

EXCESS PROTECT - MOTOR EXCESS INSURANCE PROTECTION

Some important facts about your Excess Protect insurance are summarised below. This summary does not describe all the terms and conditions of your motor excess insurance policy, so please take time to read the policy document to make sure you understand the cover it provides.

Insurer : Inter Partner Assistance SA

The period of insurance runs concurrently with your main motor insurance policy and the annual aggregate limit is £750 in any one period of insurance..

Significant Features and Benefits	Significant and unusual exclusions or limitations
<p>We will pay you the excess in respect of a valid claim up to a £750 limit in respect of claims arising from a motor claim only.</p> <p>You are also covered where you have been unsuccessful in recovering the excess cost from a liable third party within six months of making a valid claim under your main insurance policy</p> <p>Once you have made claims which total the annual limit, no further payments will be made under this policy and this motor excess insurance policy will lapse. You will then be liable for all and any future excess payments as defined in your main insurance policy.</p>	<ul style="list-style-type: none"> • You must be a resident of the United Kingdom • Claims that do not arise from your main insurance policy. • Any claim made within 30 days of the commencement date of this motor excess insurance policy. • Any claim not notified to us within 31 days of settlement of your main insurance claim or a claim against a relevant third party. • Claims of a lower value than the value of excess under your main insurance policy. • Claims refused by your main insurer. • Claims related to an incident which took place outside the United Kingdom. • Claims related to vehicles not named in the insurance policy • Claims arising from breakdown, misfuelling, windscreen repair or replacement or any glass repair or replacement to your vehicle.

Cancellation Rights

If you find that this cover does not meet your needs, please contact us on 0844 800 3695 within 14 days of receiving this document and we will cancel this policy. You will receive a refund of your premium provided you have not made any claims.

Making a Claim

You can claim via the web site <https://www.excessclaim.co.uk> or by calling us on 01737 815 404.

We will ask you to send some related documents in order to process your claim.

Complaints Procedure

If you are not satisfied with any aspect of this policy or our service, please contact us on 0870 609 0023 or write to: Quality Manager, Inter Partner Assistance SA, 106-118 Station Road, Redhill, Surrey, UK. RH1 1PR.

If your complaint is not resolved you can refer your complaint to the Financial Ombudsman Service. Inter Partner Assistance SA is a member of the Financial Services Compensation Scheme (FSCS).