

Policy Summary

The purpose of this policy summary is to help you understand the insurance by setting out the significant features, benefits, limitations and exclusions. You should still read the policy wording for a full description of the terms of the insurance, including the policy definitions. This policy summary does not form part of the policy document.

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.

Significant features and benefits

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** motor (private car), home, travel, private medical insurance or pet insurance policies, up to **Your Cover Limit**.

The maximum amount payable under this Lifestyle Excess Protect insurance policy depends on the level of cover selected and for which the appropriate premium has been paid. Please refer to the certificate of insurance or confirmation of coverage document for **Your Cover Limit**.

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.

Cooling off period

Your Policy Administrator will refund your premium in full, if within 14 days of purchasing this insurance you decide that it does not meet your needs, provided you have not reported a claim.

Making a claim

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.

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 contact 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.