

Personal Insurance

Insurance Product Information Document

Company: Probus Insurance Company Europe DAC Product: Personal Insurance

Incorporated in the Republic of Ireland. Registration No. 252557 Regulated by the Central Bank of Ireland



This is a summary of our insurance policy. All terms and conditions, along with other important information, can be found in our Personal Insurance document. The rental location can provide you a copy of this information upon request.

What is this type of insurance?

Personal Insurance (PI) is an optional insurance designed to meet the demands and needs of rental customers. PI covers those seeking cover for risks such as death, injury and loss of, or damage to, personal possessions during the use of the vehicle. PI covers you and your passengers for such risks arising from your authorised use of the vehicle during the rental.



What is insured?

- ✓ Personal Accident
- ✓ Death
- ✓ Permanent total disablement
- ✓ Loss of use of one or more limbs
- ✓ Loss of sight of one or both eyes
- ✓ Medical emergency expenses
- ✓ Hospital benefit
- ✓ Personal effects
- ✓ Clothing
- ✓ Valuables
- ✓ Baggage



What is not insured?

- ✗ Self-inflicted injury, suicide, or attempted suicide or a criminal action
- ✗ Any pre-existing illness or medical condition
- ✗ Any violation of the rental agreement, unless you or your heirs are able to show that the accident was totally unconnected to the violation



Are there any restrictions on cover?

- ! Where the vehicle is not properly locked and secured when unattended
- ! Where personal effects are not stored in a locked compartment, the boot of the vehicle or somewhere out of sight
- ! Where theft has not been reported to the police within 24 hours of discovery
- ! Where valuables are left in a vehicle overnight between the hours of 10pm – 8am



Where am I covered?

- ✓ Any country covered by your rental agreement.



What are my obligations?

- Take care to prevent accidents or injury
- Report any theft or personal effects to police within 24 hours of discovery
- Notify any claims as soon as possible and in accordance with our claims conditions which can be found in our terms and conditions located in our PI document available on request from our nearest branch



When and how do I pay?

The policy can only be purchased at the time of pickup.



When does the cover start and end?

Cover will commence at the start of the rental and will end when the rental contract expires.



How do I cancel the contract?

You may cancel your PI policy at any time during the rental by contacting your nearest branch location. Further information can be found on our PI document, available on request from a branch location.