



# Car Hire Insurance

Whether you are hiring a car in the UK or overseas, for business or pleasure, Questor's car hire insurance policy gives you peace of mind at a price that will save you around 60% on that charged by most leading car hire companies, and provides wider cover. If you hire cars regularly then we have an annual policy that is even better value for money.

Questor's Car Hire Insurance is available to anyone renting a car with a value less than \$80,000, who is aged 21 - 84 and has an internationally recognised full driving licence. If you live in the UK or Ireland cover in your home country is included and we have an option to allow rentals that start close to your home.

There are two products to choose from:

1. A Daily policy insuring a single car rental agreement up to 180 days in length or;
2. An Annual policy insuring unlimited car rental agreements in the year up to 31 days per rental.

Questor will cover rentals worldwide and there is provision to top up the third party liability cover by up to \$1,000,000 where the locally provided cover is inadequate. This is especially important if renting in North America where mandatory limits are very low.

The policy insures the excess as shown on the car rental agreement which includes loss or damage to any glass on the vehicle, tyres and under-body. In addition Questor's policy includes,

as standard, Baggage (whilst in the vehicle), Personal Accident to anyone named on the policy, the Car Keys, Drop-Off charges and Locked Out charges. Our competitors simply cover the excess!

The insurance is underwritten by White Insurance Ireland Limited a Thomas Cook Group company who are specialist travel insurers with the appropriate experience and strong financial standing. White Horse are based in Ireland where they are regulated by the Irish Financial Services Regulatory Authority.

***Mr T of London rented a vehicle whilst on holiday in Portugal from a well known car rental company and opted for their excess waiver at £10 per day. During the rental he punctured a tyre which he discovered was not covered by the waiver. Had Mr T bought Questor's policy he would have paid £2.98 per day and recovered the cost of replacing the tyre!***

## KEY POINTS

- Covers the excess on the car rental agreement up to £2,000 per incident £3,000 in total per car rental agreement. This amount increases to \$80,000 for rentals outside of Europe.
- Insures anyone aged 21 to 84 with a full driving licence as long as they are named on the policy and car rental agreement
- Daily and Annual policy options
- Cover includes rentals in home country if permanently resident in the UK or Ireland
- Covers rentals worldwide
- Option to top-up third party liability insurance.

## OPTIONAL EXTRAS

- Near Home Rental – allows policyholder to rent a vehicle close to the main residence
- Dual Lead Driver – allows two persons named on the policy to rent vehicles independently.

## QUESTOR INSURANCE

- Independent insurance intermediary regulated by the Financial Services Authority (firm reference 466942)
- Transact with us online or by telephone
- Real time text chat support
- We do not charge our clients additional fees to use a credit card, buy over the phone, receive a policy by post or amend their policy (we only charge you the additional premium required by the Underwriter)
- 97% of our clients have indicated that are likely or very likely to buy from us again
- All clients receive an automatic discount on second and subsequent online purchases.