

## 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.

## Significant features and benefits

Cover is provided for the reimbursement of the excess applicable under your motor insurance policy for which you are responsible following the successful settlement of a physical damage claim arising as a result of fire, theft, vandalism or an accident that was your fault, or partially your fault, or where within 6 months you are unable to recover your excess from a liable third party.

For cover to apply the excess of the motor insurance policy must be exceeded by the value of the successful claim payment. The maximum amount payable under this motor excess protection 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.

## 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.

## What is not covered (Exclusions)

- Any claim that **your main Motor Insurance Policy** does not respond to or where the **Excess** is not exceeded.
- Any claim on the **Motor Insurance Policy** which occurred prior to the Attachment Date of this policy as shown on **your Certificate of Insurance** or **Confirmation of Coverage** document.
- Any claim where the **Motor Insurance Policy** is on the basis of or includes **Commercial Travel**.
- Any claim notified to **us** more than 31 days following the settlement of **your claim** by **your Motor Insurance Policy** insurer.
- Any contribution or deduction from the settlement of **your claim** against **your Motor Insurance Policy** other than the stated policy **Excess**, for which **you** have been made liable.
- Where a third party has **Waived or Reimbursed you** and made good which is the first amount of any claim, shown in the schedule under own damage of **your Motor Insurance Policy**.
- Any liability **you** accept by agreement or contract, unless **you** would have been liable anyway.
- Any claim that is refused by **your Motor Insurance Policy** Insurers to whom **you** are claiming.
- Motor Insurance - **You** must maintain at all times during the period of this policy a **Motor Insurance Policy** issued to **you** in respect of **your Motor Vehicle** by a **Motor Insurer** authorised and regulated in the UK.
- Any claim arising from glass repair or replacement.

## 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.

## Making a claim

If you think that you have a fault which may be covered by this insurance, you must contact us in the first instance. The claims telephone number is: 0844 854 1500.

## 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](mailto: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](mailto: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](http://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.