

Motor Trade Excess Protection Policy summary



Below we have summarised some important facts about your Motor Excess Protection insurance. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides. When reviewing your policy, you should read it alongside your policy schedule.

Insurer

Astrenska Insurance Limited

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

Significant features & benefits

Cover is provided for the **Excess** that the **Insured** is responsible for following the successful settlement of any loss, destruction or damage claim for any **Motor Vehicle** under the Insured's **Motor Trade Road Risks Insurance Policy** in respect of claims arising as a result of accidental damage, fire, theft, or vandalism. Where the **Insured** was at fault the claim will be settled when ClaimEz is in receipt of the settlement letter from the **Insured's Motor Trade Insurer**. For claims where the **Insured** is deemed either partially at fault or not at fault if the **Insured's Excess** is not recovered from the third party within 6 months from the date of **Incident**, **We** will reimburse any **Excess** payment for which the **Insured** has been made liable up to the **Annual Aggregate Limit** covered under the policy.

The maximum amount payable for any one claim under this policy will be the amount of the **Excess** on the **Insured's Motor Trade Road Risks Insurance Policy** or £1,000 whichever the lesser subject to the **Annual Aggregate Limit**.

Significant exclusions

1. Any claim that **Your Motor Trade Road Risks Insurance Policy** does not respond to or the **Excess** there under is not exceeded.
2. Any claim that is refused under **Your Motor Trade Road Risks Insurance Policy**.
3. Any claim where the **Motor Vehicle** is being used
 - a) primarily as a taxi or courier vehicle at the time of the **Incident**
 - b) for any purpose in connection with the motor trade
4. Any claim arising from glass repair or replacement.
5. Any claim arising from breakdown, mis-fuel
6. Any claim arising from the commercial combined aspect of the **Motor Trade Road Risks Insurance Policy**.
7. If the number of **Motor Vehicles** covered under the **Motor Trade Road Risks Insurance Policy** at inception exceeds that allowed for the chosen **Annual Aggregate Limit**.
8. High performance vehicles and motorcycles.

How to make a claim

Your claim 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 claim 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 is 20330.

If **You** have access to the internet:

Visit **Our** claims website: 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.

Failure to follow these steps may delay or jeopardise the payment of **Your** claim.

Complaints process

We do everything possible to make sure that **You** receive a high standard of service. If **You** are not satisfied with the service that **You** receive, **You** should address **Your** enquiry/complaint to:

For Sales Complaints:

Please contact your selling broker

For Claim Complaints:

The Customer Care Manager
ClaimEz (SIS)
PO Box 70931
London
SW20 2EE
customercare@claimEZ.com
01260 241555

Please provide full details of **Your** policy and in particular **Your** policy/claim number to help **Your** enquiry to be dealt with speedily.

If it is not possible to reach an agreement, **You** have the right to make an appeal to the Financial Ombudsman Service. This also applies if **You** are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. **You** may contact the financial Ombudsman Service at:

The Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR
Tel: 0800 023 4567
Complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact **Your** local authority Trading Standards Service or Citizens Advice Bureau.

How to cancel your policy

Your selling broker 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.