

Arnold Clark Insurance Terms & Conditions

1. Should the need arise Arnold Clark Car & Van Rental can supply fully comprehensive TDW insurance for hired vehicles. The daily cost for insurance cover is detailed in the Table of Charges.
2. Any driver(s) in addition to the Primary Driver/Hirer who also requires insurance cover for the hired vehicle can be added. No more than eight (8) persons can be insured on a single rental.
3. Drivers must be aged between 23-75 years old and possess a full category driving licence for the type of vehicle rented for 4 years.
4. Existing UK paper-based licences are no longer to be directly annotated to reflect any incurred endorsements. Accordingly, UK driving licence holders who hire one of our vehicles will need to use the DVLA's new online service called 'Share My Driving Licence' to validate their driving record in order that they can hire one of our vehicles.

To create your one-time passcode, please go to www.gov.uk/view-driving-licence. You'll be asked to submit:

- Your existing driving licence number.
- Your National Insurance number.
- Your postcode.

Once generated, your passcode will be valid for a maximum of 21 days, please forward this to us within this time along with a scan of your Driving licence.

If you are unable to get a passcode online, you can contact the DVLA Customer Contact Centre on **0300 083 0013** (Mon-Fri 8am-7pm, Sat 8am-2pm).

Ordinarily we would ask for this information on every rental. In order to co-operate with the participating Customers and cause minimum inconvenience, we would be prepared to load our computer system with driver licence information the first time a Hirer uses our insurance and check these details every three months. Should the Customer wish us to adopt this process we would have to ask that the Customer be liable for damages if a Driver hires from Arnold Clark without a valid driver's licence, or declines to inform us of endorsements / pending prosecutions which would negate insurance cover. In order to keep our records up-to-date we would reserve the right to request driver licence details at more regular intervals. We may refuse further Insurance cover where the licence has materially changed, or cannot be produced.

5. All vehicles available from Arnold Clark Car & Van Rental can be hired under a regular car licence which shows the following Vehicle Category Qualifications:

B—for cars and small vans up to 3,500kgs, carrying up to and including 8 passengers .

C1— for vans of 3,500 - 7,500 kgs.

D1—for minibuses carrying between 8 & 16 passengers + driver (i.e. up to 17 seats).

We would ask that the user be able to supply full details of any Third Party involved in any accident with a rental vehicle.

6. **Arnold Clark Insurance does not cover**

- Theft of property within the vehicle.
- Damage to, theft, or loss of keys plus any consequential theft or damage to vehicle.
- Damage to the vehicle caused by hitting low level objects such as bridges or low branches, or damage caused by failure to pay due care and attention to potential hazards on the road such as deep water or debris.
- Vehicles used for Hire or Reward.
- Vehicles used in competition.
- Vehicles used off-road.
- Misuse or abuse of vehicle.
- Anything being towed by a vehicle or carried on roof racks / ladder racks etc.
- Vehicles which have been modified in any way without the authority of Arnold Clark or our insurers.
- Driver of the hired vehicle's personal injury or loss of life (his own insurance would have to cover this).
- Operational used by emergency services e.g. police/fire brigade.

7. **Arnold Clark Insurance covers**

- Full repairs to Rental Vehicle.
- Third Party liability unlimited (including passengers in hired vehicle).
- Theft of vehicle and accessories.
- Cover would default if the necessary security precautions were not implemented i.e. if the keys were left in the ignition.

8. **Insurance excess**

Every Rental on Arnold Clark Insurance would be subject to an excess.

Every Claim/Incident would be subject to an insurance excess i.e. a rental involved in more than one claim will be liable for more than one insurance excess.

We reserve the right to review the insurance excess value for any individual driver(s) who has been liable for an insurance excess charge.

9. **Additional drivers**

A maximum of 8 drivers may drive the vehicle on Arnold Clark insurance, providing we have carried out driving licence checks prior to the rental. An administration charge will be made for any additional drivers, please refer to the Table of Charges. Multi-drivers (5-8) will carry a higher excess per incident.

10. **Insurance claims team**

Arnold Clark Car & Van Rental has a dedicated Rental Claims Team within Arnold Clark Insurance Services who deal with any insurance/ accident/incident processing. Our Claims team will be happy to deal with a specific contact nominated by the Customer in order to resolve any queries, accidents/incidents as quickly and as efficiently as possible and to ensure that any contract procedures are strictly adhered to. All claims will be subject to an admin fee.