

Motor Excess Insurance

Insurance Product Information Document

Motor Excess Insurance is underwritten by Inter Partner Assistance SA UK Branch. Inter Partner Assistance SA is a Belgian firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority. Details about the extent of its regulation by the Financial Conduct Authority are available from Inter Partner Assistance on request. FCA Register number 202664. Registered in the United Kingdom.

Company: Inter Partner Assistance

Product: Motor Excess Insurance

This document summarises the key features of your insurance policy. It is not tailored to individual needs and so may not provide all the information relevant to your cover requirements. Complete pre-contractual and contractual information is provided in other documents.

What is this type of Insurance?

Motor Excess Insurance is insurance that 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 insurance policy up to the annual aggregate limit
- ✓ Unsuccessful recovery of the excess cost from a third party



What is not Insured?

- ✗ Claims for excess that do not arise from a claim on your main 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 insurance policy
- ✗ Claims arising from breakdown, windscreen repair or replacement or any glass repair or replacement to your motor vehicle



Are there any restrictions on cover?

- ! Limit of cover is £300 per claim
- ! The total amount of cover under the policy is £600 (annual aggregate limit)
- ! Once you have made claims which total the annual aggregate limit, no further payments will be made under this policy and this excess insurance policy will lapse
- ! This cover is for one vehicle only



Where am I covered?

- ✓ The cover provided in the United Kingdom, meaning Great Britain, Northern Ireland, the Isle of Man and the Channel Islands



What are my obligations?

- You should pay your premium for the policy
- You must provide receipts for any excess you are wishing to be reimbursed for
- You must 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
- You must take reasonable steps to safeguard against loss or additional exposure to loss
- You must notify us of a claim within 6 months following the settlement of a claim under your main insurance policy or by a third party



When and how do I pay?

You can pay your premium as a one-off payment annually or in instalments (a credit charge may apply)
Payment options should be discussed with your insurance broker/intermediary



When does the cover start and end?

This contract will start on the date you select when you purchase the policy and will end one year later



How do I cancel the contract?

You can cancel the policy at any time by contacting **your insurance broker/intermediary**.

If you cancel within 14 days of receiving your policy documentation, you will be entitled to a full refund providing you have not made any claims. If the policy is cancelled outside of 14 days, then no refund will be provided.

More information about your cancellation rights, applicable administration charges and the reasons we can cancel the policy are included with your policy documents.