



Full Insurance Information

Full Protection

The rental company's basic Collision Damage Waiver (CDW) must be included in your car rental.

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.

Your Coverage

- All drivers on the rental agreement are covered.
- You are covered up to the full car value. (Police Report is Must for Full Car Value Insurance)
- You are even covered if you are underage i.e. between 18 to 25 year old at the time of renting the vehicle.
- For new and underage driver's in the event of an accident there is a 10% to 20% charge on the cost of the repairs, that is also covered.

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.



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You are covered when you are charged for...

- Damage to the rental vehicle's bodywork. (Police report needs to be provided)
- Damage to windcreens, mirrors, lights: Includes all external glass & lights. (In case of an Accident and Police report needs to be provided)

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.



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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.
6. The event for which you are making a claim occurred before the product was purchased.
7. You incur costs resulting from misfuelling your rental vehicle (i.e. using incorrect fuel) or mechanical failure caused by you driving in a manner that is reckless, or which otherwise violates the terms of your rental agreement.
8. If any claim is rejected by an insurance company, that shall be void under the full insurance.
9. You did not notify the 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.
10. Your personal items are lost, stolen or damaged.
11. Damage to windscreens, mirrors, lights: Includes all external glass & lights are not covered if the damage is not resulted due to accident and/or 3rd party is not involved.
12. You are liable for injuries to passengers, other drivers or any other party.
13. You are liable for damages to the property of passengers, other drivers or any other party.
14. The vehicle has been driven on an unsealed road, except for access roads to your accommodation venue.
15. Your rental vehicle is being used for deliveries or similar commercial purposes.
16. You did not provide the police report.
17. Drinking or consuming alcohol and driving.



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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 an 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.



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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 an 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.

General Conditions / Eligibility Requirements

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



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Your name must be on the rental agreement and it must be signed by you. Other drivers that are on the rental agreement with you are also covered. You must not have breached any terms of the rental agreement. 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. You must take reasonable care to protect the rental vehicle and avoid damages.

Cancellation and refunds

The cancellation terms are outlined on your Certificate.

Complaints/Disputes

You can contact our Claims Complaints Team (connect@ezhire.life) for a formal review of your claim or if you have other concerns.

Definitions

Any word defined below will have the same meaning throughout:

Accident or collision

An accident or collision means a sudden, unexpected event caused by something



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external and visible, which results directly in loss or damage.

Bodywork

Bodywork means the metal frame of your rental vehicle.

Certificate

Certificate means a validation Certificate issued that describes who is covered under this product. This is provided along with your confirmation email or invoice.

Country of residence

Country of residence means your place of residence.

Currency of Loss

Currency of Loss means the currency that was originally charged by the rental company for the damage charges.

Fleet Partner

Fleet Partner means contractually authorized distributor of our service.

Excess

Excess means the amount paid - or payable - by you to the rental company if there's accidental damage or theft. eZhire Full Insurance product is "zero excess", meaning there is no excess deducted by us for a claim.

Full value

Full value means the market value of the rental car at the time of your claim. This is the cover



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limit and is the most we pay in the event of a claim.

"Not at fault"

"Not at fault" means that one of the drivers is not deemed responsible for damages after an investigation between the insurers of each driver.

Plan

Plan means this reimbursement product that reimburses the charges as outlined in the benefits table.

Rental agreement

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.

Rental company

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.

Rental vehicle

Rental vehicle means the private passenger automobile rented from an authorized rental company - including mechanic loan cars and accident replacement cars - at the time the



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rental contract is signed, including online "share" or "peer to peer" websites, loan cars from a licensed mechanic or accident replacement vehicles.

Vat

Vat means a government Vat that is payable by you in addition to the cost of the product.

Theft

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.