

# Excess Protect

## Insurance Product Information Document

**Company:** Excess Protect cover is underwritten by Inter Partner Assistance S.A. UK Branch, with a registered office at 106-118 Station Road, Redhill, RH1 1PR is a Branch of Inter Partner Assistance S.A. (Financial Conduct Authority registration number 202664), which is a Belgian firm authorised by the National Bank of Belgium under number 0487. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

**Product:** Footman James Excess Protect

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre contract and contractual information about the product is provided in your policy documents and policy.

### What is this type of insurance?

Excess Protect is insurance that allows you to recover unexpected excess charges for damage and theft.



#### What is insured?

- ✓ Cover for you to claim back your excess for each Settled Claim on Your Main Insurance Policy up to an aggregate limit of £150, £500 or £1000 dependent on the level of cover you have chosen.
- ✓ You are also covered where You have been unsuccessful in recovering the Excess cost from a Third Party within six months of making a valid claim against them under Your Main Insurance Policy.



#### What is not insured?

- ✗ Claims for excess that do not arise from your main insurance policy.
- ✗ Claims where the excess is waived or reimbursed or not exceeded.
- ✗ Excess from a claim that has occurred before the commencement date of this policy.
- ✗ Excess payments in respect of claims refused by your main insurance policy.
- ✗ Motor claims arising from breakdown, windscreen repair or replacement or any glass repair or replacement to your motor vehicle.



#### Are there any restrictions on cover?

##### The policy does not provide cover for:

- ! Cover is only available for drivers aged over 21
- ! Cover applies to insured vehicles listed on the main insurance policy only.
- ! Once a claim has been made totalling the aggregate limit of £150, £500 or £1000 (dependent on the level of cover you have chosen) no further payments will be made under this policy and it will lapse. You will then be liable for any and all future excess.



#### Where am I covered?

- ✓ England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.
- ✓ The European Union and Iceland, Norway, Switzerland and Liechtenstein.



#### What are my obligations?

- You should pay your premium for the policy.
- You must take reasonable care to give us complete and accurate answers to any questions we ask – whether you're taking out, renewing or making changes to your policy.
- You must inform us as soon as reasonably possible if there is any change to the information you have supplied to us.
- You must provide receipts for any reimbursement based claims.
- You must take reasonable steps to safeguard against loss or additional exposure to loss.



#### When and how do I pay?

You can pay your premium as a one-off payment annually or in monthly instalments.



## When does the cover start and end?

Cover will start and end on the dates stated on your schedule.



## How do I cancel the contract?

You may cancel your policy by contacting Footman James on 0333 207 6000 or in writing at Castlegate House, Castlegate Way, Dudley, DY1 4TA

### **Cancellation within 14 days**

If this cover does not meet your needs, you can cancel it within 14 days of receiving your documents or within 14 days of the start date, whichever is later. If you have not made a claim and you confirm that you do not know about any incident which may give rise to a claim, you will receive a full return of the premium paid.

### **Cancellation after 14 days**

This cover can only be cancelled after 14 days if you are also cancelling your main insurance policy. The refund due will be calculated in accordance with the cancellation terms set out in the General Conditions of the main insurance policy.