

# Excess Protect Insurance

## Insurance Product Information Document



### Company: Coplus Product: Excess Protect

Coplus is a trading name of Motorplus Limited. Registered in England and Wales with Company No. 03092837.

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Motorplus Limited is authorised and regulated by the Financial Conduct Authority (309657)

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

### What is this type of insurance?

This Excess Protect insurance policy provides cover for you and any other person covered under your motor insurance policy.



#### What is insured?

This Excess Protect Insurance will reimburse the value of your excess under your motor policy, up to the aggregate limit of £150, £500 or £1,000 (dependent on the level of cover you have chosen). Cover is provided for claims paid under your motor insurance policy which occurs within the territorial limits arising as a result of:

- ✓ fire, theft, attempted theft, flood vandalism or an accident that was your fault or partially your fault; or
- ✓ where you have been unable to recover your excess from a liable third party within a six month period of the date of claim.

You can claim under this insurance more than once during the period of insurance for your motor vehicle but we will only reimburse you up to a total aggregate limit shown in your policy schedule.



#### What is not insured?

##### (Main exclusions only)

- ✗ 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;
- ✗ claims exceeding the aggregate limit of £150, £500 or £1,000 (dependent on the level of cover you have chosen) in any one period of insurance;
- ✗ an excess which applies solely in respect of windscreen or glass damage claims;
- ✗ an excess payable on warranty policies;
- ✗ an excess payable in respect of theft or attempted theft of personal effects;
- ✗ any claim that arises as a result of a deliberate action by you or anybody associated with you;
- ✗ any claims that occur whilst your motor vehicle is being used and/or driven for the purposes of racing, pacemaking or trials;
- ✗ any claim that your main motor insurance policy does not apply to or where the excess is not exceeded;
- ✗ any claim where you cannot provide us with evidence from your main motor insurer which confirms the incident date (if not included on the excess evidence);
- ✗ any claim where you cannot provide us with evidence that you have either paid or have had your excess deducted following your settlement by your insurer following a claim.



## Are there any restrictions on cover?

- ! You must take all reasonable steps to keep your vehicle safe, secure and protected from damage at all times;
- ! If your excess is recovered as a result of any claim against a third party or their insurers you must refund any monies previously paid to you by us in respect of your excess;
- ! 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;
- ! You must provide us with correspondence from your main motor insurer which confirms the incident date (if not included on the excess evidence);
- ! All claims involving theft, attempted theft, malicious damage and/or Vandalism need to be reported to the police and a valid crime reference obtained.



## Where am I covered?

- ✓ You are covered in respect of Motor Claims that occur within the United Kingdom, Channel Islands, the Isle of Man, the European Union, Iceland, Norway, Switzerland & Liechtenstein.



## What are my obligations?

- 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. Failure to do this may invalidate your policy and claims may not be paid.
- You must inform us as soon as reasonably possible if there is any change to the information you have supplied to us.
- You must tell us as soon as reasonably possible of any event that you may wish to make a claim for.
- You must provide us with evidence that you have either paid or have had your excess deducted following your settlement by your insurer following a claim.
- You must provide us with correspondence from your main motor insurer which confirms the incident date (if not included on the excess evidence).



## When and how do I pay?

You can pay your premium all at once or monthly by Direct Debit (a variable credit charge will apply). Payment options should be discussed with your insurance advisor.



## When does the cover start and end?

Your 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 Waterfront Business Park, First Floor, Unit 7, Waterfront Way, Brierley Hill. DY5 1LX.

### 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 for this Excess Protect Policy.

### Cancellation after 14 days

No return of premium will be available after the first 14 days.