

# Motor Excess Protect

## Key Facts

The purpose of this policy summary is to help you understand the insurance by setting out the significant features, benefits, limitations and exclusions. You should still read the policy wording for a full description of the terms of the insurance, including the policy definitions. This policy summary does not form part of the policy document.

### Significant features and benefits

Cover is provided for the reimbursement of the excess applicable under your motor insurance policy for which you are responsible following the successful settlement of a physical damage claim arising as a result of fire, theft, vandalism or an accident that was your fault, or partially your fault, or where within 6 months you are unable to recover your excess from a liable third party.

For cover to apply the excess of the motor insurance policy must be exceeded by the value of the successful claim payment.

The maximum amount payable under this motor excess protection insurance policy depends on the level of cover selected and for which the appropriate premium has been paid. Please refer to the certificate of insurance or confirmation of coverage document for your cover limit.

### Exclusions and limitations

Who is eligible to purchase this policy:

- Permanently resident in the United Kingdom (England, Wales, Scotland, Northern Ireland, Channel Island and the Isle of Man).
- Any person who has a current and valid UK driving licence, or hold a full internationally recognised licence.

What is not covered (exclusions):

- Any claim that your motor insurance policy does not respond to or the excess is not exceeded.
- Any claim on the motor insurance policy which occurred prior to the attachment date of this policy as shown on your certificate of insurance or confirmation of coverage.
- Any claim notified to us more than 31 days following the settlement of your claim by your motor insurer.
- Any claim where the motor insurance policy is on the basis of or included commercial travel.
- Any contribution or deduction from the settlement of your claim against your motor insurance policy other than the stated policy excess, for which you have been made liable.
- Where a third party has waived or reimbursed you and made good the first amount of any claim, shown in the schedule under own damage of your motor insurance policy.
- Any liability you accept by agreement or contract, unless you would have been liable anyway.
- Any claim that is refused by your motor insurer against who you are claiming.
- Motor insurance you must maintain at all times during the period of this policy a motor insurance policy issued to you in respect of your motor vehicle by a UK registered and authorised motor insurer.
- Any excess claim arising from glass repair or replacement

### Insurer

This Insurance is underwritten by AmTrust International Underwriters Limited, a company registered in Ireland under Registration No. 169384, whose Registered Office is 40 Westland Row, Dublin 2, Ireland. AmTrust International Underwriters Limited is authorised and regulated by the Central Bank of Ireland and is licenced to operate in the United Kingdom under a Freedom of Services basis as directed by the European Communities (Non-Life Insurance) Framework Regulations, 1994, under Registration No 203014.

**Your** policy is arranged and claims administered by Business & Domestic Insurance Services which is a trading style of Motorway Direct Plc.

Motorway Direct Plc are authorised and regulated by the Financial Conduct Authority (FCA), authorisation number 311741. Our address is Warranty House, Savile Street East, Don Valley, Sheffield, South Yorkshire S4 7UQ.

### Cooling off period

Your policy administrator will refund your premium in full, if within 14 days of purchasing this insurance you decide that it does not meet your needs, provided you have not reported a claim.

### Making a claim

Please make a claim to the claims administrator following the settlement of your motor insurance claim.  
Claim via the internet

Should you wish to claim under this policy, you should go to; [www.excessprotectclaims.co.uk](http://www.excessprotectclaims.co.uk)

You will be able to complete this claim form online. You will then receive communication confirming your claim number and a list of documents you are required to return. Please post a copy of the claim form you completed online with all the required documentation to:

Business & Domestic Administration Department  
Excess Protect Claims  
Warranty House,  
Savile Street East,  
Don Valley,  
Sheffield,  
South Yorkshire  
S4 7UQ.

If you do not have access to the internet and would like to claim via post. Please call the claims administrator on 0844 893 7810 to notify your claim with them. The claims administrator will register your claim. They will send an acknowledgement letter with a claim form for you to complete. This correspondence will include a list of documents required to support your claim. Please post a copy of this acknowledgement, the completed claim form and all supporting documentation to:

Business & Domestic Administration Department  
Excess Protect Claims  
Warranty House,  
Savile Street East,  
Don Valley,  
Sheffield,  
South Yorkshire S4 7UQ.

Should you need to contact the claims administrator please call 0844 893 7810 or email [claims@excessprotect.co.uk](mailto:claims@excessprotect.co.uk)

#### **Data Protection Act 1998**

Please note that any information provided to **us** will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties.

#### **Caring for Customers**

We hope you will be completely happy with this Insurance but if something does go wrong, we would like to know about it. **We** will do **our** best to resolve the issue and make sure it doesn't happen again.

#### **Complaints about the sale of this Insurance**

If **you** have any concerns regarding the sale of this Insurance, please contact the selling dealer or agent.

#### **Complaints about this Insurance**

Please contact our Customer Services Manager either by telephone on 0844 893 7810, or by e-mail to [bdicustomerrelations@businessanddomestic.co.uk](mailto:bdicustomerrelations@businessanddomestic.co.uk). Alternatively write to **us** at Business & Domestic Administration Services, Warranty House, Savile Street East, Don Valley, Sheffield S4 7UQ.

#### **If You need to complain**

We will acknowledge your complaint within five working days.

If you remain unhappy with our final response, or we have not managed to provide a final response within 8 weeks of your complaint, you may be entitled to refer your complaint to the Financial Ombudsman Service for help and advice.

There are several ways you can contact them:

- Phone: 0800 023 4567 or 0300 123 9123
- Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)
- Post: Insurance Division Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR

#### **Financial Services Compensation Scheme (FSCS)**

The Insurer is covered by the FSCS. You may be entitled to compensation from the scheme if the Insurer cannot complete their obligations. This depends on the type of business and the circumstances of the claim. For claims against insurers 90% of the claim is covered with no upper limit.

Further information about the compensation scheme is available from [www.fscs.org.uk](http://www.fscs.org.uk) or by phoning 0800 678 1100 or 0207 741 4100.

**Please make sure you always quote your policy number from the schedule.  
This complaints procedure does not affect your statutory rights.**