

Benefits Car Rental Excess Insurance PLUS for rented vehicles

Object insured:

Insurance cover for co-payments agreed in an existing (main) comprehensive vehicle insurance covering your claim and also covering damages to vehicle's underbody, glass or roof.

Insurable motor vehicles are those rented from an official and commercially acting car rental company.

Replacement vehicles becoming necessary during the insured period are covered as well.

Insured persons are those who have been named in your policy and who, according to the rental contract, are entitled to drive the vehicle. Policy holder can be whoever has a permanent place of residence or registered office in Germany or another EU / EFTA country.

This insurance is an additional vehicle insurance only valid in addition to an existing (main) comprehensive vehicle insurance.

Inured event:

In the course of handling a claim covered by your (main) comprehensive vehicle insurance, a co-payment (deductible) owed under the contract will be charged to you by the car rental company or by the main vehicle insurer and was paid by you. This co-payment will be refunded to you up to the amount of the insured sum (insured co-payment), if:

1. The hired vehicle has been stolen.

2. The hired vehicle has been damaged or destroyed due to an accident occurring in public road traffic, due to vandalism or due to an attempted theft.

In either case it is provided that the existing (main) comprehensive vehicle insurance does cover these damages.

3. The hired vehicle's underbody, tyres, windscreen, side windows and rear windows, outside mirror(s), tires or roof were damaged in an accident on a public road. The existing (main) comprehensive vehicle insurance does not cover this damage. In this case we will pay the costs due under the contract which are necessary for the repair of the hired vehicle and for which your vehicle hire company charges you for the repairs. Benefits will be paid up to a maximum of the insured sum.

Not insured events:

Damage not covered by the vehicle hire company's existing (main) comprehensive vehicle insurance

Damage to the sump

Damage to the hired vehicle's interior fitments

Damage as a result of the loss of or damage to the vehicle's key

Damage incurred while an unauthorized person was driving the vehicle

Damage incurred through the wilful causation of the insured event by the driver of the hired vehicle. If the driver caused the insured event by gross negligence we may reduce our benefit commensurate with the gravity of the driver's culpability.

Driving while under influence of alcohol, drugs or medication subject to the driver being incapable of driving the vehicle safely as a result

Damage caused while participating in competitions. The associated practice drives are also excluded.

Damage associated with any use of the hired vehicle which infringes the vehicle hire agreement

Damages incurred while driving on roads, the use of which were excluded under the vehicle hire agreement, as well as damage which was not caused through an accident on a public road.

However, the insurance coverage includes damage incurred on camp sites.

Damage caused by incorrect operation and wear

Damage caused by natural events, strikes or other form of industrial action, nuclear energy or other ionising radiation, seizure and other actions of higher authority, the use of chemical, biological, radiological or nuclear weapons

Damage caused by war, civil war, events similar to war, civil war, civil unrest.

You are travelling in an area where a travel warning was issued by the Foreign Office of the Federal Republic of Germany at the time of entry? Then you are not covered by the insurance. You are already in an area for which a travel warning has been issued? Your insurance cover ends 14 days after the travel warning was announced.

Deductible: no

This overview is a packed description of insured benefits. Contractual basis of your insurance cover are terms & conditions provided when you have booked your insurance policy.