

Car Sharing Excess Insurance

Insurance Product Information Document



Company: **Hiyacar administered by
Riverside Underwriting Ltd**

Product: **Car Sharing Excess**

Riverside Underwriting Ltd is registered in England and Wales (06201617). Registered address: Bryant House, Bryant Road, Strood, Rochester, Kent, ME2 3EW. Authorised and regulated by the Financial Conduct Authority (FRN 466942). This insurance is provided by Riverside Underwriting Limited which is registered in the UK, and is underwritten by Certain Underwriters at Lloyd's

This document is only intended to provide a summary of the main cover and exclusions and is not personalised for you. Your own specific policy details, including complete pre-contractual and contractual information will be confirmed as you go through the application to buy this insurance and will be in other documents emailed to you. It is important that you review all documentation and advise us before the policy start date of any amendments that are needed.

What is this type of insurance?

Car sharing excess insurance is an optional insurance coverage. This will reduce your excess to £0 on a hiyacar agreement meaning that if the car is damaged, suffers a misfuelling or needs to be towed - you're covered and will not have any excess to pay.



What is insured?

- ✓ Excess Reimbursement (up to £500)
- ✓ Auto Glass, Roof, Tyres, Wheel Rims and the Under Body (up to £500 per year)
- ✓ Misfuelling (up to £500)
- ✓ Towing (up to £500)



What is not insured?

- ✗ Vehicles which have a value greater than £75,000
- ✗ Wear and tear or mechanical breakdown
- ✗ Any person not named on the car sharing agreement
- ✗ Motorhome, minibus and van hire
- ✗ Vehicles with more than 9 seats



Where am I covered?

- ✓ Cover is only provided when travelling within the United Kingdom, European Union or European Economic Area.



Are there any restrictions on cover?

- ! Any claim which results from a direct breach of the terms and conditions of your hire agreement
- ! Any person under the age of 23 or over 70
- ! Policyholder must be named as the lead driver on the car sharing agreement
- ! Rentals exceeding 30 days in length
- ! Any rental that commences or terminates outside of the insured period as stated on the certificate of insurance



When and how do I pay?

Full premium must be received at the time of booking.

Payment can be made via debit or credit card



What are my obligations?

- When applying for your policy, you must take reasonable care to answer the questions you are asked honestly and carefully
- You must take all reasonable steps to avoid or reduce any loss (for example, you should report accidents or other damage as soon as you reasonably can)
- If you make a claim, you must provide documents and other evidence that the claim handlers need to process your claim
- You must pay back any amount you are not entitled to (for example, if we pay your claim for an accident which is later settled by a third party)
- You must not breach the terms of the car sharing agreement



When does the cover start and end?

As stipulated on the certificate of insurance, as per the agreement during the quote process, your policy will cover you from the start date and time of your booking to the end date and time of your booking.



How do I cancel the contract?

You may cancel your policy by contacting our customer service team before your policy has incepted:

Email - support@hiyacar.co.uk