

OP Platinum

Rental Car Collision Damage Excess Waiver

Insurance Product Information Document

Company: Inter Partner Assistance SA

Product: Rental Car Collision Damage Excess Waiver OP Platinum

This document is a summary of the OP Platinum Rental Car Collision Damage Excess Waiver. Please see the complete terms and conditions of the product in the policy documentation.

What is this type of insurance?

Rental Car Collision Damage Excess Waiver insurance is a benefit of OP Platinum card. Rental Car Collision Damage Excess Waiver covers when you are on a foreign or domestic trip. The insurance is valid only when the cardholder is named as the first driver in the rental agreement, he/she is at least 21 years of age and under 80 years of age and in possession of a valid driver's license valid for the class of rental vehicle. The validity of the insurance does not require payment with OP Platinum Card. The policyholder is OP Retail Customers Plc.



What is insured?

✓ Rental Car Collision Damage Excess Waiver

- ✓ Up to €5,000 for the amount of the excess.
- ✓ Covers costs arising from material damage to the rental vehicle during the rental period resulting from damage, fire, vandalism, or theft of the rental vehicle and for subsequent loss of revenue while the rental vehicle is unavailable for hire as a result of such damage or loss.
- ✓ Cover is valid for passenger cars, estate cars and vans, authorised to carry up to nine people authorised to use public roads.
- ✓ Cover is limited to no more than 30 days.
- ✓ Cover is valid for rental vehicles rented and driven in country of residence or abroad.



What is not insured?

- ✗ Renting more than one rental vehicle at any one time.
- ✗ The period shown on the rental agreement lasting no longer than 30 days.
- ✗ Revolving, lease type rentals.
- ✗ Insured person violates the conditions of the rental agreement.



Are there any restrictions on the cover?

- ! Only one benefit is paid for the same insured event, even if the insured has multiple OP cards.
- ! Restrictions defined in the terms and conditions.

Where am I covered?



- ✓ Rental Car Collision Damage Excess Waiver cover is only valid when you are on a foreign or domestic trip. The trips must begin and end in the country of residence.
- ✓ Cover is valid in the country of residence only if you are travelling at least 50 kilometres from your home, workplace, place of study or holiday home that is in your regular use.

What are my obligations?



- The Beneficiary must take all reasonable care and precautions to prevent an incident from happening and take steps to minimize loss as much as possible and take reasonable steps to prevent a further incident and to recover missing property.
- The beneficiary must file a loss report and provide the insurance company with necessary information and documentation.

When and how do I pay?



- Rental Car Collision Damage Excess Waiver cover is free of charge benefit of OP Platinum Card.

When does the cover start and end?



- Rental Car Collision Damage Excess Waiver cover begins for cars rented after the start date of your covered Card.
- If the insured cancels the Card providing the insurance cover, the insurance cover ends and all indemnities end.

How do I cancel the contract?



- This benefit is included with your covered Card, the benefit cannot be cancelled separately. If you cancel the covered Card the cover will end and all benefits will stop. Please see your Card agreement for full details of how to cancel the covered Card.