

Swinton Excess Insurance Policy Summary

Some important facts about Your Swinton Excess Insurance are summarised below. This summary does not describe all the terms and conditions of Your policy, so please take time to read the policy document to make sure You understand the cover it provides.

Insurer : Inter Partner Assistance
Duration of the Policy: One Year

Significant Features and Benefits	Significant and unusual exclusions or limitations	Relevant section in the policy document
<p>Insurer will pay to You in each relevant Period of Insurance, an amount equal to the amount of the Excess in relation to each Settled Motor Claim up to Your Cover Level.</p> <p>The benefit will be paid for a claim arising as a result of fire, theft or vandalism or as a result of an accident which was wholly or partially Your fault or the fault of a Named Driver or where You are unable to recover Your Excess from a liable third party.</p> <p>Cover Levels available are: Platinum : £1,000 in any one Period of Insurance Gold : £ 500 in any one Period of Insurance Standard : £ 300 in any one Period of Insurance (Subject to the appropriate premium having been paid)</p>	<p>To purchase this Policy you must be:</p> <ul style="list-style-type: none"> • permanently resident in the United Kingdom (England, Wales, Scotland, Northern Ireland, Channel Islands and the Isle of Man) and • You must hold a current and valid UK driving licence, or hold a full internationally recognised licence. <p>This Policy does not cover or apply to:</p> <ul style="list-style-type: none"> • Any Excess in respect of any claim under Your Motor Insurance Policy solely in respect of glass repair or replacement; • Any Excess in respect of any claim arising as a result of war or terrorism • Any Excess in respect of any claim under Your Motor Insurance Policy that Your Motor Insurer declines or any case where no claim is brought under Your Motor Insurance Policy because the value of such claim would not exceed the excess payable by You under Your Motor Insurance Policy. • Any Excess in respect of any claim which occurred prior to the commencement date of this Policy as shown on Your Receipt. • Any Excess in respect of any claim under Your Motor Insurance Policy where that policy is on the basis of or includes Commercial Travel. • Any contribution to or deduction from the settlement of Your Motor Claim other than the Excess. • Where any third party has reimbursed You and made good Your Excess. • Any liability You accept by agreement or contract, unless You would have been liable anyway. 	<p>Eligibility</p> <p>War and terrorism exclusion</p> <p>What is not Covered</p>

Cancellation Right

You may cancel this Policy at any time. You will receive a full refund if you cancel this Policy within 14 days of the date You received Your Policy documentation. You will not receive a refund if You cancel this Policy once that 14 day period has expired.

Making a Claim

AXA Assistance handle all claims under this Policy on behalf of the Insurer. Please call AXA Assistance on 0845 300 2771 and notify Your claim with them. At the time You call them they will complete the claim form with You over the phone. They will then send it by post to You for You to check that all details taken down over the phone by them (AXA Assistance) is correct together with an acknowledgement letter.

If You are happy with the completed claim form details please post a copy of the acknowledgement letter (which contains Your claim reference number) with the following supporting documentation;

1. A copy of Your Receipt; or
2. a copy of Your settlement letter from Your Motor Insurance Company, which must state the amount settled and the Excess deducted in respect of Your Settled Motor Claim

Alternatively You can claim via the internet by visiting www.excess-protect.com/sgl/submit_claim.asp and following the instructions on screen.

Complaints Procedure

If You are not satisfied with any aspect of this Policy or the service You have received, You should in the first instance direct Your complaint to the Manager at the Swinton branch holding Your records. In the unlikely event You remain unsatisfied please contact Swinton either:

- A) In writing to The Manager, Customer Assistance Department, Swinton Colonnade, 6 Great Marlborough St, Manchester, M1 5SW; or
- B) By phone 0161 233 3676

If Your complaint, with Swinton, is not resolved You may be able to refer the matter to the Financial Ombudsman Service.

If You wish make a complaint directly against Your Insurer, Inter Partner Assistance, please write to; The Quality Manager, Inter Partner Assistance Irish Branch, PO Box 57325, London E1 1XX

Financial Services Compensation Scheme

You may be entitled to compensation from the Financial Services Compensation Scheme in the event that the Insurer is unable to meet its liabilities.