

# OP-Visa Platinum Rental Car Collision Damage Waiver Insurance

Insurance Product Information Document

Company: Inter Partner Assistance SA

Product: Credit card insurance

OP-Visa Platinum

This document is a summary of the OP-Visa Platinum Rental car collision damage waiver insurance. Please see the complete terms and conditions of the product in the policy documentation.

## What is this type of insurance?

Rental Car Collision Damage Waiver Insurance is a benefit of OP-Visa Platinum credit card. Insurance is valid when the cardholder is named as the first driver in the rental agreement. Cardholder must be 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 policyholder is OP Retail Customers Plc.

### What is insured?



- ✓ The duration of any trip may not exceed 90 consecutive days.
  - ✓ Rental car collision damage excess waiver, up to € 2,000.
  - ✓ Material damage to the rental vehicle during the period of hire resulting from damage, fire, vandalism, or theft of the rental vehicle, including its tyres or glass;
  - ✓ Any claim from the rental company for subsequent loss of revenue whilst the rental vehicle is unavailable for hire as a result of such damage or loss.
  - ✓ Rented vehicle can be passenger car, estate cars and van, authorized to carry up to nine people and authorized to use public roads.
- Cover is limited to no more than 30 days.
- ✓ Cover is valid in the country of residence or abroad

### What is not insured?



- ✗ Policy holder has do not hold a valid driving license for the class of rental vehicle being drive.
- ✗ Renting more than one rental vehicle at any one time.
- ✗ Rentals of more than the duration specified in the rental agreement or more than 30 days.
- ✗ Revolving, lease type rentals
- ✗ Violation the conditions of the rental agreement

### Are there any restrictions on the cover?



- ! If you possess multiple OP Cards cards we will only pay the highest single limit of the cards, the benefit values will not be cumulative.
- ! Restrictions defined in the terms and conditions.

### Where am I covered?



- ✓ Individual leisure or work trips up to maximum duration worldwide outside country of residence. Trips must begin and end in the country of residence. .

### What are my obligations?



- The Beneficiary must take all reasonable care and precautions to prevent an incident from happening and take steps to minimise 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 with in 28 days and provide the insurance company with necessary information and documentation.

### When and how do I pay?



- Travel insurance is a benefit of OP-Visa Platinum credit card.

### When does the cover start and end?



- Cover begins for any trip commencing on or after the start date of your covered card. Cover begins for cars rented after the start date of your covered card
- Cover will end when the card account is terminated or when these benefits are cancelled or expired..

### How do I cancel the contract?



- Travel insurance is a benefit of OP-Visa Platinum credit card.
- AXA is liable to notify the beneficiary of the cancellation of the group insurance in writing.