

Excess Protect Insurance Business & Domestic Insurance Services

Insurance Product Information Document

Company: Motorway Direct Plc

Product: Private Motor Excess Cover

This Insurance is underwritten by Acasta European Insurance Company Limited, whose registered office is at 5/5 Crutchett's Ramp, Gibraltar. Acasta European Insurance Company Limited is authorised by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority.

This Insurance is arranged and administered on behalf of the Insurer by Motorway Direct Plc trading as Business & Domestic Insurance Services. Motorway Direct Plc is authorised and regulated by the Financial Conduct Authority (FCA), under Financial Services Register number 311741.

This document only provides a summary of this policy. Please read your Policy Wording, Schedule and Statement of Fact for full details.

What is this type of insurance?

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 3rd 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:
 - An accident to your vehicle that was your fault
 - A fire, flood theft or vandalism claim that was 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's 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.



Are there any restrictions on cover?

- ! You must be a permanent resident in the UK (England, Wales, Scotland, Northern Ireland and the Isle of Man).
- ! Vehicles used for business use, 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



Where am I covered?

- ✓ Cover is extended for 90 days in any one period of insurance within any member country of the European Union and Croatia, Iceland, Norway, Switzerland, Liechtenstein and Andorra. You can also buy cover for longer than the 90 days



What are my obligations?

- To reveal the full facts to us, and not to carelessly misrepresent facts
- To tell us as soon as possible if you notice any loss or damage to your car, even if you don't plan to claim
- To co-operate with the insurer, respond to requests for documents and provide the information about a claim that your insurance may need
- To secure your car, protect it from loss or damage and ensure it is roadworthy



When and how do I pay?

You can pay in instalments or in full with a credit or debit card. However, if you are 17 we will not be able to offer you monthly installments and you will have to pay for your policy in full.



When does the cover start and end?

Cover will run concurrently with the associated motor insurance policy and will not exceed 12 months.



How do I cancel the contract?

Call us on 0333 043 2066 (Mon-Fri: 8-8, Sat: 9-5, Sun: 10-2). Fees may apply if you choose to cancel your policy.