

Kindertons Business Excess Protection Policy Summary



This is a summary of the cover provided under the Business Excess Reimbursement Insurance Policy. This summary does not contain the full terms and conditions of the cover which can be found in the policy documents. It is important that you read the policy documents carefully when you receive it.

Insurer

Astrenska Insurance Limited

The cover limit and period of cover is shown in your policy schedule

Type of Insurance Cover Provided

This is an excess reimbursement policy designed to reimburse small businesses in the event that they have to pay an excess under certain Commercial Insurance Policies

Significant features & benefits

Your policy includes the following benefits which are explained in detail in the policy document:

Cover	Limits of Cover	Key Conditions and Exclusions
We will reimburse you the excess that you are responsible for following the payment of a successful claim under a Commercial Insurance Policy that is in your name and was purchased through your Selling Broker.	The Annual Aggregate shown in your Certificate of Insurance	<p>We will not pay for:</p> <ul style="list-style-type: none"> Any claim which does not exceed the Excess under your Commercial Insurance Policy, or which your Commercial Insurer does not pay (see what is not covered 1 & 2) Any claim notified to us more than 31 days after successful settlement of your Commercial Insurance Claim (see what is not covered 5) Any claim arising from an insurance policy not sold to you by the Selling Broker (see what is not covered 9 and "Definitions") Any claim where the incident occurred outside of the United Kingdom (see what is not covered 13) Any claim against any form of motor insurance policy (see what is not covered 14)

Duration of Cover

The 12 month period shown in your Certificate of Insurance.

Cancelling This Policy

Your selling broker will refund the Insured's premium in full if, within 14 days, they decide that it does not meet their needs or that they do not want this policy, provided they have not reported a claim. The 14 day statutory cancellation right applies from the date the contract is entered into, or from the date that contract documents are received, whichever is the later. Once the 14 days has expired, the Insured has the right to cancel this insurance, however, no refund of premium will be due.

If the Insured wishes to request a cancellation then please contact their selling broker from whom they purchased this policy.

Claim Notification

In the event of a claim under your policy, please Contact our Claims Administrator, ClaimEz by visiting their website at www.claimEZ.com where you will be able to register your claim, enter all necessary details and upload the supporting documents.

If you do not have access to the internet, you can call ClaimEz on 0203 503 0500 to register your claim and obtain a claim form to complete and return along with supporting documentation.

Your Right to Complain

If you wish to register a complaint about the sale of your policy, please contact your selling broker.

For claims complaints, please contact ClaimEz

In writing ... The Customer Care Manager, ClaimEz (SIS) PO Box 70931, London SW20 2EE
By email ... customercare@clamez.com

If your complaint cannot be resolved by the end of the next working day, it will be passed onto the underwriter to handle at Astrenska Insurance Limited, Quality Department, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN;

We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body at South Quay Plaza, 183 Marsh Wall, London, E14 9SR.
Telephone: 0300 123 9 123 or 0800 0 234 567

Financial Services Compensation Scheme

Astrenska Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS, if either are unable to meet their obligations. More information can be obtained from the www.fscs.org.uk website.