

Motor Excess Protection

Insurance Product Information Document

Motor Excess Insurance is underwritten by Inter Partner Assistance S.A. UK Branch, with a registered office at 106-118 Station Road, Redhill, RH1 1PR is a Branch of Inter Partner Assistance S.A. (Financial Conduct Authority registration number 202664), which is a Belgian firm authorised by the National Bank of Belgium under number 0487. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

Company: Inter Partner Assistance S.A. UK Branch

Product: Motor Excess Insurance

This document provides a summary of the key information relating to your motor breakdown policy. You will find all the terms and conditions along with details for how to claim, how to make a complaint and details of the financial services compensation scheme in your policy document.

What is this type of Insurance?

This policy allows you to reclaim your excess payment up to the policy limit in the event of a claim in the main associated motor policy, which is your fault.



What is Insured?

- ✓ Cover is provided for the excess that you would be responsible for following the successful settlement of any physical damage claim for your vehicle in respect of claims arising as a result of accidental damage, fire, theft, or vandalism.



What is not Insured?

- ✗ Claims for excess that do not arise from your main associated motor insurance policy.
- ✗ Claims under a lower value than the value of the excess of the main insurance policy.
- ✗ Claims where the excess is waived or reimbursed is not exceeded.
- ✗ Excess from a claim that has occurred before the commencement date of this policy.
- ✗ Excess payments in respect of claims refused by your main insurance policy.
- ✗ Motor claims arising from breakdown, windscreen repair or replacement or any glass repair or replacement to your motor vehicle.



Are there any restrictions on cover?

- ! Claims must be notified to us within 31 days following the settlement of your claim by your main policy Insurer.
- ! The total amount of cover under the policy is £500 (annual aggregate limit).



Where am I covered?

- The cover is provided in UK only.



What are my obligations?

- Please take care to ensure all questions are answered accurately and to the best of your knowledge.
- You must provide receipts for any reimbursement based claims.
- You must take reasonable steps to safeguard against loss or additional exposure to loss.



When and how do I pay?

- You can pay your premium all at once or by monthly instalments.



When does the cover start and end?

- From the start date you select for 12 months or if purchased midterm until the expiry date of your associated motor policy.



How do I cancel the contract?

- You may cancel this insurance within 14 days of your inception/renewal date or 14 days after receiving the full terms and conditions of your policy, whichever is later.
- We 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 intending to report a claim.
- Once the 14 days has expired you may cancel this policy but no refund will be given.
- To cancel please contact your broker by phone or post.