

Excess Protect Insurance

Insurance Product Information Document



Company: Coplus

Product: Private Motor Excess Protect

Coplus is a trading name of Motorplus Limited. Registered in England and Wales with Company No. 03092837. Head Office: Floor 2, Norfolk Tower, 48-52 Surrey Street, Norwich, NR1 3PA. Registered Office: Speed Medical House, Eaton Avenue, Buckshaw Village, Chorley, Lancashire, PR7 7NA. Motorplus Limited is authorised and regulated by the Financial Conduct Authority (309657) The underwriter is Astrenska Insurance Limited.

This Insurance Product Information Document only contains a summary of the main coverage plus exclusions and is not personalised to your individual needs in any way. The complete pre-contractual and contractual information relating to this product are contained in the policy wording a copy of which is available on request.

What is this type of insurance?

Private Motor Excess Protect covers the excess applying to your motor insurance policy in the event of a valid claim, where the excess is exceeded and cannot be recovered from a third party.



What is insured?

- ✓ This insurance will pay the cost of the excess deducted from the Motor insurers claim settlement, provided that the excess is exceeded, in the event of:
 - Accidental damage to your vehicle that was your fault
 - A fire, flood, theft or vandalism claim that is settled under your motor insurance policy
 - A disputed fault claim that cannot be resolved within 6 months of the incident date
- ✓ Covers the policyholder and all named drivers detailed in your motor insurance policy.
- ✓ Covers the vehicle detailed in the policy schedule and your motor insurance policy.



What is not insured?

- ✗ Any claim where the excess under your motor insurance policy is not exceeded.
- ✗ Any claim which occurred prior to the Excess Protect start date shown in the schedule.
- ✗ Any contribution or deduction from the settlement of any claim under your motor insurance policy other than the stated policy excess, for which You have been made liable.
- ✗ Any claim where another party has paid or agreed to pay your excess.
- ✗ Any claim that is declined under your motor insurance policy.
- ✗ Any excess claim arising from glass repair or replacement.
- ✗ Theft, attempted theft, malicious damage and/or vandalism to your vehicle that has not been reported to the police and a valid crime reference number obtained.



Are there any restrictions on cover?

- ! You must be a permanent resident in the UK (England, Scotland, Wales, and Northern Ireland).
- ! Vehicles used for commercial travelling or hire & reward are not eligible for cover.
- ! The maximum amount payable under this insurance for all claims during the period of cover will be limited to the annual aggregate limit detailed in the policy schedule.
- ! You must be able to provide us with evidence of the excess you have had to pay in respect of each claim paid under your motor insurance policy.



Where am I covered?

- ✓ You are covered in the UK, Isle of Man, and Channel Islands, plus continental use where permitted under your Motor Insurance Policy.



What are my obligations?

- The vehicle must be insured throughout the period of this insurance by a UK regulated motor insurer.
- You must take all reasonable precautions to avoid loss or damage.
- In the event of a claim you must notify us within 30 days of the incident date and supply all necessary supporting documentation.



When and how do I pay?

- The premium will be payable when you take out this policy or by instalments if the seller can arrange this for you.



When does the cover start and end?

- This is a 12 month contract of insurance that commences on the start date, which will be specified in your policy schedule, and ends after 12 months or when the annual aggregate claim limit is reached.



How do I cancel the contract?

- Provided no claims have been made, this insurance can be cancelled within 14 days from the date of purchase, or when you receive the Terms and Conditions, and you will obtain a full refund of the premium paid. Any refund of premium due will be issued by the Seller.
- After 14 days there is no provision for cancellation or any part return of premium paid.