

Motor Excess Protection Insurance

sagic

Insurance Product Information Document

Company: Salvation Army General Insurance

Product: Motor Excess Protection Insurance

Sagic is a member of the Association of British Insurers (ABI), A member of the Financial Ombudsman Service (FOS) and is regulated by the Financial Conduct Authority (FCA) – Reg no 202327.

This Insurance Product Information Document is only a summary of the Motor Excess Protection insurance policy. Complete terms and conditions and pre-contractual information on the product is provided with your policy documentation. It is important that you read all these documents carefully.

What is this type of insurance?

This is Motor Excess Protection Insurance which allows you to recover an excess you are liable for following a successful claim under your main motor insurance policy.



What is insured?

- ✓ An amount equal to the excess in relation to each settled claim on your main motor insurance policy up to the total annual limit following the theft of your motor vehicle.
- ✓ Unsuccessful recovery of the excess cost from a third party within 6 months of making a valid claim against them.
- ✓ All claims under this policy will be dealt with on a reimbursement basis which means that you will pay the excess and claim it back.



What is not insured?

- ✗ Claims for excess that do not arise from a claim on your main motor insurance policy.
- ✗ Claims where the excess is waived, reimbursed or 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 motor insurance policy.
- ✗ Claims arising from any event other than the theft of your motor vehicle.
- ✗ Claims arising from theft of your motor vehicle by any of your employees.



Are there any restrictions on cover?

- ! Once you have made claims which reach the total annual limit, no further payments will be made under this policy and this motor excess insurance policy will lapse for this cover period.
- ! This cover is only for the vehicle shown on your schedule.



Where am I covered?

- ✓ The policies cover applies in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.



What are my obligations?

- To inform us of any change in circumstance
- Take reasonable steps to safeguard against loss or additional exposure to loss
- Notify us of a claim within 31 days following the settlement of a fault claim or within 6 months where you have been unsuccessful in recovering the excess cost from a third party following a non-fault claim.
- Give immediate notification to the policy if a claim involves property that is lost, maliciously damaged or stolen
- Provide all information and assistance that we may require in the event of a claim, including access to the site
- Provide receipts for any excess you are wishing to be reimbursed for.



When and how do I pay?

You will need to pay your premium to your insurance broker before taking out or renewing the insurance. If you do not pay your premium when it becomes due, cover will not be provided.



When does the cover start and end?

The policy cover will take effect from the date shown on the schedule and will run for 12 months



How do I cancel the contract?

You can cancel your policy within 14 days of purchase or renewal (or from the day you receive your policy or renewal documents, if this is later).

If you cancel before the cover starts we'll refund the premium you've paid.

If you cancel after your cover has started, we'll reduce your refund to pay for the time you were covered.

After the first 14 days of your policy you must give 30 days' notice, if you have made a claim there will be no refund due.