

Personal Effects Insurance

Insurance Product Information Document



Company: Zurich Insurance plc, Belgian Branche

Product: Personal Effects Coverage for items in a rented vehicle (PEC, Enterprise)

This document is a summary of the insurance cover and restrictions. It is not personalised to your individual insurance cover. 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

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 vehicle (even when locked)
- ✗ Damage, loss and theft, 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 or abuse, Inherent product defects
- ✗ Prohibited goods (e.g., sanctions, embargos) as well as weapons or other arms
- ✗ Theft or loss occurring overnight, when the items could have been safely stored at the overnight accommodation

Only the main exclusions are listed here. You can find all exclusions of coverage in the insurance certificate.

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 period of rental of the vehicle.
- ! Coverage for Delayed Personal Baggage just applies if Rental Agreement and Personal Effects Coverage (PEC) insurance have been pre-booked prior to travel commencement

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 with Enterprise for a rental vehicle
- 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, the breach of which increases the risk of occurrence of a claim

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
- 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

When and how do I pay?

The premium is to be paid upfront when taking out the optional insurance coverage by direct debit, credit/debit card or cash.

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?

You can cancel your policy before the rental agreement incept.

The insurance cover automatically ends when the vehicle rental agreement is terminated.

Zurich Insurance plc

A public limited company incorporated in Ireland. Registration No. 13460.

Registered Office: Zurich House, Frascati Road, Blackrock, County Dublin, A94 X9Y3, Ireland.

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