



Comprehensive insurance is included in your quote. This includes damage to the rental car & any damage to a third party. However this cover has a standard excess of \$2500 plus Vat of 15%. See below for excess waiver options to reduce this excess.

Most of the drivers in Rarotonga are uninsured and in the event of an accident it is impossible to recover insurance excesses even if the other party is at fault. We have never managed to make any recovery of excesses on behalf of our clients even though accidents are most often not our client's fault.

In order to eliminate this concern and provide a stress-free holiday with no unpleasant expensive surprises, we strongly advise taking one of our insurance excess waiver options as detailed below.

### **Excess Waiver Options:**

For cars you have the option of paying an additional \$12.95 per day to reduce your excess to \$500 or the option of paying an additional \$19.00 per day to reduce your excess to \$0.00. If you don't take either of these options you will be liable for the full excess of \$2500 plus VAT of 15% no-matter who is at fault.

For our Scooters & Motorbikes you have the option of paying an additional \$5.00 per day to reduce your excess to \$1000.00 or the option of paying an additional \$19.00 per day to reduce your excess to \$0.00. Again if you don't take either of these options you will be liable for the full excess of \$2500 plus VAT of 15% no-matter who is at fault.