

## ARNOLD CLARK INSURANCES

The price of a rental from Arnold Clark is inclusive of insurance. An excess will be charged for any vehicle accident damage however, an optional excess waiver can be purchased (subject to qualification). Please visit our additional services page for more information.

### Vehicle age restrictions

**Cars** Drivers over **23** Can hire up to a SUV type car, including automatics and estates, or a group B van.

Drivers over **25** Can hire all vehicle groups

**Vans** Drivers over **23** Can hire up to a Group B van (e.g. Ford Transit Short Wheel Base)

Drivers over **25** Can hire all other vans

### Our insurance covers

Full repairs to the rental vehicle in the event of a road traffic accident (excluding excess).

Unlimited third-party liability (including passengers in the hired vehicle).

Cover would default if the necessary security precautions were not implemented i.e. if the keys were left in the ignition or the radio front was left in the vehicle.

Theft of your vehicle and its accessories (excluding excess).

The standard excess for all cars is £1000, please visit our [additional services](#) page for more information.

We reserve the right to increase the excess with each incident.

### Our insurance does not cover

Theft of property within the vehicle.

Driver of the hired vehicle's personal injury or loss of life, their own insurance would have to cover this.

Lost or damaged keys or damage to the interior of the 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.

Costs following a road traffic accident where our vehicle has to be recovered from an off-road location and there is no third party involved. Customers will also be responsible for any costs incurred by putting the wrong type of fuel in the vehicle.

In any of these instances, you will be responsible for the **full costs** of repair or replacement.

## Insurance requirements

UK drivers should bring their valid driving licence (original copies only) and two further forms of identification, one of which must include proof of address. This can be two bills or one bill and another form of photographic identification, preferably a passport. Acceptable documents include utility bills and bank or credit card statements issued within the last three months.

All UK drivers (excluding Northern Ireland) should also bring their access code from the DVLA, which you can acquire from the DVLA's online Share Driving Licence system.

EU drivers must possess a driving licence and either a passport or ID card. Drivers outwith the EU must possess a valid domestic driving licence with English translation. If English translation is not available, an international driving permit is required in addition to a domestic driving licence. A passport must also accompany a domestic driving licence.

Licence must be valid for the current period of the rental and have been held for at least 4 years.

Licence may have a restriction to the number of seats on a vehicle, which the licence holder is entitled to drive. For most European countries this is 8 plus driver.

Any penalty points should be notified.