

# Car Excess Insurance

## Insurance Product Information Document

Company: ALA Insurance Brokers Limited

Product: Motor (Private Car) Excess Insurance



This document provides a summary of the key information relating to this Motor Excess Insurance (UK & Europe) Policy. Complete pre-contractual information on the product is provided in the full policy documentation.

### What is this type of insurance?

Most insurance policies have a policy excess which means You must pay the first part of a claim that You make under a Motor Insurance Policy. Motor Excess Protection Insurance is designed to pay the amount of any policy excess You must pay when You make a successful claim under a Motor Insurance Policy.



#### What is insured?

- ✓ Reimbursement of the excess which you have paid following a claim on your Motor insurance policy.



#### Are there any restrictions on cover?

- ! You can claim under this insurance more than once during the Period of Insurance but in total We will only reimburse You up to the Maximum Reimbursement Limit shown in the Insurance Schedule.
- ! You must be a permanent resident of the United Kingdom, the Channel Islands or the Isle of Man.



#### What is not insured?

- ✗ If the incident that gave rise to the claim under Your Motor Insurance Policy happened before the Start Date of Cover, as stated in Your Insurance Schedule;
- ✗ Where no Excess was paid by You or deducted from the claim settlement by the insurer of Your Motor Insurance Policy;
- ✗ If Your claim under Your Motor Insurance Policy was not successful or was for less than the amount of the Excess;
- ✗ Where the Excess you paid was under a Motor Insurance Policy and Your claim under that policy was in respect only of glass repair or replacement.
- ✗ There any amount contributed by you or deducted from the settlement of the claim is not a deduction for the excess but for some other reason such as for pre-existing damage to your vehicle.
- ✗ Where the Excess You paid was under a Motor Insurance Policy and the motor vehicle was used for;
  - hire and reward;
  - 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 business use other than Class One Business Use as normally defined by motor insurers;
- ✗ Any purpose in connection with the motor trade;
- ✗ Where the Excess required from You under Your Motor Insurance Policy has been/or will be reimbursed by another party.

The full details of the cover and exclusions are explained in the policy wording under sections "What is covered" and "What is not covered" in the Policy Document.



## What are my obligations?

You are required to keep to the conditions as shown in your full policy documentation. Some examples of these are:

- You must answer any questions to the best of your knowledge or belief as this could affect our decision to accept your insurance with us.
- You must tell us as soon as possible about any changes in circumstances such as purchasing a new vehicle.
- You must tell us as soon as possible if you have had a loss, accident or theft.

You must pay your excess as the first part of your claim and any additional excesses that may apply. These will be shown on your schedule and any supporting endorsements.



## When and how do I pay?

Payment for your insurance must be made before cover commences and is paid annually.

You pay via credit/debit card.



## When does the cover start and end?

The cover lasts for one year and the dates of cover are specified in your policy schedule. Your policy is renewable each year for another 12 months.



## How do I cancel the contract?

If this cover does not meet your needs, please tell us or your broker. If you want to cancel your policy; we will refund your premium for the exact number of days left on the policy.

No refund will be given if you have made a claim in the current period of insurance.