

# Motor Policy Excess Insurance

## Insurance Product Information Document

Company: Strategic Insurance Services Limited

Product: Motor Excess Protection

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This document does not contain the full terms and conditions of the cover which can be found in the policy wording and insurance certificate. It is important that you read all these documents carefully.

## What is this type of insurance?

This is a vehicle excess reimbursement insurance which covers the **Excess** that **You** are responsible for following the successful settlement of any loss, destruction or damage of **Your Motor Vehicle** under **Your Motor Insurance Policy** in respect of claims arising as a result of accidental damage, fire, theft, or vandalism.



### What is insured?

- ✓ Cover is provided for the **Excess** that **You** are responsible for following the successful settlement of any loss, destruction or damage claim for **Your Motor Vehicle** under **Your Motor Policy** in respect of claims arising as a result of accidental damage, fire, theft, or vandalism. Where **You** were at fault the claim will be settled when **We** are in receipt of the settlement letter from **Your Motor Insurer**. For claims where **You** are deemed either partially at fault or not at fault if **Your Excess** is not recovered from the third party within 6 months from the date of **Incident We** will reimburse any **Excess** payment for which **You** have been made liable up to the **Annual Aggregate Limit** insured under the policy.
- ✓ Cover will only operate when the **Excess** of **Your Motor Policy** is exceeded and following the successful claim payment
- ✓ The maximum amount payable under this policy will be the **Annual Aggregate Limit** as shown in Your **Statement of Insurance**. Once the **Annual Aggregate Limit** is exhausted this policy is automatically cancelled and **You** are then liable for all and any future **Excess** payments as defined in **Your Motor Policy**.



### What is not insured?

- ✗ Any claim that **Your Motor Policy** does not respond to or the **Excess** is not exceeded.
- ✗ Any claim that is refused under **Your Motor Policy**.
- ✗ Any claim where the **Motor Vehicle** is being used:
  - a) for **commercial use, business use class 3** or hire and reward unless **Your Motor Vehicle** has been declared a **BUSINESS CAR, COMMERCIAL VEHICLE** or a **TAXI**
  - b) for any purpose in connection with the motor trade,
  - c) in any competition, trial, performance test, race or trial of speed, including off-road events, whether between motor vehicles or otherwise, and irrespective of whether this takes place on any circuit or track, formed or otherwise, and regardless of any statutory authorisation of any such event.
- ✗ Any claim under **Your Motor Policy** which occurred prior to the **Period of Insurance** as shown on **Your Statement of Insurance** that **You** were aware was an **Imminent Claim**.
- ✗ Any claim notified to **Us** more than 31 days following the settlement of **Your claim** under **Your Motor Policy**.
- ✗ Any contribution or deduction from the settlement of **Your** claim against **Your Motor Policy** other than the stated policy **Excess**, for which **You** have been made liable.
- ✗ Any claim arising from breakdown or misfuel.
- ✗ Any claim arising from glass repair or replacement



## Are there any restrictions on cover

- ! **Your Motor Policy** must be maintained, current and valid.
- ! The **Insured Person** must match the name of the individual stated on **Your Motor Insurance Policy**.
- ! **You** and any **Named Drivers** must have a current full and valid UK driving licence, or hold a full internationally recognised licence.
- ! The Excess Protect Cover will continue to respond for the **Period of Insurance** or until **You** chosen **Annual Aggregate Limit** on this Excess Protect Cover is exhausted; whichever comes first.
- ! **You** must take reasonable steps to safeguard against loss or additional exposure loss.
- ! In the event that any misrepresentation or concealment is made by **You** or on **Your** behalf in obtaining this insurance or in support of any claim under this insurance the policy is voided and no refund of premium will be given.
- ! Other Insurance - if **You** were covered by any other insurance for the **Excess** payable following the Incident, which resulted in a valid claim under this policy, **We** will only pay **Our** proportionate share of the claim.
- ! This insurance is only valid if **You** are a permanent resident of the United Kingdom (England, Wales, Scotland, Northern Ireland, Channel Islands and the Isle of Man).



## Where am I covered?

- ✓ Worldwide
- ✓ If **You** wish to use **Your Vehicle** abroad for more than 90 days or in any country that is not a member of the European Union, please notify **Your** selling broker at least two weeks prior to **Your** departure, so that **Your** cover can be extended for the appropriate period and **You** can be made aware of any additional premium required and if any additional terms apply.



## What are my obligations?

- Any claim **You** wish to make will be handled on the insurer's behalf by ClaimEz. ClaimEz is an online web based system managed by Strategic Insurance Services Limited (SISL) who, whilst handling claims, is acting as an agent of the insurer. The claims process has been specifically designed to make it as quick and efficient as possible to process and handle **Your** claim.
- **You** will be asked to provide **Your** scheme code which can be found on **Your** policy wording
- If **You** have access to the internet:
- Visit **Our** claims website: [www.claimEZ.com](http://www.claimEZ.com) where **You** will be able to register Your claim, enter all the necessary details and upload the documents that will be specified to **You**. **Our** internet solution is the quickest and easiest way to submit **Your** claim to **Us**.
- If **You** do not have access to the internet:
- Please call ClaimEz on 0203 503 0500 to notify **Us** of **Your** claim. Some initial details will be taken and **You** will then be sent a claim form by post to complete and return to **Us** along with supporting documentation that will be specified to **You**. When calling **Us**, please have **Your** policy number to hand. Please note that a postal claim may take significantly longer to settle than an online claim; especially if **We** need to write to **You** to request additional information.



## When and how do I pay?

- **You** must pay for this insurance with **Your Motor Policy** when **You** take it out for the first time and at each renewal of **Your** policy. **You** can either pay annually by debit/credit card or by monthly direct debit.
- **You** will not be covered for any claim if **You** have not paid the premium due.



## When does my cover start and end?

- The period for which **We** have accepted the premium as stated in **Your Certificate of Insurance**.



## How do I cancel the contract?

- **Your** insurance broker or agent will refund **Your** premium in full if, within 14 days, **You** decide that it does not meet **Your** needs or that **You** do not want this policy, provided **You** 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, **You** have the right to cancel this insurance, however, no refund of premium will be due to **You**.
- If **You** wish to request a cancellation then please contact **Your** selling broker from whom **You** purchased this policy.