

EXCESS REIMBURSEMENT POLICY

Product Information Document

If you have purchased our "INCLUSIVE RATE" product, you will be reimbursed for any excess paid for accidental damages or theft of the vehicle itself, except in the instances listed below under 'Exclusions'. This product is NOT an insurance but an additional service provided by Skywarpel Trading LTD, Cyprus which is determined within reason at the company's discretion.

What is this type of Policy?

Excess Reimbursement is a Policy that protects the amount a beneficiary will be liable to pay under their vehicle hire agreement in the event of an incident causing damage to or loss of the rented vehicle during the period of hire and incidental loss as specified in the policy up to the policy limit. Please note that this policy operates on a reimbursement basis, all deposits held by the supplier must be done so on a credit card with the appropriate limit.

What is insured?

What you will be reimbursed for

- ✓ The excess amount which the vehicle rental company will retain, under your vehicle rental agreement, at the end of the rental period if any damage to or loss of your vehicle has occurred during the rental period.

Reimbursement Amount Limitations

- ✓ Damage to the roof of the vehicle up to €300
- ✓ Damage to windows, windscreen or glass in sunroof up to €400
- ✓ Damage to undercarriage up to €200
- ✓ Misfuelling up to €100
- ✓ Loss of or damage to hire vehicle locks or keys up to €100

Are there any restrictions on cover?

- An accident report must be completed and signed at the accident commenced date.
- If the damages are caused by unknown, while parking or collision with private property a police report must be filed within 24 hours in the city of the incident.
- You must be the main driver on the vehicle rental agreement.

Exclusions

Refund Does Not Apply:

- Damages caused to the transmission and interior
- When the rental vehicle has been driven on unpaved roads, off-road, unauthorized countries or areas.
- When the driver is not authorized on the rental agreement.
- When the driver was under the influence of alcohol or drugs.
- When any fraudulent, dishonest or criminal act has been committed by the driver and/or others including vandalism
- When the damage is caused by the driver due to gross negligence or intent, adding wrong fuel, traffic violations, or wrongly using the hand brake.
- When the vehicle was stolen due to loss of keys.
- When parts of the vehicle or personal belongings are stolen.
- No refund will be issued for towing fees, roadside assistance, extra costs for overnight accommodations, public transportation, taxis, or immobilization fees from the car rental company.
- If the vehicle is returned out of the location's operating hours (use of key drop box) and damages are discovered during the official check-in by an employee of the car rental company, the excess refund claim will be denied.
- Mechanical failure of and/or repairs to the rental vehicle.
- Claims resulting from general wear and tear.
- Items that were defective at the time of the start of the rental period.

What are my obligations?

- You must provide an invoice and evidence of payment for reimbursement to be made.
- You must notify us of your claim within 6 months of the incident which gave rise to it.
- You must provide receipts for any reimbursement-based claims.
- You must, as driver of the vehicle, present a copy of your driving license when you make a claim

When does the cover start and end?

The cover is for the duration of your vehicle rental agreement, starting from the time you take possession of your rental vehicle, until the time of its redelivery to the vehicle rental firm, subject to a maximum duration of 62 days. The policy will expire automatically at the end of its term. The Policy cannot be extended to meet an extension of your rental period

How do I make a claim?

You can submit your claim via the rental company by email at claims@abbycar.com