

# Motor Excess Insurance Policy

## Insurance Product Information Document

Inter Partner Assistance S.A is authorised and regulated by the National Bank of Belgium, with a registered head office at Boulevard du Régent 7, 1000 Brussels, Belgium. Authorised by the Prudential Regulation Authority (firm reference number 202664). Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority.

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Inter Partner Assistance S.A. is part of the AXA Group.

Company: Inter Partner Assistance S.A Product: Motor Excess Insurance Protection

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre contract and contractual information about the product is provided in your policy documents and policy.

## What is this type of Insurance?

Motor Excess Insurance Protection is insurance that allows you to recover an excess you are liable for following a successful claim under your main motor insurance policy.



### What is Insured?

- ✓ An amount equal to the excess in relation to each settled claim on your main insurance up to the annual aggregate limit.
- ✓ Unsuccessful recovery of the excess cost from a third party.



### What is not Insured?

- ✗ Claims for excess that do not arise from a main insurance policy.
- ✗ Claims where the excess is waived or reimbursed or is not exceeded.
- ✗ Excess from a claim that has occurred before the commencement date of this policy.
- ✗ Excess payments in respect of claims refused by your main insurance policy.
- ✗ Motor claims arising from breakdown, windscreen repair or replacement or any glass repair or replacement to your motor vehicle.



### Are there any restrictions on cover?

- ! The total amount of cover is specified in your policy schedule.
- ! Once you have made claims, which total the annual aggregate limit, no further payments will be made under this policy.
- ! Cover applies to one vehicle only.
- ! Claims must be reported within six months of incident date.



### Where am I covered?

- The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands, European Union, Iceland, Norway, Switzerland and Liechtenstein.



### What are my obligations?

- You should pay your premium for the policy
- You must provide receipts for any excess you are wishing to be reimbursed for
- You must report any incident giving rise to a claim on this policy to your motor insurer and you must actively pursue repairs or settlement of your claim
- You must take reasonable steps to safeguard against loss or additional exposure to loss



### When and how do I pay?

Payment for your insurance must be made before cover commences, and is paid annually.  
Payment can be made via credit/debit card.



### When does the cover start and end?

The contract is for a duration of one year and will start on the policy commencement date and will end one year later, as stated in your policy schedule.



### How do I cancel the contract?

You can cancel the policy any time by contacting **ALA Insurance Brokers** by phone on 01653916304 or via email on [info@ala.co.uk](mailto:info@ala.co.uk)

A full refund will be made if:

- You contact us within 14 days of receiving your policy documents: and
- You cancel to the start of the policy
- You have not made, and do not intend to make a claim: and
- No incident has occurred which may mean you need to make a claim

If you cancel the policy outside the 14 day period the full premium will remain payable and you will not receive any refund.