

Hire Car Insurance

Insurance Product Information Document



Company: West Bay Insurance Plc Product: Hire Car Cover

West Bay Insurance Plc is registered in Gibraltar (Reference number: 84085) and authorised by the Gibraltar Financial Services Commission and is subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register Number: 211787).

This document only provides a summary of this policy. Please read your Policy Wording for full details

What is this type of insurance?

Car Hire cover provides the benefit of a hire car, in the event of the insured vehicle being declared a total loss or stolen and not recovered as detailed in your Policy Wording.



What is insured?

- ✓ A Group A vehicle (e.g. 1.0 litre car)
- ✓ Any driver of the insured vehicle as named on your Certificate of Insurance.
- ✓ Any incident where the insured vehicle is rendered a total loss.
- ✓ Any incident where the insured vehicle has been stolen and remains unrecovered.
- ✓ A maximum of two claims in any one period of insurance.
- ✓ Up to 28 days of continuous car hire within the territorial limits following an insured incident during the period of insurance



What's not insured?

- ✗ Any excess due in the event of a claim involving the hire car.
- ✗ Any claim reported more than 14 days after the insured incident.
- ✗ All fuel, fares, fines and fees relating to the hire car whilst in your possession.
- ✗ Any claim where there is no cover under the terms of the motor policy.
- ✗ Any further hire charges incurred after 28 days following an insured incident during the period of insurance.



Are there any restrictions on cover?

- ! You must hold and be able to produce a full and current driving licence.
- ! A maximum of two claims only can be made within the period of insurance.
- ! Any incident which took place prior to the commencement date of the insurance.
- ! Any claim for theft which has not been reported to the police.
- ! Attempted theft, malicious damage or vandalism unless the vehicle is rendered a total loss or is stolen and not recovered.
- ! Any claim arising out of a deliberate or criminal act of omission, which is found to be fraudulent or false in nature.



Where am I covered?

- ✓ You are covered to drive in Great Britain, Northern Island, Isle of Man and the Channel Islands.



What are my obligations?

- To reveal the full facts to us, and not to carelessly misrepresent facts
- To notify the insurance intermediary as soon as possible if any details in the policy documents provided are incorrect or any circumstances change
- To provide full details in relation to a claim within 14 days from the date of the incident.



When and how do I pay?

You can pay in instalments or in full from a credit or debit card. However, if you are 17 we will not be able to offer you monthly instalments and you will have to pay for your policy in full.



When does the cover start and end?

Cover will run concurrently with the associated motor insurance policy and will not exceed 12 months.



How do I cancel the contract?

Call us on 0333 043 2066 (Mon-Fri: 8-8, Sat: 9-5, Sun: 10-2) to cancel, providing no claim has been made.