

# Motor Excess Insurance

## Insurance Product Information Document

Company: Financial & Legal Insurance Company Limited

### Product: Motor Excess

Financial & Legal Insurance Company Limited is registered in England and authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (202915). This document provides a summary of the main policy coverages and exclusions and is not personalised to your specific needs.

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

## What is this type of Insurance?

This is a Motor Excess Protection Insurance Policy which will provide for the reimbursement of your policy excess following the successful settlement of a claim under your motor insurance policy.



### What is insured?

#### ✓ Excess Protection

Cover is provided if you make a claim under your motor insurance policy and you are unable to recover your excess from a third party.

A financial reimbursement will pay the equivalent of your motor insurance excess incurred.

Please refer to your Policy Wording for full terms and conditions.

**(Maximum Cover Limit : £2,000 or 3,000 as selected and detailed on your Policy Schedule)**



### What is not insured?

- ✗ Any claim where your motor insurance policy does not respond to
- ✗ Any claim incurred prior to the commencement date of this policy
- ✗ Where the motor insurance excess has been waived or paid by a third-party
- ✗ For any motor excess claim due to a vehicle being used in any sort of competitions or rallies, for hire or reward, delivery or courier purposes, or for driving tuition; used as taxis, or for racing, pace making, speed testing or in reliability trials.
- ✗ Dishonesty, criminal acts and fraud



### Are there any restrictions on cover?

- ! If you breach any of the conditions or fail to abide by your responsibilities we will not be liable to make any payments under this policy
- ! The maximum cover limit is an aggregate benefit over the 12-month period of insurance



## Where am I covered?

You are covered within the United Kingdom of Great Britain and Northern Ireland.



## What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



## When and how do I pay?

Your premium will be payable to the broker or agent that you chose to purchase this policy from. Full details of the premium paid will be detailed on your policy schedule.



## When does the cover start and end?

Your cover start date and end date will be detailed on your policy schedule.



## How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later, provided that no claims have been made or are pending, the premium will be refunded in full.

If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy, however no refund of premium will be payable.