

Motor Excess Reimbursement Insurance

Insurance Product Information Document

Company: Strategic Insurance Services Limited

Product: Motor Excess Protection

Strategic Insurance Services Limited (firm ref: 307133) are authorised and regulated by the Financial Conduct Authority

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

What is this type of insurance?

This is a vehicle excess reimbursement insurance policy which covers the Excess that You are responsible for following the successful settlement of any loss, destruction or damage of Your Motor Vehicle under Your Motor Insurance Policy in respect of claims arising as a result of accidental damage, fire, theft, or vandalism.



What is insured?

- ✓ Cover is provided for the Excess that the Insured is responsible for following the successful settlement of any loss, destruction or damage claim for the Insured's Motor Vehicle(s) under the Insured's Motor Insurance Policy in respect of claims arising as a result of accidental damage, fire, theft, or vandalism. Where the Insured was at fault the claim will be settled when ClaimEz is in receipt of the settlement letter from the Insured's Motor Insurer. For claims where the Insured is deemed either partially at fault or not at fault if the Insured's Excess is not recovered from the third party within 6 months from the date of Incident We will reimburse any Excess payment for which the Insured has been made liable up to the Annual Aggregate Limit insured under the policy.
- ✓ Cover will only operate when the Excess of your Motor Insurance Policy is exceeded and following the successful claim payment.
- ✓ The maximum amount payable under this policy will be the Annual Aggregate Limit as shown in Your Certificate of Insurance. Once the Annual Aggregate Limit is exhausted this policy is automatically cancelled and You are then liable for all and any future Excess payments as defined in Your Motor Insurance Policy.



What is not insured?

- ✗ Any claim that Your Motor Insurance Policy does not respond to or the Excess there under is not exceeded.
- ✗ Any claim that is refused under Your Motor Insurance Policy.
- ✗ Any claim where the Motor Vehicle is being used:
 - 1) for Commercial Use, Business Use Class 3 or hire and reward unless Your Motor Vehicle has been declared as a BUSINESS CAR, COMMERCIAL VEHICLE or a TAXI
 - 2) for any purpose in connection with the motor trade
 - 3) in any competition, trial, performance test, race or trial of speed, including off-road events, whether between Motor Vehicles or otherwise, and irrespective of whether this takes place on any circuit or track, formed or otherwise, and regardless of any statutory authorisation of any such event.
- ✗ Any claim under Your Motor Insurance Policy which occurred prior to the Period of Insurance as shown on Your Certificate of Insurance that you were aware was an imminent claim.
- ✗ Any claim that has been Waived or Reimbursed.
- ✗ Any claim arising from glass repair or replacement, breakdown or mis-fuel.



Are there any restrictions on cover?

- ! The Motor Insurance Policy must be maintained, current and valid.
- ! The Insured Person must match the name of the individual stated on Your Motor Insurance Policy.
- ! You and any Named Driver(s) must have a current, full and valid UK driving licence, or hold a full valid internationally recognised licence.
- ! This insurance is only valid if You are a permanent resident of the United Kingdom.
- ! Your Motor Excess Protection Insurance Policy will continue to respond for the Period of Insurance of until Your Annual Aggregate Limit is exhausted; whichever comes first.



Where am I covered?

- United Kingdom or EU Member States.



What are my obligations?

- Your claim will be handled on the insurer's behalf by ClaimEz. ClaimEz is an online web based system managed by Strategic Insurance Services Limited (SISL) who, whilst handling claims, is acting as an agent of the insurer. The claim process has been specifically designed to make it as quick and efficient as possible to process and handle Your claim and You will be asked to provide Your scheme code which you will find in your policy wording.
- If You have access to the internet:

Visit Our claims website: www.claimEZ.com where You will be able to register Your claim, enter all the necessary details and upload the documents that will be specified to You. Our internet solution is the quickest and easiest way to submit Your claim to Us.
- If You do not have access to the internet:

Please call ClaimEz on 0203 503 0500 to notify Us of Your claim. Some initial details will be taken and You will then be sent a claim form by post to complete and return to Us along with supporting documentation that will be specified to You. When calling Us, please have Your policy number to hand. Please note that a postal claim may take significantly longer to settle than an online claim; especially if We need to write to You to request additional information.
- Failure to follow these steps may delay or jeopardise the payment of Your claim.



When and how do I pay?

- Your broker will advise you of the full details of when and the options by which you can pay.
- You will not be covered for any claim if you have not paid the premium due.



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?

- Your insurance broker or agent will refund Your premium in full if, within 14 days, You decide that it does not meet Your needs or that You do not want this policy, provided You have not reported a claim. The 14 day statutory cancellation right applies from the date the contract is entered into, or from the date that contract documents are received, whichever is the later. Once the 14 days has expired, You have the right to cancel this insurance, however, no refund of premium will be due to You.
- If You wish to request a cancellation then please contact Your selling broker from whom You purchased this policy.