

## CHEW Frequently Asked Questions

### What is Vehicle Hire Excess Insurance?

This policy is designed to provide financial reimbursement in the event of certain covered accidents leading to you having to pay an applicable excess, losing a paid deposit, pay any cost for damage or incur any loss or specific event during the use of a hire vehicle which you hire under a valid agreement from a registered vehicle hire company.

### What is an excess?

An excess is the amount you have to pay towards the overall cost of an insurance claim.

### Is there a minimum or maximum age to purchase Vehicle Hire Excess Insurance?

Yes, the minimum age is 21 and maximum is 84.

### What do I do if I need to change anything on my policy or need to make a claim?

#### **For General Enquiries :**

Call our UK-based call centre a ring on 0343 6580268

**Monday to Friday:** 08.30 - 18.00

**Saturday:** 09.00 - 17.00 Sunday and Bank Holidays - Closed

#### **You can submit a claim:**

**Online :** [www.excessclaim.co.uk](http://www.excessclaim.co.uk)

or

**Email :** [carhireclaims@axa-assistance.co.uk](mailto:carhireclaims@axa-assistance.co.uk)

## Can I purchase Vehicle Hire Excess Insurance from my vehicle hire company?

Yes, Vehicle Hire Excess Insurance is usually offered as an option, that vehicle hire companies will add on to your bill at a premium rate.

However, with us you could save money on your bill and you will also benefit from our excellent levels of covers that includes parts of the vehicle that are typically excluded from standard vehicle hire companies' Vehicle Hire Excess Insurance.

## What kind of licence do I need to be eligible for Vehicle Hire Excess Insurance?

You (each driver named in the vehicle hire agreement and this policy) **MUST** hold a valid, internationally recognised driving licence or permit. This must allow you to drive the vehicle you are hiring under the hire agreement, and be valid in any country you travel in.

## If my car is stolen what do I need to do ?

Before making a claim for theft, attempted theft (and related damage) or loss of vehicle you must report these incidents to local police as soon as possible, and in all circumstances within 24 hours of discovering the event has taken place. You should ask for a written report or evidence, which can be electronic, so that you may then make a claim with us, and provide this to the vehicle rental company too.