

Excess Protection

Insurance Product Information Document

Company: Acasta European Insurance Company Limited

Product: Excess Protection Insurance

This document is a summary of the key information relating to this insurance product. Complete pre-contractual and contractual information on the product is provided separately.

What is this type of insurance?

This insurance provides cover for the excess on your motor insurance policy in the event of a successful claim on that policy.



What is insured?

- ✓ We will pay you an amount equal to the excess in relation to each successful claim on your primary insurance policy up to the total annual policy limit.



What is not insured?

- ✗ The policy does not provide cover for customers who are under the age of 18 at the time the policy starts.
- ✗ Any claim where the incident that led to the successful claim under your primary insurance policy happened before the Start Date of this policy.
- ✗ Any incident that occurs during the 'Waiting Period' (the first 14 days of the policy) - unless the policy is a renewal, or the Start Date is the same as that of the primary motor insurance policy.
- ✗ Any claim where no excess has been paid by you or no excess has been deducted from the claim settlement by the insurer of your primary motor insurance policy
- ✗ Any claim in respect of glass repair or replacement, breakdown or misfuel.
- ✗ Any amounts not stated as an 'excess' under your primary motor insurance policy.
- ✗ Any excesses already paid or recovered from another party.
- ✗ Any loss or incident that occurs outside the territorial limits.
- ✗ Any claims in excess of the total annual policy limit stated in the schedule.
- ✗ Any claims where the vehicle has been modified other than in accordance with the manufacturer's specifications, is used as a taxi, minicab, courier delivery vehicle, or emergency vehicle, is over 3,500kg gross value weight, is a minibus with 19 seats or more, is a quad bike or trike, is used for road-racing, rallying or any other competitive event, was manufactured for a market other than the United Kingdom and has been subsequently imported, is used for business use other than class one business use, unless your primary insurance policy permits the use of fleet vehicles for commercial traveling, is located outside the United Kingdom, unless this is while you are temporarily visiting a country outside the United Kingdom and this visit is covered by your primary insurance policy.



Are there any restrictions on cover?

- ! You must have a valid and fully comprehensive private motor insurance policy in place on the insured vehicle.
- ! Cover is only available to customers who are 18 years of age or older at the start of the policy.



Where am I covered?

- ✓ You are covered in the United Kingdom.



What are my obligations?

- You must maintain motor insurance for the insured vehicle throughout the period of insurance.
- You must pay the premium on time.
- You should take reasonable care to give us complete and accurate answers to any questions we reasonably ask whether you are taking out or making changes to your policy.
- You should also tell us about any changes to the policy that may require us to change the terms.
- You should tell us about any incident that may result in a claim as soon as possible so we can tell you what to do next and help resolve any claim.
- If you need to make a claim, you must give us all the information we need.



When and how do I pay?

You must pay the total premium in one full payment before the policy starts unless your broker or the Administrator has provided you with the option of paying for this insurance over time using a credit facility.



When does the cover start and end?

The start and end dates of your cover will be shown on your insurance policy schedule.



How do I cancel the contract?

If you wish to cancel this policy, please contact the Administrator. You may cancel the policy within the first 14 days and receive a full premium refund (provided that no claims have been made during this time). You may cancel the policy at any time after the first 14 days and receive a proportionate premium refund (based on the remaining period of insurance) less an administration fee which is shown on your insurance policy schedule.