

CAR HIRE EXCESS REIMBURSEMENT INSURANCE

This is the Status Disclosure Document only and does not contain the full terms, conditions and exceptions of the contract. The full terms, conditions and exceptions are contained in the Zero Excess Waiver Insurance Policy and the accompanying Booking Voucher/Booking Receipt.

IMPORTANT INFORMATION ABOUT AVIOS (AGL) GROUP LIMITED

Avios Group (AGL) Limited is an Appointed Representative of Rock Insurance Services Limited. Rock Insurance Services Limited is authorised and regulated by the FCA (their registration number is 300317). You can check this information on the FCA's Register by visiting the FCA's website at register.fca.org.uk or by contacting the FCA on 0800 111 6768.

No additional fees will be charged for Our service. All You are required to pay is the insurance premium.

You WILL NOT receive advice or a recommendation from us for insurance. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

Avios Group (AGL) Limited and Rock Insurance Services Limited collect and hold insurance premiums as agent of the insurer.

We always aim to provide a first class service, however if You have any cause for complaint, any enquiry in the first instance should be addressed in writing to The Compliance Officer, Rock Insurance Services Limited, 135 High Street, Crawley, West Sussex RH10 1DQ. Alternatively, please email Rock Insurance Services Limited at admin@rockinsurance.com or telephone 0800 091 3768. Should You remain dissatisfied You may have the right to ask the Financial Ombudsman Service to review Your case.

Whilst Rock Insurance Services Limited monitors the financial strength of the insurers with whom We place business, it should be noted that the claims-paying ability of even the strongest insurers could be affected by adverse business conditions. We cannot, therefore, guarantee the solvency of any insurer or underwriter. A liability for the premium, whether in full or pro rata, may arise under policies where a participating insurer becomes insolvent.

You are responsible, on an ongoing basis, for providing Us and/or Your insurers with all material facts relating to the insurance covers we arrange on your behalf. Material facts are those which are likely to affect the assessment and acceptance of risks being insured. Failure to provide full and accurate information may mean that your cover is invalid. If You are in any doubt as to what facts are considered to be material then You should disclose them to Us or the insurers.

Rock Insurance Services Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if we cannot meet Our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Further details about compensation scheme arrangements are available from the FSCS.

STATEMENT OF DEMANDS & NEEDS

This insurance policy will suit the Demands and Needs of an individual renting a vehicle during their holiday trip and who wishes to insure themselves against the financial impact of the excess payable in the event of specified unforeseen circumstances/events relating to this rental vehicle. Full details of these circumstances/events, levels of cover and terms and conditions can be found in the policy information/booklet.

OTHER IMPORTANT INFORMATION

You may already possess alternative insurance(s) for some or all of the features and benefits provided by products purchased; it is your responsibility to investigate this. We will not provide you with advice about the suitability of this product for your individual needs but we will be happy to provide you with factual information to assist you in making an informed buying decision.

All policies have exclusions and restrictions to them. It is very important that you read and understand these and only purchase the policy if you are happy that you and (where applicable) every member of your party meet the eligibility criteria: Specifically for car hire excess our reimbursement policy will ONLY be applicable for you if:

- You are between the ages of 21 and 84;
- You hold an internationally recognised driving license;
- You reside within the UK;
- You are named on the vehicle rental agreement;
- You are eligible to rent and drive the vehicle;
- You are able to adhere to the terms of the Vehicle Rental Agreement;
- You have rented a vehicle for no more than 180 days on a Single Trip policy and no more than 31 days on an Annual Multi-Trip policy.

Examples of these and other conditions and restrictions and what to do if you are unsure about any aspect of an exclusion are contained within your policy information.

If after purchasing this insurance You decide that it does not meet Your needs, Your premium will be refunded in full. If however within this period You have travelled, made a claim or intend to make a claim, or if the policy has incepted, then the premium will not be refunded.