

Motor Excess Insurance

Insurance Product Information Document

Insurance Company and Co-Manufacturer:
Fortegra Europe Insurance Company SE

Intermediary:
Complectus Limited

Product:
Motor Excess Insurance

This product is underwritten by Fortegra Europe Insurance Company SE UK Branch, a branch of Fortegra Europe Insurance Company SE (Malta Company Registration Number SE 17; UK Branch registration number BR021916) who is authorised and regulated by the Malta Financial Services Authority.

Together with its UK Branch, Fortegra Europe Insurance Company SE is authorised by the Prudential Regulation Authority, is subject to regulation by the Financial Conduct Authority under registration number 805770 and limited regulation by the Prudential Regulation Authority. Details about the extent of the underwriter's regulation by the Prudential Regulation Authority are available from the underwriter on request.

The product is administered by Complectus Limited who are authorised and regulated by the Financial Conduct Authority under registration number 774491. Details of the extent of the administrator's regulation by the Financial Conduct Authority are available from the administrator on request

This is a summary of key information. Full information on this product, including information about the underwriter, how to make a claim, the complaints procedure, and the Financial Services Compensation Scheme (UK), can be found in the policy terms and conditions.

What is this type of Insurance?

Motor Excess Insurance will pay you an amount equal to the excess in relation to each settled claim on your main insurance



What is insured?

- ✓ Cover is provided for the reimbursement of the excess of your motor insurance policy following a settled claim provided for a single motor vehicle whilst being used for;
- ✓ social, domestic pleasure and commuting to and from your place of business.
- ✓ personal business use by policyholder including business use class 3.
- ✓ The maximum amount payable under this policy will be the amount as stated on your policy schedule.
- ✓ You are also covered where you have been unsuccessful in recovering the excess cost from a third party within six months of making a valid claim against them under your main insurance policy.



What is not insured?

- ✗ Claims for excess that do not arise from a main insurance policy.
- ✗ We will not reimburse you for any claim you make under this motor excess protection policy within the first 30 days immediately following the start date of cover in the event of a claim not involving an identifiable 3rd party unless your vehicle has been stolen and written off or this insurance was taken out at the same time as your main insurance policy or this insurance was purchased by you at the time of renewal of your previous motor excess insurance policy.
- ✗ Claims where the excess is waived or reimbursed by a third party or not exceeded.
- ✗ Claims which took place outside the period of insurance of this motor excess protection policy.
- ✗ Claims notified to us more than 6 months following the settlement of a claim under your main insurance policy or by a third party.
- ✗ Excess payments in respect of claims refused by your main insurance policy.
- ✗ Any contribution or deduction from your settled claim under your main insurance policy other than the stated policy excess for which you have been made liable.
- ✗ Motor vehicles not specified in your main insurance policy.
- ✗ Motor claims arising from breakdown, misfuelling, windscreen repair or replacement or any glass repair or replacement to your motor vehicle.
- ✗ Any losses caused by war, revolution or any similar event.
- ✗ Any losses caused by: ionising radiation or radioactive contamination from any nuclear fuel or from any nuclear waste which results from burning nuclear fuel; or radioactive, toxic, explosive or other dangerous properties of any nuclear machinery or any part of it.



Are there any restrictions on cover?

- ! Any claim resulting from a criminal act or omission by you or an act which is willfully carried out and the outcome of which is consciously intended by you.
- ! The vehicle must not be an emergency vehicle, bus, coach, truck, trailer, heavy goods vehicle, daily rental vehicle or breakdown and recovery vehicle.
- ! The vehicle must not be used for road racing, track days (timed or un timed), rallying, pace-making, speed testing or any other competitive event.



Where am I covered?

- ✓ Cover is provided for Excess claims which occurs within the UK, Isle of Man or Channel Islands, or within the countries of the European Economic Area.



What are my obligations?

- Keep to the terms and conditions of the policy.
- Take reasonable precautions to prevent a claim from occurring and to avoid incurring unnecessary costs.
- Co-operate fully with us and with our authorised repairer.



When and how do I pay?

The premium for this insurance policy is payable to the organisation who is selling you this insurance policy before the intended start date (unless paid by monthly instalments).

The organisation who is selling you this insurance policy will confirm the total amount payable, payment dates and any available payment options.



When does the cover start and end?

Unless otherwise agreed, your cover will last for one year, starting from the date specified in your policy schedule



How do I cancel the contract?

You can cancel this insurance policy by notifying the organisation who sold you this insurance policy within 30 days of either the start date or the date you receive your policy documents, whichever is later. Providing no claims have been made during the current period of insurance, the premium will be refunded in full.

If You cancel after thirty (30) days and have not made a successful claim on Your Policy, The Policy has no surrender value and no premium paid will be refunded.