



## Insurance Excess Waivers

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 \$5000.00 plus Vat of 15% with a pre-authorisation (block/bond) for credit cards of \$750.00. 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:

#### CARS

1. Reduce your Insurance Excess Waiver to \$1500.00 at an additional \$14.95 per day with a pre-authorisation (block/bond) of \$500 required on your credit card.
2. Reduce your Insurance Excess Waiver to \$0.00 at an additional \$22.95 per day. (No bond required)

#### SCOOTERS

1. Compulsory Excess Waiver of \$1000.00 at an additional \$10.00 per day with a pre-authorisation (block/bond) of \$250 required on your credit card.
2. Reduce your Insurance Excess Waiver to \$0.00 at an additional \$22.95 per day. (No bond required)