



## Claims Protection

### Master Certificate Number : CP/BD/0006/7/14

This policy is arranged by We Insure Extra which is a trading name of We Insure Excess Limited. We Insure Excess Limited are an appointed representative of EvolveU UK Limited authorised and regulated by the Financial Conduct Authority (FCA), authorisation number 607575, their address is Moreton House 16 Trident Park, Trident Way, Blackburn, Lancashire BB1 3NU.

#### Insurer

This Insurance is underwritten by AmTrust International Underwriters Limited, a company registered in Ireland under Registration No. 169384, whose Registered Office is 40 Westland Row, Dublin 2, Ireland. AmTrust International Underwriters Limited is authorised and regulated by the Central Bank of Ireland and is licenced to operate in the United Kingdom under a Freedom of Services basis as directed by the European Communities (Non-Life Insurance) Framework Regulations, 1994, under Registration No 203014.

Your policy is provided by On Insurance , a trading name of Onhire Limited and claims administered by Business & Domestic Insurance Services which is a trading style of Motorway Direct Plc.

Onhire Limited are authorised and regulated by the Financial Conduct Authority ( FCA ) , authorisation number 480928 , address 50 – 52 Heaton Road , Newcastle upon Tyne NE6 1SL

Motorway Direct Plc are authorised and regulated by the Financial Conduct Authority (FCA), authorisation number 311741. Our address is Warranty House, Savile Street East, Don Valley, Sheffield, South Yorkshire S4 7UQ.

#### Policy Summary

The purpose of this policy summary is to help you understand the insurance by setting out the significant features, benefits, limitations and exclusions. You should still read the policy wording for a full description of the terms of the insurance, including the policy definitions. This policy summary does not form part of the policy document.

#### Significant features and benefits

Subject to the appropriate premium being paid and receipt of the renewal certificate from your current motor insurer, we will pay you in each relevant period of insurance, an amount equal to 25% of your current motor insurance premium up to your cover limit in respect of a successful claim arising as a result of fire, theft, flood, vandalism or an accident where you were at fault or partially at fault, and where your motor insurer has confirmed that the claim has been classed as your fault.

We will only pay one claim during any one policy period.

#### Exclusions and limitations

- Who is eligible to purchase this Policy?
- Permanently resident in the United Kingdom (England, Wales, Scotland, Northern Ireland, Channel Islands and the Isle of Man).
- Any person who has a current and valid UK driving licence, or holds a full internationally recognised

Tel:0121 401 1313 Email: [info@weinsureexcess.co.uk](mailto:info@weinsureexcess.co.uk) [www.weinsureextra.co.uk](http://www.weinsureextra.co.uk)

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licence.

#### What is not covered (exclusions)

- Any claim that your main motor insurance policy does not respond to or where your motor insurer confirms that a liable third party was at fault for the event.
- Any claim on the main motor insurance policy which occurred prior to the attachment date of this Insurance as shown on your certificate of insurance or confirmation of coverage document.
- Any claim where the main motor insurance policy issued by an authorised UK motor insurer is on the basis of or includes commercial travel.
- Any claim notified to us more than 31 days following the settlement of your claim by your motor insurance policy.
- Any liability you accept by agreement or contract, unless you would have been liable anyway.
- Any claim that is refused by your main motor insurance policy insurers to whom you are claiming.
- Any claim arising from glass repair or replacement.

#### Cooling off period

Your policy administrator will refund your premium in full, if within 14 days of purchasing this insurance you decide that it does not meet your needs, provided you have not reported a claim. Once the 14 days has expired you may cancel this insurance but no refund will be given.

#### Making a claim

When to make a claim

Please make a claim to the claims administrator following the settlement of your motor insurance claim. We will pay the claim at the point of renewal of your main motor insurance policy.

#### Claim via the internet

Should you wish to claim under this policy, you should go to; [www.excessprotectclaims.co.uk](http://www.excessprotectclaims.co.uk)

You will be able to complete this claim form online. You will then receive communication confirming your claim number and a list of documents you are required to return. Please post a copy of the claim form you completed online with all the required documentation to:

Business & Domestic Administration Department  
Excess Protect Claims  
Warranty House  
Savile Street East  
Don Valley  
Sheffield  
S4 7UQ

If you do not have access to the internet and would like to claim via post

Please call the claims administrator on 0844 893 7814 to notify your claim with them. The claims administrator will register your claim. They will send an acknowledgement letter with a claim form for you to complete. This correspondence will include a list of documents required to support your claim. Please post a copy of this acknowledgement, the completed claim form and all supporting documentation to:

Business & Domestic Administration Department  
Excess Protect Claims  
Warranty House  
Savile Street East  
Don Valley  
Sheffield  
S4 7UQ

**Tel:** 0121 401 1313 **Email:** [info@weinsureexcess.co.uk](mailto:info@weinsureexcess.co.uk) [www.weinsureextra.co.uk](http://www.weinsureextra.co.uk)

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Should you need to contact the claims administrator please call 0844 893 7814 or email [claims@excessprotect.co.uk](mailto:claims@excessprotect.co.uk)

### **Caring for Customers**

We hope you will be completely happy with this Insurance but if something does go wrong, we would like to know about it. We will do our best to resolve the issue and make sure it doesn't happen again.

### **Complaints about the sale of this insurance**

If you have any concerns regarding the sale of this insurance, please contact the selling dealer or agent.

### **Complaints about this insurance**

Please contact our Customer Services Manager either by telephone on 0844 893 7814, or by e-mail to [bdicustomerrelations@businessanddomestic.co.uk](mailto:bdicustomerrelations@businessanddomestic.co.uk).

Alternatively write to us at Business & Domestic Administration Services, Warranty House, Savile Street East, Don Valley, Sheffield, South Yorkshire S4 7UQ.

### **If you need to complain**

We will acknowledge your complaint within five working days.

If you remain unhappy with our final response, or we have not managed to provide a final response within 8 weeks of your complaint, you may be entitled to refer your complaint to the Financial Ombudsman Service for help and advice.

There are several ways you can contact them:

- Phone: 0800 023 4567 or 0300 123 9123
- Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)
- Post: Insurance Division Financial Ombudsman Service, Exchange Tower, Harbour Exchange, London, E14 9SR.

### **Financial Services Compensation Scheme (FSCS)**

The insurer is covered by the FSCS. You may be entitled to compensation from the scheme if the insurer cannot complete their obligations. This depends on the type of business and the circumstances of the claim. For claims against insurers 90% of the claim is covered with no upper limit.

Further information about the compensation scheme is available from [www.fscs.org.uk](http://www.fscs.org.uk) or by phoning 0800 678 1100 or 0207 741 4100.

**Please make sure you always quote your policy number from the schedule.**

**This complaints procedure does not affect your statutory rights.**

**NOTE: Check definitions and claims sections are updated with correct insurer and contact details**