

Important telephone numbers

Premium refund requests (14 day cancellation period)	020 3137 7387
Customer Service	020 3137 7387
Claims	020 8603 9652

These documents are available in large print, audio and Braille.

Please call 020 8603 9853

and we will be pleased to organise an alternative version for you.

CoverForYou is a trading name of Worldwide Internet Insurance Services Limited, which is registered in Gibraltar No 81201 Registered Office Suite 3.2.1 Eurotowers, Europort Road, Gibraltar.

CoverForYou Vehicle hire excess / deposit reimbursement insurance is underwritten by AWP P&C SA and is administered by Allianz Global Assistance. Allianz Global Assistance is a trading name of AWP Assistance UK Ltd, 102 George Street, Croydon CR9 6HD.

AWP P&C SA is duly authorised in France and the United Kingdom, and subject to limited regulation by the Prudential Regulation Authority and the Financial Conduct Authority.

Allianz Global Assistance act as an agent for AWP P&C SA for the receipt of customer money, settling claims, and handling premium refunds.

CoverForYou act as an agent for AWP P&C SA for the receipt of customer money and handling premium refunds.



Vehicle Hire Excess / Deposit Reimbursement Insurance

Please read this policy and carry it with you during your journey

For residents of the United Kingdom only.

Allianz 

Global Assistance

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Summary of cover

The following is only a summary of the main cover limits. **You** should read the rest of this policy for the full terms and conditions.

Cover	Limit (up to)
1 Excess / Deposit reimbursement	£7,500 (£10,000 within the policy year)
2 Misfuelling cover	£500 (£1,000 within the policy year)
3 Personal possessions - Single item, pair or set - Tobacco, alcohol, fragrances	£300 £150 £50
4 Rental car key cover - Lost, stolen or damaged keys - Lock out	£500 (£2,000 within the policy year) £200
5 Rental vehicle breakdown recovery	£500

Important information

Thank you for taking out CoverForYou Vehicle Hire Excess / Deposit Reimbursement insurance.

Your policy schedule shows the people who are covered and any special terms or conditions that may apply.

Your policy does not cover everything. You should read this policy carefully to make sure it provides the cover you need. If there is anything you do not understand, call 020 3137 7387 or email cdw@coverforyou.co.uk.

Insurer

Your CoverForYou Vehicle Hire Excess / Deposit Reimbursement Insurance is underwritten by AWP P&C SA and administered by Allianz Global Assistance.

How your policy works

Your policy and policy schedule is a contract between **you** and **us**. **We** will pay for any claim **you** make which is covered by this policy and happens during the **period of insurance**.

Unless specifically mentioned, the benefits and exclusions within each section, apply to each **person insured**.

Certain words have a special meaning as shown under the heading 'Definition of words'. These words have been highlighted by the use of bold print throughout the policy document.

Information you need to tell us

There is certain information that **we** need to know as it may affect the terms of the insurance cover **we** can offer **you**.

You must, to the best of **your** knowledge, give accurate answers to the questions **we** ask when **you** buy **your** CoverForYou insurance policy. If **you** do not answer the questions truthfully it could result in **your** policy being invalid and could mean that all or part of a claim may not be paid.

If **you** think **you** may have given **us** any incorrect answers, or if **you** want any help, please call **020 3137 7387** as soon as possible and **we** will be able to tell **you** if **we** can still offer **you** cover.

Cancellation rights

If **you** cover does not meet **your** requirements, please notify **us** within 14 days of receiving **your** policy schedule and return all **your** documents for a refund of **your** premium.

You can email cdw@coverforyou.co.uk or call **020 3137 7387**.

If during this 14 day period **you** have travelled, made a claim or intend to make a claim, then **we** can recover all costs that **you** have used for those services.

Please note that **your** cancellation rights are no longer valid after this initial 14 day period.

Financial Services Compensation Scheme (FSCS)

For **your** added protection, the **insurer** is covered by the FSCS. **You** may be entitled to compensation from the scheme if the **insurer** cannot meet its obligations. This depends on the type of business and the circumstances of the claim.

Insurance cover provides protection for 90% of the claim, with no upper limit.

Further information about the compensation scheme arrangements is available from the FSCS, call **0800 678 1100** or **020 7741 4100** or by visiting their website at www.fscs.org.uk.

Governing law

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English. In the event of a dispute concerning this policy the English courts shall have exclusive jurisdiction.

Contracts (Rights of Third Parties) Act 1999

We, the **insurer** and you do not intend any term of this contract to be enforceable by any third party pursuant to the Contracts (Rights of Third Parties) Act 1999.

Automatic Renewal of your insurance cover

If **you** have annual cover, **your** policy will be automatically renewed, unless **you** have requested **us** not to do so, or **you** are no longer eligible for cover under the CoverForYou policy. **We** will write to **you** at least 21 days before **your** renewal date, with details of **your** renewal terms and any changes to the cover or premium rates.

Payment of the renewal premium will be taken from **your** specified credit or debit card, to make sure that **your** cover continues. **We** can only automatically renew **your** policy if the card holder has given their explicit consent for their card to be used at renewal date. Unless **you** inform **us** otherwise, **we** will assume that **your** details have not changed and that consent has been given by the cardholder to make payment with their card.

If **you** wish to opt out of automatic renewal, please email cdw@coverforyou.co.uk or call **020 3137 7387**.

Data protection notice

We care about **your** personal data.

The summary below and **our** full privacy notice explain how Allianz Global Assistance protects **your** privacy and uses **your** personal data.

Our full privacy notice is available at www.allianz-assistance.co.uk/privacy-policy-and-cookies/. If a printed version is required, please write to Legal and Compliance Department, Allianz Global Assistance, 102 George Street, Croydon CR9 6HD.

• How will we obtain and use your personal data?

We will collect **your** personal data from a variety of sources including:

- Data that **you** provide to **us**; and
- Data that may be provided about **you** from certain third parties, such as vehicle recovery operators in the event of a breakdown.

We will collect and process **your** personal data in order to comply with **our** contractual obligations and/or for the purposes of **our** legitimate interests including:

- Entering into or administering contracts with **you**;
- Informing **you** of products and services which may be of interest to **you**.

• Who will have access to your personal data?

We may share **your** personal data:

- With public authorities, other Allianz Group companies, industry governing bodies, regulators, fraud prevention agencies and claims databases, for underwriting and fraud prevention purposes;
- With other service providers who perform business operations on **our** behalf;
- Organisations who **we** deal with which provide part of the service to **you** such as **your** car hire company;
- To meet **our** legal obligations including providing information to the relevant ombudsman if **you** make a complaint about the product or service that **we** have provided to **you**.

We will not share information about **you** with third parties for marketing purposes unless **you** have specifically given **us your** consent to do so.

• How long do we keep your personal data?

We will retain **your** personal data for a maximum of seven years from the date the insurance relationship between **us** ends. If **we** are able to do so, **we** will delete or anonymise certain areas of **your** personal data as soon as that information is no longer required for the purposes for which it was obtained.

• Where will your personal data be processed?

Your personal data may be processed both inside and outside the European Economic Area (EEA).

Whenever **we** transfer **your** personal data outside the EEA to other Allianz Group companies, **we** will do so on the basis of Allianz's approved binding corporate rules (BCR). Where Allianz's BCR do not apply, **we** take steps to ensure that personal data transfers outside the EEA receive an adequate level of protection.

- **What are your rights in respect of your personal data?**

You have certain rights in respect of **your** personal data. **You** can:

- Request access to it and learn more about how it is processed and shared;
- Request that **we** restrict any processing concerning **you**, or withdraw **your** consent where **you** previously provided this;
- Request that **we** stop processing it, including for direct marketing purposes;
- Request that **we** update it or delete it from **our** records;
- Request that **we** provide it to **you** or a new insurer; and
- File a complaint.

- **Automated decision making, including profiling**

We carry out automated decision making and/or profiling when necessary.

- **How can you contact us?**

If **you** would like a copy of the information that **we** hold about **you** or if **you** have any queries about how **we** use **your** personal data, **you** can contact **us** as follows:

By post: Data Protection Officer, AWP Assistance UK Ltd, 102 George Street, Croydon CR9 6HD

By telephone: **020 8603 9853**

By email: **AzPUKDP@allianz.com**

Definition of words

When the following words and phrases appear in the policy document or policy schedule, they have the meanings given below. These words are highlighted by the use of bold print.

Area of cover

- **UK**
- **Europe**
UK, Continental Europe, Mediterranean islands, Madeira, Canary Islands, the Azores, Republic of Ireland, Iceland, Russia, Estonia, Latvia, Lithuania, Belarus, Ukraine, Moldova and Georgia.
- **Worldwide (excluding USA)**
Worldwide, excluding United States of America, Canada and all Islands in the Caribbean Sea including the Bahamas.
- **Worldwide (including USA)**
Worldwide

Note

- There is no cover in Afghanistan, Belarus, Congo, Iran, Iraq, Ivory Coast, Liberia, North Korea, Burma, Sudan and Zimbabwe.

Damage

Damage to the **insured vehicle** caused by fire, vandalism, accident or theft occurring during **your rental period**.

Economic sanction(s)

Any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or **United Kingdom**. These may change from time to time and can include prohibiting the transfer of funds to a sanctioned country, freezing the assets of a government, the corporate entities and residents of a sanctioned country, or freezing the assets of specific individuals or corporate entities.

Excess / Deposit

The amount stated in **your vehicle rental agreement** that **you** are responsible for in the event of **damage** to the **insured vehicle**.

Family / partner

For annual policies only - two **relatives** aged between 21 and 74, named on the policy schedule. Each **person insured** can be covered independently.

Gadgets

Mobile phones, smart phones, laptops, tablets, digital cameras, MP3 players, CD/DVD players, games consoles, video cameras, camera lenses, bluetooth headsets, satellite navigation devices, PDAs, e-readers, head/ear phones and wearable technology (such as a smart watch or a health and fitness tracker).

Home

Your usual place of residence in the **UK**.

Insured vehicle

The vehicle rented under a **vehicle rental agreement** within the **area of cover** detailed on **your** policy schedule and which **you** have agreed to hire from them according to the terms of **your vehicle rental agreement**. The vehicle must:

- be no more than 10 years old;
- have no more than 9 seats;
- not be driven off a Public Highway;
- not be a motor home, campervan, commercial vehicle, minibus, motorcycle or moped;
- have a retail purchase price of less than **£70,000**.

Insurer

AWP P&C SA.

Main driver

A person authorised to hire and drive the **insured vehicle** independently of any driver.

Note

- Multiple main drivers are only available on the Family annual policy.

Named driver

A person authorised to drive the **insured vehicle** independently of any driver, but is unable to hire the **insured vehicle** without the **main driver**.

Pair or set

A number of items of **personal possessions** that belong together or can be used together.

Period of insurance

The cover for all sections starts at the beginning of **your rental period** and finishes at the end of **your rental period**. All cover ends on the expiry date shown on your **policy** schedule.

- The single trip policy covers just one rental of up to 31 consecutive days in duration.
- The annual policy covers an unlimited number of rentals of up to 62 consecutive days per rental during the period of insurance.

Personal money

Cash, cheques, postal and money orders, current postage stamps, travellers' cheques, coupons or vouchers which have a monetary value, admission tickets and travel tickets

Personal possessions

Each of **your** suitcases, trunks and similar containers (including their contents) and articles worn or carried by **you** but excluding **personal money, valuables, gadgets** or documents of any kind including passports.

Relative

Your mother (in-law), father (in-law), step parent (in-law), sister (in-law), brother (in-law), wife, husband, son (in-law), daughter (in-law), step child, foster child, partner (including common law and civil partnerships) or fiancé(e).

Rental company

A car rental company or agency which must be fully licensed with the regulatory authority of the country, state or local authority where the **insured vehicle** is collected.

Rental period

The dates **you** have arranged to hire the **insured vehicle**, as confirmed on **your vehicle rental agreement**.

- **You** will only be covered if **you** are aged between 21 and 74 at the date **your** policy was issued.
- Any other trip which begins after **you** get back is not covered.
- A trip booked to last longer than 31 consecutive days for single trip policies (62 consecutive days for annual policies) is not covered.

Resident

A person who has their main **home** in the **UK** and has not spent more than six months abroad during the year before the policy was issued.

United Kingdom (UK)

England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

Valuables

Jewellery, gold, silver, precious metal or semi-precious articles, watches, furs, telescopes and binoculars.

Vehicle rental agreement

The contract of hire between the **rental company** and the **person insured**, which is signed by **you** and that states the **excess / deposit you** are responsible for, following damage to the **insured vehicle** during the **rental period**.

Note

This policy is not a motor insurance policy, nor is it a primary damage policy covering the **insured vehicle**. Section 1 of this policy only covers the amount of the **excess you** are responsible for under the terms of **your rental agreement** and not the full value of the **insured vehicle** itself.

We, our, us

Allianz Global Assistance who administer the insurance and handle claims on behalf of the **insurer**.

You, Your, person(s) insured

Each person shown on the policy schedule who is authorised to drive the **insured vehicle** for which the appropriate premium has been paid.

General exclusions

The following exclusions apply to the whole of **your** policy:

We will not cover **you** for any claim arising from, or relating to, the following:

- 1** War, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, civil commotion, rebellion, insurrection, military force, coup d'état, terrorism, weapons of mass destruction.
- 2** Any epidemic or pandemic.
- 3** **You** not following any advice or recommendations made by any government or other official authority including the Foreign and Commonwealth Office during the **period of insurance**.
- 4** Any **economic sanction** which prohibits **us**, the **insurer** or members of the Allianz Group from providing cover under this policy.
- 5** **Your** property being held, taken, destroyed or damaged under the order of any government or customs officials.
- 6** Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.
- 7** Any currency exchange rate changes.
- 8** The failure or fear of failure or inability of any equipment or any computer program, whether or not **you** own it, to recognise or to correctly interpret or process any date as the true or correct date, or to continue to function correctly beyond that date.
- 9** **You** acting in an illegal or malicious way.
- 10** Any loss caused as a direct or indirect result of anything **you** are claiming for, for example loss of earnings, unless it says differently in the policy.
- 11** **You** not answering accurately any question(s) **we** have asked **you** at the time of taking out this policy, where **your** answer(s) may have affected **our** decision to provide **you** with this policy.
- 11** Any **damage** covered by **your vehicle rental agreement**.
- 12** Any **damage** that occurs as a result of **your** use of alcohol or drugs (other than drugs prescribed by a medical practitioner).

Conditions

The following conditions apply to the whole of **your** policy. Please read these carefully as **we** can only pay **your** claim if **you** meet these::

- 1 This policy must have been purchased prior to the commencement of **your rental period** in order to be valid.
- 2 **You** must hold a valid full **UK** or internationally recognised driving licence.
- 3 This policy provides cover for one **insured vehicle** only for single trip policies and up to two **insured vehicles** for annual policies at any given time during the **period of insurance**.
- 4 **You** are a **resident** of the **UK**.
- 5 **You** take reasonable care to protect the **insured vehicle** and **your** property against accident, injury, loss and damage and act as if **you** are not insured and to minimise any potential claim.
- 6 **You** have a valid policy schedule.
- 7 **You** accept that **we** will not extend the **period of insurance**
 - for single policies if the original policy plus any extensions have either ended, been in force for longer than 62 consecutive days or **you** know **you** will be making a claim.
 - for annual policies beyond the expiry of **your** policy.
- 8 **You** contact **us** as soon as possible with full details of anything which may result in a claim and give **us** all the information **we** ask for. Please see section 'Making a claim' for more information.
- 9 **You** accept that no alterations to the terms and conditions of the policy, unless **we** confirm them in writing to **you**.
- 10 **You** are not aged 20 or under and 75 or over at the start date of **your** policy was issued.

We have the right to do the following

- 1 Cancel the policy if **you** do not tell **us** about a relevant fact or if **you** tell **us** something that is not true, which influences **our** decision as to whether cover can be offered or not. A full premium refund will be given and depending on the circumstances **we** may report the matter to the police.
- 2 Cancel the policy and make no payment if **you** make a fraudulent claim. **We** may in these instances report the matter to the Police.
- 3 Only cover **you** for the **rental period** and not issue a policy if **you** have started **your rental period**.
- 4 Take over and deal with, in **your** name, any claim **you** make under this policy.
- 5 Take legal action in **your** name (but at **our** expense) and ask **you** to give **us** details and fill in any forms, which will help **us** to recover any payment **we** have made under this policy.
- 6 Only refund or transfer **your** premium if **you** decide that the policy does not meet **your** needs and **you** have contacted **us** within 14 days from the date **you** receive **your** policy and policy schedule. **We** can recover all costs that **you** have used if **you** have not travelled or made a claim or intend to make a claim.
- 7 Not to pay any claim on this policy for any amounts covered by another insurance. In these circumstances **we** will only pay **our** share of the claim.
- 8 If **you** cancel or cut short **your rental period**:
 - all cover provided on **your** single policy will be cancelled without refunding **your** premium.
 - all cover provided on **your** annual policy for that **rental period** will be cancelled without refunding **your** premium.
- 9 Ask **you** to pay **us** back any amounts that **we** have paid to **you** which are not covered by this policy.

Making a claim

To claim, visit www.coverforyou.com/car_hire_excess/claims

Alternatively, call **020 8603 9652** and ask for a claim form or

Write to: CoverForYou, Vehicle Hire Excess/Deposit Reimbursement Protection Insurance Claims Department, PO Box 451, Feltham, TW13 9EE.

Email: travel.claims@allianz-assistance.co.uk

You should fill in the form and send it to **us** as soon as possible with all the information and documents **we** ask for. It is essential that **you** provide **us** with as much detail as possible to enable **us** to handle **your** claim quickly. Please keep photocopies of all information **you** send **us**.

You will need to obtain some information about **your** claim while **you** are away. Below is a list of the documents **we** will need in order to deal with **your** claim.

For all claims

- **Your** original policy schedule, **vehicle rental agreement** and travel documents showing the dates and times of travel.
- Original receipts and accounts for all out-of-pocket expenses **you** have to pay.
- Original bills or invoices **you** are asked to pay.
- Details of any other insurance **you** may have that may cover the same loss.
- As much evidence as possible to support **your** claim.
- A copy of the driving licence of the person driving the **insured vehicle** at the time of the accident.

Excess / Deposit reimbursement

- Detailed account of the circumstances surrounding the event, including photographs and video evidence (if this applies).
- Full details of any witnesses, providing written statements where available.
- Detailed account of the circumstances that led to the accident / **damage** to the **insured vehicle**, including where appropriate a written police report.

Personal possessions/Rental vehicle key cover

- Report the theft, damage or loss to the police within 24 hours of discovery and ask them for a written police report.
- If appropriate, **you** should also report the theft, damage or loss to **your** courier or hotel / apartment manager and ask for a written report.
- Original receipts, vouchers or other suitable evidence of purchase / ownership / value for lost, stolen or damaged **personal possessions**.
- Keep any damaged items as **we** may need to inspect them. If we make a payment, or **we** replace an item, the item will then belong to **us**.
- Obtain an estimate for repair for all damaged items.

Making a complaint

We aim to provide you with a first class policy and service. However, there may be times when you feel we have not done so. If this is the case, please tell us about it so that we can do our best to solve the problem. If you make a complaint your legal rights will not be affected.

In the first instance, please write to

Customer Service,
Allianz Global Assistance,
102 George Street,
Croydon, CR9 6HD

Call: **020 8603 9853**

Email: customersupport@allianz-assistance.co.uk

Please supply us with your name, address, policy number and claim number where applicable and enclose copies of relevant correspondence as this will help us to deal with your complaint, in the shortest possible time.

If you are not satisfied with our final response you can refer the matter to the UK Financial Ombudsman Service for independent arbitration.

Visit: www.financial-ombudsman.org.uk

Write to:

Financial Ombudsman Service,
Exchange Tower,
London E14 9SR

Call: **0800 023 4567** or **0300 123 9 123** or

Email: complaint.info@financial-ombudsman.org.uk

Excess / Deposit reimbursement - Section 1

WHAT YOU ARE COVERED FOR

We will pay the following if the **insured vehicle** is accidentally damaged, involved in an accident or stolen during the **rental period**.

Excess / deposit reimbursement

We will reimburse up to **£7,500** (no more than **£10,000** within the policy year) for the accidental damage **excess / deposit** amount applied to **your** vehicle hire insurance following damage to the **insured vehicle's** tyres, wheels, windscreen, bodywork, undercarriage, exhaust or suspension.

Note

This section provides reimbursement of the **excess / deposit** that **you** are responsible for under the terms of **your vehicle rental agreement** (within the limits of this policy). It does not cover the full value of the **insured vehicle** or the actual cost of the damage to the **insured vehicle**.

WHAT YOU ARE NOT COVERED FOR

Any claim where you have not followed the terms of **your vehicle rental agreement**.

The actual cost of the damage to the **insured vehicle**.

Any claim relating to **damage** to the **insured vehicle** interior.

Mechanical failure of the **insured vehicle**.

General wear and tear.

**Please refer to the sections
General exclusions, Conditions and
Making a claim that also apply.**

Misfuelling cover - Section 2

WHAT YOU ARE COVERED FOR

We will pay up to **£500** for each misfuel incident (up to **£1,000** in total within the policy year) for one of the following if **you** accidentally add the wrong fuel to the **insured vehicle** and it is at risk of being damaged:

- The cost to take **you**, the **insured vehicle** and up to 8 passengers to a garage to drain the contaminated fuel and flush the fuel system; or
- The cost for a technician to attend the **insured vehicle** at the roadside to drain the contaminated fuel and flush the fuel system.

WHAT YOU ARE NOT COVERED FOR

Claims for flushing the fuel system if the engine has been damaged by the misfuelling.

**Please refer to the sections
General exclusions, Conditions and
Making a claim that also apply.**

Personal possessions - Section 3

WHAT YOU ARE COVERED FOR

Up to **£300** in total for **your personal possessions** damaged following attempted theft or stolen from the locked boot or covered luggage area or glove box of the **insured vehicle**, during **your rental period**.

There is also a single article, **pair or set** limit of **£150**.

Note

It will be **our** decision to pay either:

- the cost of repairing **your** items;
- to replace **your** belongings with equivalent items; or
- the cost of replacing **your** items. An amount for wear, tear and loss of value will be deducted.

WHAT YOU ARE NOT COVERED FOR

More than the part of the **pair or set** that is stolen, or damaged.

More than **£50** for tobacco, alcohol, fragrances and perfumes.

Breakage of or damage to sports equipment while it is being used and fragile articles.

Loss or damage due to the climate, wear and tear, loss in value, process of cleaning, moths or vermin.

The cost of replacing or repairing false teeth. Loss or theft of, or damage to, the following.

- Items where **you** are unable to provide a receipt or other proof of purchase.
- Goods which deteriorate, bottles or cartons, and any damage caused by these items or their contents.
- Bonds, share certificates, guarantees or documents of any kind.
- **Personal possessions** unless they are on **your** person, or they are out of sight in the locked boot or covered luggage area or glove box of the **insured vehicle**.
- **Personal money**.
- **Valuables**.
- **Gadgets**.

Please refer to the sections
**General exclusions, Conditions and
Making a claim that also apply.**

Rental vehicle key cover - Section 4

WHAT YOU ARE COVERED FOR

We will pay:

- up to **£500** in total (but no more than **£2,000** in total within the policy year) to replace the **insured vehicle** rental keys if these are lost, stolen, or damaged during the **rental period**. This will also include where necessary the costs to replace locks or for a locksmith to break into the **insured vehicle**, or
- up to **£200** in total for a locksmith to gain entry to the **insured vehicle** in the event that **you** are locked out of the **insured vehicle**.

WHAT YOU ARE NOT COVERED FOR

Please refer to the sections
**General exclusions, Conditions and
Making a claim that also apply.**

Rental vehicle breakdown recovery - Section 5

WHAT YOU ARE COVERED FOR

We will pay up to **£500** for the cost of recovering the **insured vehicle** to a local repairer during the **rental period** if it:

- breakdowns; or
- suffers **damage** and cannot be driven.

WHAT YOU ARE NOT COVERED FOR

Please refer to the sections
**General exclusions, Conditions and
Making a claim that also apply.**