of your policy (whichever is later), we'll refund you in full
- After 14 days we'll charge you for the days we have provided cover