

Personal Effects Insurance

Insurance Product Information Document



Company: Zurich Insurance plc, Belgian Branch

Product: Personal Effects Coverage (PEC, Enterprise)

This document is a summary of the insurance cover and restrictions. It is not personalised to your individual needs. Please refer to your policy documentation for full details of your cover and the terms and conditions provided to you by Enterprise.

What is this type of Insurance?

This is a group personal effects insurance policy with Enterprise as the group policyholder. It provides cover in the event of Damage, Theft or Loss of Personal Property including Electronic and Mobile Devices while in a Rental Vehicle, Delayed Personal Baggage, and Loss of Travel documents, Travel tickets, Vehicle or Home Keys, or Credit / Debit Cards.

What is insured?

The main sections of the policy and benefit levels are listed below, with full details of sub-sections contained in the policy wording.

The policy covers:

Personal Property* up to 1'850 € per person/7'500 € per vehicle and **Electronic and Mobile Devices** up to 2'500 € per vehicle

- ✓ Damage when they are inside the Rental Vehicle following an Accident;
- ✓ Loss occurring at the same time of the theft of the Rental Vehicle;
- ✓ Theft without disappearance of the Rental Vehicle (forced entry into the locked Rental Vehicle).

*In case of a claim You will be paid the reimbursement value which is defined in the policy wording.

Delayed Personal Baggage* up to 500 € per person

- ✓ If baggage delayed by Transport Provider for more than 6 hours;
- ✓ Rental Agreement and Personal Effects Coverage (PEC) insurance have been pre-booked prior to travel commencement.

Loss of Travel documents, Travel Tickets, Vehicle or Home Keys, or credit / debit cards up to 500 € per person

- ✓ 24 hours during the Rental Period.

What is not insured?

- ✗ Theft or loss outside the vehicle (Personal Property and Electronic and Mobile Devices)
- ✗ Damages not related to an Accident with the Rental Vehicle
- ✗ Personal Property or Electronic and Mobile Devices left at open sight in the Rental Vehicle (even when locked)
- ✗ When the Rental Vehicle was left unlocked and without supervision
- ✗ Unexplained loss or disappearance
- ✗ Accidents while driving under alcohol, drug or similar influence
- ✗ War, terrorism or similar
- ✗ Normal wear and tear, misuse, fraud, gradual deterioration, Inherent product defects
- ✗ Prohibited goods (e.g., sanctions, embargos) as well as weapons
- ✗ Theft or loss occurring overnight, when the items could have been safely stored at the overnight accommodation

Are there any restrictions on cover?

- ! Benefits only apply during the Rental Period.
- ! Personal Property and Electronic and Mobile Devices are only protected when in the Rental Vehicle.
- ! Personal Property and Electronic and Mobile Devices covers are applicable once during the Rental Period of the vehicle.

Where am I covered?

- ✓ The cover applies to claims occurring in the countries where the Rental Agreement with Enterprise applies.

What are my obligations?

At the start of your policy

- You must have a valid Rental Agreement;
- You must have agreed to the insurance protection and paid the premium.

During the period of insurance

- You must comply with the provisions of the Rental Agreement for the Rental Vehicle;
- You must supply, at your own expense, any certificates, information and evidence we reasonably require including Repair bills, police reports, pictures of damages and other documents.

In the event of a claim

- You must notify us as soon as practicable in the event of a claim, and as follows:
 - Email us at schade.zurich@globalneth.nl

When and how do I pay?

The value of the premium is applicable per day of rental of the vehicle and is to be paid upfront when taking out the optional insurance coverage.

When does the cover start and end?

The cover takes effect with the handover of your baggage to the Transport Provider. If you conclude the contract at the counter of Enterprise, it takes effect on the day of the effective date indicated in the Rental Agreement signed by the Insured. The term corresponds to the term of the vehicle rental agreement.

How do I cancel the contract?

The insurance cover automatically ends when the vehicle Rental Agreement is terminated.

Zurich Insurance plc

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