

INSURANCE TERMS

The car has comprehensive first class commercial insurance for car rental. Subject to the exclusions detailed below, the renter and any authorised driver are fully indemnified in respect of any liability they might have to ECR in respect of the loss of or damage to the vehicle and also any consequential loss of revenue or other expenses incurred by ECR including towing and salvage costs. The GPS system and baby seats are not covered under the insurance and are the Renters responsibility.

Insurance Exclusions

The indemnities referred to above shall not apply when the damage, injury or loss arises when:

- The driver of the vehicle is under the influence of alcohol or any drug that affects his or her ability to drive the vehicle.
- The vehicle is in an unsafe or un-roadworthy condition due to circumstances that arose during the course of the hire and the unsafe or un-roadworthy condition of the vehicle caused or contributed to the damage or loss of the vehicle; and the driver was aware or should have been aware of the unsafe or un-roadworthy condition of the vehicle.
- The vehicle is operated in any race, speed test, rally or contest.
- The vehicle is driven by any person who at the time when he or she drives the vehicle is disqualified from holding or has never held a drivers licence appropriate for that vehicle.
- The vehicle is driven by any person not-named as being authorised to drive the vehicle as listed in the rental agreement.
- The vehicle is driven by any person who at the time when he drives the vehicle is disqualified from holding, or who has never held, a licence appropriate for that vehicle.
- The vehicle is wilfully or recklessly damaged by the renter or any other persons driving the vehicle under the authority of the renter, or is lost as a result of the wilful or reckless behaviour of the renter or any such person.
- The vehicle is operated on any unformed roads including beaches i.e. roads other than tarmac and concrete.
- The vehicle is operated outside the term of the hire agreement or any agreed extension of the hire agreement.

Insurance Rejection

If the insurance is rejected by the insurance company due to improper actions by the renter, the renter accepts that the vehicle is hired at the renter's own risk in respect of loss or damage to the vehicle and consequential losses incurred by ECR. The hirer accepts by signing the rental agreement that he or she may be liable to ECR for damage to or loss of the vehicle and other consequential losses. If insurance is rejected the renter accepts by signing the rental agreement that he or she has no insurance cover under this agreement in respect of any damage, injury, or loss caused to any person or property.

Excess Payment

The renter acknowledges that he or she is liable to pay the non-waiverable excess of Baht 5,000 in the event of an accident. The non-waiverable excess applies to each individual accident or each separate occurrence of damage to the car. If the car is damaged multiple times in separate unrelated accidents or incidents then the insurance excess is Baht 5,000 per accident.

BANK DETAILS FOR RENTAL PAYMENTS

Kasikorn Bank 34/2 Phetkasem Rd., Hua Hin, Prachuap Khirikhan 77110 Thailand.

A/C Name: Peter Frederick Stevens

A/C Number: 272-2-79710-0

Can pay cash over the counter at any bank in Hua Hin.