

Your Policy Terms and Conditions

Cover Provided

1. Subject to the appropriate premium being paid, the Insurer will pay **you** in each relevant **Period of Insurance**, an amount equal to the amount of the **Excess** in relation to each settled claim on **your Main Insurance Policy** up to **your Cover Limit**.
2. **Cover Limits** available
 - a) £250 in any one **Period of Insurance**
 - b) £350 in any one **Period of Insurance**
 - c) £500 in any one **Period of Insurance**
 - d) £750 in any one **Period of Insurance**
 - e) £1,000 in any one **Period of Insurance**
 - f) £2,000 in any one **Period of Insurance**

Please refer to the **Certificate of Insurance** or **Confirmation of Coverage** document for **your** annual aggregate **Cover Limit**.

Who is eligible to purchase this policy?

Any person: -

1. Permanently resident in the United Kingdom (England, Wales, Scotland, Northern Ireland, Channel Islands and the Isle of Man).
2. Aged at least 18 years of age on the date of purchase of this insurance.

What is not covered (Exclusions)

1. Any claim that **your Main Insurance Policy** does not respond, or where the **Excess** is not exceeded.
2. Any claim on the **Main Insurance Policy** which occurred prior to the **Attachment Date** of this insurance as shown on **your Certificate of Insurance**.
3. Any claim notified to **us** more than 31 days following the settlement of **your** claim on **your Main Insurance Policy**.
4. Where the property concerned is not **your Main Residence**.
5. Any contribution or deduction from the settlement of **your** claim against **your Main Insurance Policy** other than the stated **Excess**, for which **you** have been made liable.
6. Please note that in the event of a motor claim and that **your** accident was caused by a third party to which **your** current **Motor Insurance Excess** has been **Waived or Reimbursed** to **You**, this Policy will not respond.
7. Any **Excess** claim arising from glass repair or replacement to **your Motor Vehicle**.
8. Any liability **you** accept by agreement or contract, unless **you** would have been liable anyway.
9. Any claim that is refused by **your Main Insurance Policy** insurers to whom **you** are claiming.

Definitions

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this Policy.

1. **You/Your/Insured Person** means the person ("the Policyholder") whose name appears at the top of **your Certificate of Insurance** or **Confirmation of Coverage** document

2. **We/Us/Our** means AmTrust International Underwriters Limited.
3. **Claims Administrator** means Business & Domestic Administration Services, Warranty House, Savile Street East, Don Valley, Sheffield, S4 7UQ.
4. **Excess** means the amount **you** must pay under the terms of **your Main Insurance Policy**.
5. **Period of Insurance** means the period for which **we** have accepted the premium as stated in **your Certificate of Insurance**.
6. **Cover Limit** means the total aggregate amount which **we** will pay to **you** under this policy during the relevant **Period of Insurance** being the amount specified on **your Certificate of Insurance**.
7. **Main Insurance Policy (ies)** means one of the following Insurance Policies which must be provided by an insurer regulated and authorised in the UK: Home, Motor (private car), Pet, Travel, Private Medical.
8. **Joint Policyholder** is someone who, along with **You**, is named on the **Main Insurance Policy** against which a claim has been made.
9. **Partner** is **your** spouse or someone of either sex with whom **you** have a permanent relationship, and who also lives at **your** Home.
10. **Certificate of Insurance** or **Confirmation of Coverage** - this forms part of this policy document and contains the name of the Policy Holder and gives details of the cover provided by this policy.
11. **Waived or Reimbursed** means where a third party has already made good which is the first amount of any claim, shown in the schedule under own damage of **your Main Insurance Policy**.
12. **Motor Vehicle** a **Motor Vehicle** (not being an invalid carriage) which is constructed for the carriage of passengers and their effects and is adapted to carry not more than seven passengers and does not exceed 3.5 tonnes, of which **you** are the owner or which **you** are authorised to drive.
13. **Home Insurance** to protect a policyholder's home and which is not for business use. The insurance must include buildings insurance, where the outside of the home is covered, and/or contents insurance where the contents of **your** home are insured against theft or damage.
14. **Pet Insurance** is a policy that pays for veterinary costs if one's pet becomes ill or is injured in an accident or when Your pet dies, or is lost or stolen.
15. **Motor Insurance** (also known as auto insurance, car insurance, vehicle insurance or **Motor Insurance**) is insurance purchased for cars, its primary use is to provide protection against losses and or damage incurred as a result of traffic accidents and against liability that could be incurred in an accident.
16. **Private Medical Insurance** is typically designed to cover the costs of the medical treatment within the UK (it does not include travel or dental insurance) for acute conditions such as disease, illness or injury that is likely to respond quickly to treatment.
17. **Travel Insurance** is insurance that is intended to cover medical expenses, financial (such as money invested in non-refundable pre-payments), and other losses incurred while travelling such as travel delay, lost or stolen baggage, either within one's own country, or internationally.
18. **Attachment Date** is the date that this policy started.
19. **Main Residence** means where **your** family resides in the UK, **you** are on the electoral roll and is the one in which **you** spend most time and the main policy in force includes buildings or contents insurance.

General conditions applicable

You must comply with the following conditions to have the full protection of your policy.

1. Cover is provided for the following policies; **Home Insurance, Motor Insurance** (Private Cars insured for Social Domestic and Pleasure and Commuting to more than one place of work including to pre-arranged appointments), **Pet Insurance, Travel Insurance** and **Private Medical Insurance**.
2. The policy will continue to respond for the **Period of Insurance** or until your chosen **Cover Limit** is exhausted; whichever ever comes first.
3. The insurance policies that you have must be current and valid insurance that are provided by an insurer regulated and authorised in the UK.
4. The Policyholder as stated on the **Certificate of Insurance** must match the lead name of the individual on the **Main Insurance Policy** that has responded, and to which this policy will reimburse the **Excess**. We judge that, if one of the **Main Insurance Policies** covered is in the **Partner's** name this policy will respond.
5. Only when the **Excess** of the current and valid **Main Insurance Policy** is exceeded and following the successful claim payment will this policy respond.
6. Right of Recovery - we can take proceedings in your name but at our expense to recover for our benefit the amount of any payment made under this policy.
7. 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 share of the claim.
8. Reasonable Precautions - you must take reasonable steps to safeguard against loss or additional exposure to loss.
9. Keeping to the terms of this policy - we will only give you the cover that is described in this policy if any person claiming cover has met with all its terms and the terms of the **Main Insurance Policy**, as far as they apply.
10. Fraudulent Claims - If you make a claim under this policy that is false or fraudulent in any way, the policy is void and any claim will not be paid. 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 this policy may be voided and no refund of premium will be given.

Insurer

This Insurance is underwritten by AmTrust International Underwriters Limited, a company registered in Ireland under Registration No. 169384 and whose Registered Office is at 40 Westland Row, Dublin 2, Ireland. AmTrust International Underwriters Limited is authorised and regulated by the Central Bank of Ireland and is licenced to operate in the United Kingdom under a Freedom of Services basis as directed by the European Communities (Non-Life Insurance) Framework Regulations, 1994, under Registration No 203014.

This insurance is administered and claims are handled on behalf of the Insurer by Business & Domestic Insurance Services.

Business & Domestic Insurance Services is trading style of Motorway Direct Plc, which is authorised and regulated by the Financial Conduct Authority (FCA), Financial Services Register number 311741. Registered Office; Warranty House, Savile Street East, Don Valley, Sheffield, S4 7UQ. Registered in England & Wales No. 03222540. Group VAT registration: 804 0501 84.

For details of authorised firms visit the FCA website on www.fca.org.uk or by contacting the FCA consumer helpline on 0800 111 6768.

The Insurer is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if We cannot meet Our obligations to you. This depends on the type of business and circumstances of the claim. Insurance arranging and administration is covered for 90% of the claim with no upper limit. You can learn more about this scheme at www.fscs.org.uk or by phoning 0800 678 1100 or 0207 741 4100.

What makes up this policy?

This policy and the **Certificate of Insurance** or **Confirmation of Coverage** document must be read together as they form your insurance contract.

Cooling off period

Your **Policy Administrator** will refund in full your premium, if, within 14 days of purchasing this insurance you decide that it does not meet your needs providing that you have not reported or are intending to report a claim. Once the 14 days has expired you may cancel this insurance but no refund of premium will be given.

Claims

Should you wish to claim under this policy, you should go to; www.excessprotectclaims.co.uk

You will be able to complete this claim form online. Alternatively please call the **claims administrator** on 0844 893 7781 to notify Your claim with them.

Once you have received communication confirming your claim number from the **claims administrator** you should send the following;

1. A copy of the acknowledgement letter received from the claims administrator
2. A copy of your Lifestyle Excess Protect Certificate of Insurance or Confirmation of Coverage document
3. You must provide a copy of your settlement letter from your Main Insurance Policy insurer, which must state the amount settled and the **Excess** deducted

Please post a copy of the original claim form that you completed online or over the phone with all the required supporting documentation to:-

Business & Domestic Insurance Services Excess Protect Claims

Warranty House, Savile Street East, Don Valley, Sheffield, S4 7UQ.

Should you need to contact the **claims administrator** please call 0844 893 7781 or email claims@excessprotect.co.uk

Jurisdiction and law

This insurance policy will be governed by the laws of England, whose courts alone shall have jurisdiction in any dispute arising from this insurance.

Complaints Procedure

We hope You will be completely happy with this Insurance but if something does go wrong, We would like to know about it. We will do Our best to resolve the issue and make sure it doesn't happen again.

Complaints about the sale of this Insurance

If You have any concerns regarding the sale of this Insurance, please contact the selling dealer or agent.

Complaints about this Insurance

Please contact Our Customer Services Manager either by telephone on 0844 893 7781, or by e-mail to bdicustomerrelations@businessanddomestic.co.uk. Alternatively write to Us at Business & Domestic Insurance Services, Warranty House, Savile Street East, Don Valley, Sheffield, S4 7UQ.

If You need to complain

We will acknowledge Your complaint within five working days.

If you remain unhappy with our final response, or we have not managed to provide a final response within 8 weeks of your complaint, you may be entitled to refer your complaint to the Financial Ombudsman Service for help and advice.

There are several ways you can contract them:

- Phone: 0800 023 4567 or 0300 123 9123
- Email: complaint.info@financial-ombudsman.org.uk
- Post: Insurance Division Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR

Financial Services Compensation Scheme (FSCS)

The Insurer is covered by the FSCS. You may be entitled to compensation from the scheme if the Insurer cannot complete their obligations. This depends on the type of business and the circumstances of the claim. For claims against insurers 90% of the claim is covered with no upper limit.

Further information about the compensation scheme is available from www.fscs.org.uk or by phoning 0800 678 1100 or 0207 741 4100.

Please make sure You always quote Your policy number from the Schedule.

This complaints procedure does not affect Your statutory rights.

Data Protection Act 1998

Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties.