

Motor Excess Protection Insurance

Insurance Product Information Document

Company: Auto Legal Protection Services Limited (ALPS). A company registered in England (company number: 3676991). Authorised and regulated by the Financial Conduct Authority, registered number 300906.

Product: Motor Excess Protection

This document does not contain the full terms and conditions of the cover which can be found in the policy wording and schedule. It is important that you read all these documents carefully.

What is this type of insurance?

This is Motor Excess Protection Insurance – we will reimburse you for an excess you have paid following a successful claim under your main motor insurance policy.



What is insured?

- ✓ The excess for each settled claim on your main motor insurance policy, up to the total annual limit.
- ✓ 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 breakdown, windscreen repair or replacement or any glass repair or replacement to your motor vehicle.
- ✗ Claims relating to the use of your vehicle for hire and reward.



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 excess insurance policy will lapse for the remainder of this cover period.
- ! This cover is for one vehicle only.



Where am I covered?

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



What are my obligations?

You must:

- Pay your premium for the policy.
- Provide receipts for any excess you are wishing to be reimbursed for.
- Report any incident giving rise to a claim on this policy to your motor insurer and you must actively pursue repairs or settlement of your claim.
- Pay the excess to the repairer of the insured vehicle and provide proof of a successful claim from your main insurer along with a receipt showing the excess amount paid.
- 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.



When and how do I pay?

You will need to pay your premium to your insurance broker before taking out or renewing the insurance. The broker will explain the ways you can pay the premium and when you need to do this.



When does the cover start and end?

This is a fixed-term policy, the start and end dates are detailed in your policy schedule. Cover begins on the start date of the policy.



How do I cancel the contract?

You can cancel your policy within 14 days from the date you receive the policy documentation at the start of your insurance or the renewal policy documentation for subsequent periods of insurance.

Should you decide to exercise this cancellation right, you will be entitled to a refund of premium as long as you have not made any claims. You will not be able to make a claim after you have cancelled the policy. To exercise this cancellation right, please call your insurance broker.

If you choose to cancel your policy after 14 days from the start date of your insurance, then, provided you have not made, and do not intend to make a claim, you will receive a pro-rata refund for the unused period of cover.