CARNECT - Integration Guide for Ancillary Insurance

Inhalt

1   Introduction

This document is aimed to support Client partners using the CARNECT OTA API in the integration of ancillary insurance in their booking flow. It describes in which API end-point the relevant information is to be found and gives example on the visualization towards the customer (i.e. webpage).

2   Product Information

For each available car rental offer a link to further product information (= Terms & Conditions) is provided within the API endpoint **VehAvailRateRS** as well as in **VehRateRuleRS** via the node **TPA_Extentions** inside **VehAvailInfo**. The provided URL links to an PDF or HTML structure (depending on the set-up for the Client Partner), which is holding the information in the language of the API request.

Here an example for the PDF version:

```
<TPA_Extensions>
    <TermsConditions url="http://static.carhire-solutions.com/pdf/mnx_t-c_en.PDF" xmlns=""/>
    <ProductInformation url="https://createpdf.cnx-uat.com/termsandconditions.aspx?reference=425324584114222693257543&amp;languag
    <SupplierLogo url="https://static.carhire-solutions.com/images/supplier/logo/logo257.png" xmlns=""/>
</TPA_Extensions>
</VehAvailInfo>
```
picture 1: Product Information in **TPA_Extentions** of **VehAvailRateRS**

When the user follows the link in the above example a PDF document will be opened mentioning the possibility to book an ancillary insurance and the advantages it brings (see section "FULL PROTECTION"), as soon as the Ancillary Insurance Product has been set-up for the Client Partner. In case the ancillary insurance service has not be set-up the "Full protection" section would not be there.

Note: We propose to title this ancillary insurance Product throughout the display „Full Protection".

3 Offer details

3.1 Additional Option

To retrieve and display the details of a selected available car rental offer the API end-point VehRateRule needs to be used, which also includes possible bookable options and as well the ancillary insurance

Here an example of the offer details page:

Exceptions:
For the following types of car rental offers, no ancillary Insurance will be available in the *VehRateRuleRS*, like
- for Rental offers with "inclusive packages", i.e. that already have an Zero Excess amount as part of the TP and CDW (there will be *RateComment Name="GoldPackage"* in *VehAvailRate*)
- for Rental offers with "naked rates", i.e. that have no TP or CDW offered (in *PricedCoverages* node of *VehAvailRate*)
- In case the driver age (i.e. 18 years old), the vehicle type (i.e. Campervans), the time to departure (i.e. less than 48 hours) are not within the covered insurance range

3.2 Insurance pricing
The Ancillary insurance can be found in the API end-point *VehRateRuleRS* under the node *PricedEquip*:

```xml
<PricedEquips>
   <PricedEquip>
      <Equipment EquipType="413">
         <Description>Full Protection</Description>
      </Equipment>
      <Charge CurrencyCode="GBP" Amount="11.98" Description="PayableNow" IncludedInEstTotalInd="false">
         <Calculation UnitCharge="11.98" UnitName="2-per rental" Quantity="1"/>
         <Calculation UnitCharge="11.98" UnitName="PreferedCurrencyPrice-per rental" Quantity="1"/>
      </Charge>
   </PricedEquip>
</PricedEquips>
```

picture 2: insurance as priced equipement in VehRateRuleRS

The following data is transmitted:
- The *EquipmentType* = "413" is the one reserved for an ancillary insurance
- The *Description* = *"Full Protection"* maybe used within the display, it will be adapted to the requested language
- Within the node *Charge*, the **Total Policy Price** is transmitted with its *Amount* and currency (*CurrencyCode*), representing the insurance selling price that applies over the complete rental period. This is indicated via the *UnitName*="2-per rental"
- The "Description = "*PayableNow*" indicates that the Ancillary insurance shall be paid at time of booking.

In the example above the **Total Policy Price** is 11.98 GBP, since the request example was done for customer booking in the UK.

The **Policy Price per day**, which shall be displayed to the customer in Website or application (see further down), must be calculated from the **Total Policy Price** the in the following way:
$$\text{Total Policy Price} / \text{Rental Duration} = \text{Policy Price per day}$$
The **Rental Duration** can be found under the node *VehicleCharges* within *RentalRate* in the attribute *Calculation* (UnitName="Day" Quantity="2" means the **Rental Duration** is 2 days)

```xml
<RentalRate>
   <RateDistance Unlimited="false" Quantity="250" DistUnitName="Km" VehiclePerio
   <VehicleCharges>
      <VehicleCharge CurrencyCode="EUR" Amount="146.92" TaxInclusive="true" Purp
         <Calculation UnitName="Day" Quantity="2"/>
      </VehicleCharge>
      <VehicleCharge CurrencyCode="GBP" Amount="128.20" TaxInclusive="true" Purp
      <VehicleCharge CurrencyCode="EUR" Amount="1250" TaxInclusive="true" Descri
      <VehicleCharge CurrencyCode="EUR" Amount="0.18" Description="Kilometer incl
   </VehicleCharges>
```

*picture 3: Rental Duration in days can be found in the **VehicleCharges** of **VehRateRuleRS***

3.3 Policy description
All information including the detailed description on the ancillary insurance Product can be found in the API end-point *VehRateRuleRS* under the node *TPA_Extention* via the URL provided in *InsuranceContent*:

```
</VendorMessages>
<TPA_Extensions>
    <SupplierLogo url="https://static.carhire-solutions.com/images/supplier/logo/logo90.png" xmlns=""/>
    <InsuranceContent url="http://createpdf.cnx-rc.com/insurancePolicyContent.ashx?reference=4228628552542617964124257&amp;language
</TPA_Extensions>
VehRateRuleRS>
```

*picture 4: **InsuranceContent** within the TPA_Extention of the VehRateRuleRS*

When accessing the above **InsuranceContent** URL a structured and formatted object can be retrieved containing all available policy information in the requested language as follows:
- *PolicyName*
- *Description*
- *DetailedInformation*
- *InsuranceSupplier*
- *Disclaimer*
- *Underwriter*
- *PolicyURL*
- *InclusionBreakdown*
- *InclusionsList*

Here is an example:

```
{
    "PolicyName": "Zero Excess Rental Cover",
    "Description": "This policy from RentalCover.com includes GB£5,000.00 coverage which is more than enough to cover the deductible excess on
    "DetailedInformation": "<p>This policy provides coverage for any damage or repair costs for a rental car in any country and it provides co
    "InclusionBreakdown": "<ul><li>Additional drivers who are on the rental agreement with you are covered free of charge.</li><li>Can be canc
    "InclusionsList": [{
        "Title": "Deductible charges for damages.",
        "Content": "Your rental has a deductible of GB£5,000.00. This is the amount that can be deducted for repairs to the body of the vehicl
    },
    {
        "Title": "Damages commonly excluded by rental companies.",
        "Content": "Collision Damage Waivers often exclude repair/replacement of windows, windscreens, tyres, wheels, mirrors/glass, roof, und
    },
    {
        "Title": "Roadside repairs .",
        "Content": "Rental companies sell roadside assistance cover for an extra GB£4.09 - GB£8.17 per day. This is included free of charge in
    },
    {
        "Title": "Additional charges applied when your vehicle is damaged.",
        "Content": "Whenever there is any damage to your vehicle there will be administration charges and relocation & \"loss of use\" charges
    },
    {
        "Title": "Additional drivers who are on the rental agreement with you are covered free of charge.",
        "Content": ""
    },
    {
        "Title": "Cancel with 100% refund up until time of pickup.",
        "Content": ""
    }],
    "PolicyUrl": "http://carrental.localhost/rentalcover.com/pds/N2C8-I150-INS",
    "Disclaimer": "This <a href=\"http://carrental.localhost/rentalcover.com/pds/N2C8-I150-INS\">Policy</a> is issued by RentalCover.com and u
    "InsuranceSupplier": "RentalCover",
    "Underwriter": "CBL Europe"
}
```

*picture 5: Example oft the insurance policy content description structure as found in the **TPA_Extantion** of **VehRateRuleRS***

3.4   Screen layout

The display of the policy information (within your Website or other graphical user interface) shall be done according to the following design guidelines.
In the following list
- "**Optional**" means a recommendation that <u>could</u> be followed and
- "**Mandatory**" means a recommendation that <u>must</u> be followed to assure best customer awareness and booking conversion

Please apply the following:
- **Mandatory**: Have a dedicated section for the "add-On" of the ancillary insurance (cross-sell) – possibly in the same screen as the additional extras of the car rental supplier
- **Mandatory**: mention the *PolicyName* in the headline of the ancillary insurance section

- **Optional**: Mention the **Total Policy Price** (applicable for the rental duration)
- **Mandatory**: Use Active selection buttons for best conversion
    o Actively selected Button mention "with Full Protection" for the inclusion of the ancillary Insurance in a vivid color → to be placed on the right
    o "Deactivated" Button "with Basic Cover" to continue the booking without the Ancillary insurance, preferably without button border and background → to be placed left of the active button

    Only if the active selection buttons can really not be included in the existing GUI design and booking flow, you can opt for selection boxes or radio buttons to be used instead
- **Mandatory**: *Description*, if possible in 3-4 lines only
- **Optional:** include a link to a pop-up page showing in more details on *"what's covered?"* (see further down for more explanation=
- **Mandatory**: show the *InclusionsList* with each "*Title*" being a collapsed section by default, which can open to show the "*Content*" related to each list item
- **Mandatory**: *Disclaimer* containing the *PolicyURL* and *Underwriter*
- **Optional**: an additional disclaimer sentence saying that all terms are well understood and agreed.
- **Mandatory**: **Policy Price per day**

Proposed layout:

Ancillary Insurance section header with *PolicyName*	*Total Policy Price*

Description

Link to *"what's covered?"*

InclusionsList (by default: collapsed)

Disclaimer containing underwriter and *PolicyURL*	*Policy Price per day*

Deactivated Booking Button With "Basic Cover"	Activated Booking Button With "Full Protection"

Here and Example of the proposed Insurance section layout:

This is the Proposal for the information to be shown in the pop-up following the "**_what's covered?_**" link, which is **optional** to have:

- Pop-up header, i.e. "Full Protection" (eventually from **_VehRateRuleRS - PricedEquip – Description_** to assure correct language translation)
- **_PolicyName_** as header
- **_Description_**
- **_InclusionBreakdown_**
- Section with **_DetailedInformation_** titled, e.g. "How it works"

Here an Example of the pop-up following the "what's covered?" link to more detailed information:

Policyholder must be aged 19 to 99 and can be a resident of any country. Additional drivers who are on the rental agreement with you are covered free of charge. Note that the supplier may require a refundable bond. Can be cancelled up to the time of pickup.

The claim fee on this policy is EU€0.00. If you purchase the deductible waiver at the rental desk for up to EU€157.73/day, you can still expect to pay up to EU€1,185.34 for damages. Even if you purchase deductible reduction from the rental company you can still expect to contribute the first EU€100.00 to EU€280.00 for damages as their policies are rarely "zero deductible".

4   Check-out

In the check-out step (shopping basket or booking summary) in which the customer confirms his prior selection, the ancillary insurance Policy price (***TotalPolicyPrice***) shall be added to the sum payable at booking time. Here an example

1 Your Search	2 Your Results	3 Your Offer	4 Secure Payment

★ **Cancel for free before 17 April 2017 12:00**

RENAULT TWINGO or similar — Alamo

Collision Damage Waiver	Theft Protection
✓ €850 Excess	✓ €850 Excess

Small
👤4 🧳1 🎒2
⚙ Manual
❄ Air Con

Fuel Policy	Included Mileage
• Full to Full	• Unlimited

Estimated Deposit
• €1,000

TERMS & CONDITIONS

Pick-up and drop-off details

📍 NICE APT

📍 Return to pick-up location

📅 19 April 2017   🕐 12:00

📅 26 April 2017   🕐 12:00

Your Details

Title
Enter your title

First Name

Payment Summary

💳 No Credit Card Fees To Pay

Car Rental Fee	£125.36
GPS	£59.43
Booster Seat	£8.49
Full Protection	£41.93
ⓘ **Total Price**	**£235.21**
⌃ **Pay Now**	**£167.29**
Car Rental Fee	£125.36
Full Protection	£41.93
⌃ Pay On Pickup	£67.92
Paid In Local Currency	*€80.00*
GPS	£59.43
Booster Seat	£8.49

Payment at pickup is in the local currency and prices are subject to change
Current exchange rate - GBP1.00 ~ EUR1.18

Contact Sales and Support   ⓘ

📞 +44 20 8779 0270
✉ info@carhiremarket.com

Note: You may want to consider to charge the ancillary insurance separately form the Car reservation to ease partial refund in case the customer should want to cancel the insurance but keep the car rental reservation later on.

5   Booking and Booking Confirmation

To add the ancillary insurance to a car reservation, the **EquipType="413"** needs to be set in the node **SpecialEquipPref** together with the car rental Rate code that shall be booked within the API end-point **VehRes**.

```xml
<VehResRQ Version="0" xmlns:xsd="http://www.w3.org/2001/XMLSchema" xmlns:xsi="http://www.w3.org/2001/XMLSchema-
    <POS>
        <Source ISOCountry="DE"> <!-- ISO language -->
            <RequestorID Type="Carnect Demo WLP" ID_Context="password"/>
        </Source>
        <Source ISOCountry="DE"/><!-- ISO country market -->
    </POS>
    <VehResRQCore>
        <Customer>
            <Primary Gender="Male" BirthDate="1986-10-04" Language="DE">
                <PersonName>
                    <GivenName>Robert</GivenName>
                        <Surname>Test</Surname>
                </PersonName>
                <Telephone PhoneTechType="1" PhoneNumber="+49 81365273"/>
                <Email>k.graebig@carnect.com</Email>
                <Address>
                    <StreetNmbr>Eine Str. 10</StreetNmbr>
                    <CityName>Eine-Stadt</CityName>
                    <PostalCode>85258</PostalCode>
                </Address>
                <CitizenCountryName Code="DE"/>
            </Primary>
        </Customer>
        <VehPref Code="4396194089875019173397581"/>
        <SpecialEquipPrefs>
            <SpecialEquipPref EquipType="413" Quantity="1"/>
        </SpecialEquipPrefs>
    </VehResRQCore>
</VehResRQ>
```

*picture 6: example **VehResRQ** with customer e-Mail and **EquipType = 413***

The insurance booking confirmation will be send in form of the Policy by RentalCover.com to the customer address as transmitted in the **VehResRQ**.

The **VehResRS** includes the insurance Policy Reference number in the **InsuranceReferenceNumber** attribute of the **TPA_Extensions** node. This reference usually has the format XXXX-XXX-INS. Under the **InsuranceContent** there is as well the link to the detailed policy information for the confirmed insurance reservation. Here an example:

```xml
<VehResRSInfo>
    <TPA_Extensions>
        <ProductInformation url="http://createpdf.cnx-rc.com/termsandconditions.aspx?reservationId=24374759&amp;languageId=2" xmlns=""/>
        <SupplierLogo url="https://static.carhire-solutions.com/images/supplier/logo/logo247.png" xmlns=""/>
        <InsuranceReferenceNumber xmlns="">1PYN-JY4E-INS</InsuranceReferenceNumber>
        <InsuranceContent url="http://createpdf.cnx-rc.com/bookedInsuranceContent.ashx?reservationId=24374759" xmlns=""/>
    </TPA_Extensions>
</VehResRSInfo>
```

*picture 7: **InsuranceReferenceNumber** is transmitted in the **VehResRS***

The link in the **InsuranceContent** will never expire and can be used for instance to re-issue the policy.

In the case that the insurance booking could not be made (i.e. due to a connection problem), the **VehResRS** will contain a message in the **Warnings** node, looking like this:

```xml
<VehResRS TimeStamp="2017-04-27T11:11:44" Version="3" xmlns="http://www.opentravel.org/OTA/2003/05">
    <Warnings>
        <Warning Code="3">The chosen equipment is unavailable- code:413</Warning>
    </Warnings>
    <VehResRSCore ReservationStatus="Confirmed">
```

*picture 8: Warning message in case of failed ancillary insurance reservation is transmitted in the **VehResRS***

The code "**413**" in the warning indicates that the "failed Equipment" is the ancillary insurance. This above example also shows that the car reservation nevertheless is successful and thus confirmed. No change applies to the confirmation of the Car reservation.

It is recommended to also show and send information on the ancillary insurance booking (with policy Reference number) to the end-customer as part of the rental reservation confirmation page in the end of the successful reservation and within an confirmation e-mail and voucher, i.e. mentioning that the policy will be send by RentalCover.com.

Here an example of the confirmation e-mail that should be send to the customer:

CARNECT
Car rental. Your way.

Your reservation request

Dear Mr Karina Test,

Thank you very much for using www.carnect.carhire-solutions.com to make your rental car reservation and your confidence in our service.

Your request details at a glance

Your reference number:	CDW247998614246
Your car rental supplier:	Centauro
Car rental supplier reservation number:	R17-197164
Insurance policy reference number:	0AZ6-8V6T-INS
Reservation Status:	Confirmed
Sale Date:	17/05/2017 09:55:00
Pick-Up:	18/07/2017 10:30:00, **Barcelona International Airport (BCN)** C/ Alta Ribagorza nº 30-34, El Prat de Llobregat

Fleet Details:	Fiat 500 Lounge, Mini, or similar

Payment details:
Prepayment: Full rental price due at time of reservation. For the local pick up of your car a valid credit card is mandatory. The card holder and driver must be the same person. Prepaid or debit cards, such as Maestro or Visa electron are not accepted for pick-up.

Please find attached the overview of your reservation. To be prepared at the rental desk, please print out this overview and file it together with your passport, driver's license and credit card.

To open the document you need Adobe Reader which you can download for free at www.adobe.com.

Please note: Your Full protection insurance policy is provided by RentalCover.com and will be charged together with the car rental services at time of reservation. The insurance policy is not valid until receipt of a confirmation email from RentalCover.com.

In case you did not receive the policy within 24 hours please contact us with your reference number at carnect-test@testreservations.carnect.com

This is an example of the voucher for the customer using the *InsuranceReferenceNumber*:

Carnect Demo WLP (PPMN)

Your Car

OPEL CORSA 2DR
or similar

Car Category
Economy

Voucher (prepaid) / Reservation Confirmation

Karina Test
Eine Str. 10
85258 Eine-Stadt
Germany

Your reference number:	CDW247994190813
Your car rental supplier:	Enterprise
Car rental supplier reservation number:	1240867414COUNT
Insurance policy reference number:	TBSL-G035-INS
Reservation Status:	Confirmed
Sale Date:	17/05/2017 09:38

Car rental details

Pick-Up:

Date: 19/07/2017 10:30

Location: **Paris Charles De Gaulle Airport (CDG)**
TERMINAL 1 ET 2, ROIssY APT BP 332 CEDEX CDG, Paris, 95716
Telephone: 148626581
Opening Hours: 06:00-23:59

Flight Number: -

Drop-Off:

Date: 21/07/2017 09:00

Location: **Paris Charles De Gaulle Airport (CDG)**
TERMINAL 1 ET 2, ROIssY APT BP 332 CEDEX CDG, Paris, 95716
Telephone: 148626581
Opening Hours: 06:00-23:59

Pay online now

Your Rental price	114.25 GBP (133,18 EUR)
1x Full Protection	11.84 GBP
Total Price payable now	**126.09 GBP**

The following confirmation e-mail is received by the customer from RentaCover.com
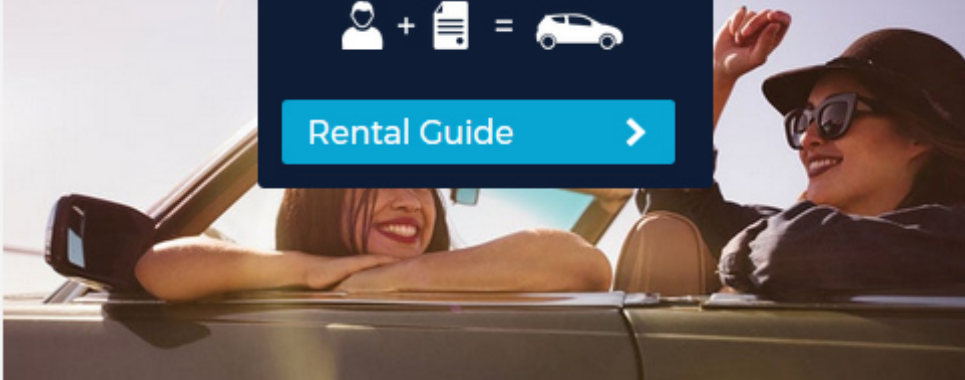
Total Price
EU€39.02

What you need to know about Insurance in Spain

In Spain, car rental coverage is sold with an "excess limit" which is the amount payable if there's an accident or damage. This Zero Excess Rental Cover policy covers accidents or damages up to EU€1,900.00. This is more than enough to cover the excess limit on rental cars in Spain.

Read the full article ›

What to do at the rental desk

At the rental desk you will be offered an equivalent product to this one but it will have less inclusions at double the price. Some rental companies will aggressively sell their policies. Here's what to do.

Your coverage from RentalCover.com includes:

✔ Vehicle accidents

✔ Theft/fire/vandalism

✔ Windscreen repairs/re-placement

✔ Tyre puncture repair/re-placement

✔ Underbody damage

✔ Key loss/replacement

✔ Vehicle towing

✔ Loss of use, relocation & other accident-related charges

Many rental companies exclude a lot if not all of the above. It's OK, you've made the right choice!

Here's some examples to show why you shouldn't purchase excess waivers from rental companies!

Useful information & links

Read more about your coverage »

Download your Policy Wording »

Find out how to make a claim »

Question? Read our FAQs »

Need to Call? Reach us on these numbers »

See you back at RentalCover.com soon!

The RentalCover.com Team

This is an example policy as it will be send to the customer, attached to a conformation e-mail above.

About RentalCover.com's Policies

The terms on the next page apply where the insurer is CBL Insurance Europe DAC. RentalCover.com sells policies for multiple insurers, please check "My Account" for the relevant wording of alternate policies.

Frequently Asked Questions

Are all drivers covered?

Yes! Every policy sold on RentalCover.com covers additional drivers free of charge however the RentalCover.com policyholder (i.e. the name in the account) must be on the Vehicle Rental Agreement that you will be asked to sign at the rental desk. You DO NOT need to inform us of the additional drivers' names, as they are covered automatically.

What is covered?

RentalCover.com sells policies to individuals who rent a vehicle and are required to pay an "excess" amount (or "liability") for damages and/or who have "out of pocket" costs relating to an accident or damages. Rental companies exclude many common types of accidents from their "excess reduction" policies (such as windscreen, lights & tyre repairs/replacement, single vehicle accidents & rollovers, key loss and many others). We cover all of this and more. You can compare your rental company's exclusions and price in our FAQs.

What are "excess reduction" policies, "damage waivers" and "Collision Damage Waivers"?

"Excess Reduction" is the word used in Australia and New Zealand for the policies sold by the rental companies that reduce your liability from an amount most commonly between AU$3,000 and $5,000. It is also called a "damage waiver" or other names while in Europe it is commonly called "Super Collision Damage Waiver" (Super CDW or SCDW). SCDW reduces the excess that is payable in the event of damages towards €0 from an amount that is usually between €1,500 & €3,000. SCDW is not available in North America. It should not be confused with "CDW" (Collision Damage Waiver) which is the waiver that reduces the excess from the full value of the rental to that lower limit of €1,500 & €3,000 or thereabouts. Most rental companies have several excess reduction policies such that you pay extra for more inclusions (such as windscreens) and/or you pay more to actually get your excess down to $0 (their cheapest policies often still leave you paying $250-$1000 excess). RentalCover.com policies are at least 50% cheaper than the excess reduction offered by rental companies and they have none of the exclusions that rental companies bury in the fine print. You can compare excess reduction prices & policies in our FAQs.

What will I pay if there's an accident?

Assuming you refuse the rental company's overpriced excess reduction, you will be required to pay an excess amount up to the "standard excess" (also called "standard liability") of your rental. Once paid you would submit a claim to RentalCover.com. We aim to reimburse you within 7 business days. Our comparison tool shows the standard excess/liability amounts for each rental company in Australia & NZ. You should also check your rental confirmation.

What do I do at the rental desk?

Prior to departure you will receive an email from us outlining what you need to do. The main instruction is that you need to refuse the insurance options that are offered by the rental company. Expect aggressive selling tactics at the rental desk - you may be told that the RentalCover.com policy isn't recognised by the rental company (it doesn't need to be recognised by them as it is an independent alternative to their overpriced excess reduction), or that their insurance is compulsory (it isn't!).

How do I make a change or cancel?

All policies can be managed from "My Account" and also, if applicable, via the online travel agency where you booked your policy. Policies can be cancelled up to the time of pickup.

Are multiple incidents covered?

Yes! If you have extreme misfortune and find that you are charged an excess multiple times, and the total exceeds the Cover Limit, you will still be covered because the Policy Limit is *per incident per rental period*.

All drivers on your rental agreement are covered by this policy

POLICY WORDING
Zero Excess Rental Cover

Policy Limit
  └ You are covered for each incident within the rental period up to the amount shown if there is physical loss (theft) or damage to the rental vehicle (or related fees) for which you are responsible under the terms of the rental agreement subject to the limits outlined in the inclusions and any exclusions herein.

GB£5,700.00 per incident within the rental period

Type of damage/accident		Associated costs & charges relating to accident/damage	
• Excess charges/damage costs relating to single vehicle & multiple vehicle accidents └ all types of accidents including single vehicle rollover, reversing, roof damage, underbody damage, etc.	Policy Limit	• Towing costs	Policy Limit
		• Admin costs	GB£40.00 max.
• Theft of vehicle	Policy Limit	• Drop off/relocation of damaged vehicle	Policy Limit
• Windscreen, mirrors, lights └ includes all external glass	Policy Limit	• Loss of use fees └ also called 'demurrage'	Policy Limit
• Tyres └ includes punctures, replacements	GB£390.00 max.	• Credit card fees └ applied to damage costs & fees	GB£40.00 max.

Policy Limitations

• Key Cover └ includes key loss, replacement, key programming	GB£240.00 max.
• Lock out └ includes call out fees etc	GB£240.00 max.

Policy Limitations	
Minimum & maximum age at date of issue	19 - 99
Maximum duration per rental	365

† What makes up this policy?
Your policy consists of: This printed Policy Wording document which sets out details of your cover and its limitations, and; the above Benefits Table, approved by us, which sets out the cover, the period of insurance, the limits of liability, excesses and other important information. This is referred to as the Benefits in the policy document. These documents should be retained & read together as they jointly form the contract of insurance between you and us.
† This Policy Wording contains information about the policy including the benefits and conditions, your rights & what you need to know to assist you to make an informed decision when choosing insurance.

🚗 Insurer

This Policy is underwritten by CBL Insurance Europe DAC.

CBL is authorised and regulated by the Central Bank of Ireland. Details about the extent of our regulation by the Central Bank of Ireland are available from us on request. Our CBI Register number is C33526. You can check this on the CBI's register by visiting the website http://registers.centralbank.ie/

🌐 Countries

Policy is valid for Residents of United Kingdom and covers rentals Worldwide. Policy remains valid if you drive to another country.

ℹ️ Claims

Your claim will be handled on the insurer's behalf by RentalCover.com.

Visit rentalcover.com/claim to make a claim. Supporting documents must be provided as requested on claims page during the claim process.

We seek to resolve all claims within 7 business days.

☑ **What types of vehicle are covered?**
Your coverage is for Car that are rented from rental companies, mechanics/claims adjusters/accident replacement centres and peer-to-peer platforms. You can upgrade to include other vehicle types at anytime.

ℹ **When are you not covered?**
a. Any claim where you have not met the terms of your rental agreement.

b. Any claim where a contravention of the local laws has taken place resulting in a court action.

c. Trailers, camper trailers, motorcycles, scooters/mopeds, motorhome/RVs that have a built-in shower or toilet (upgrade at anytime to add motorhome coverage), campervans with in-built sleeping "berths" (upgrade at anytime to add campervan coverage), light trucks including those permissible with a standard drivers licence (upgrade at anytime to add truck coverage), 4x4s driven on unsealed roads except where the unsealed road is an access road to your accommodation venue (upgrade at anytime to add offroad 4x4 coverage on any roads permissible by your rental company), minibuses including those permissible with a standard drivers licence (upgrade at anytime to add minibus coverage).

ℹ **"Not at fault" accidents**

6   Cancellation

The cancellation of a Car reservation will automatically lead to the cancellation of the related Insurance policy. The cancellation confirmation for the insurance will be send by RentalCover.com, but an information that the insurance cancellation has been done, should be included in Car cancellation confirmation send to the end-costumer.

This is an example of a cancellation acknowledgement e-mail to be send to the customer's e-mail address as given at reservation time.

Dear Ms Test,

We confirm your cancellation request with **CDW251816981024**

Car rental supplier:	Enterprise
Insurance policy reference number:	68N4-A02R-INS
Car Group:	SDAR
Pick-Up:	06/08/2017 10:30:00, **Barcelona International Airport (BCN)** AEROPUERTO DEL PRAT, Barcelona, 8820
Drop-Off:	11/08/2017 09:00:00

Your reservation has been cancelled.

Your full protection insurance policy has been cancelled together with your rental car reservation.

We will refund the rental rate less the cancellation fee to your account.

And this is an example cancellation acknowledgement for the related insurance policy:

RentalCover.com

Hi Karina,

Your policy has been cancelled.

Please note that your coverage can be used for any rental car from any rental company and for any country.

Name	Destination
Karina Test	Spain

Start Date	End Date
06 Aug 2017	11 Aug 2017

Options	Coverage
Car	GB£5,900.00

Total Refund
GB£29.95

7   Integration flow summary

The following flowchart explains the communication and integration of the Client partner with Carnect and Carnect with CoverGenious (RentalCover.com).