

Motor Excess Protection Cover

Insurance Product Information Document

Company: Freedom Insurance Guernsey Limited

Product: Motor Excess Protection

This insurance is underwritten by Freedom Insurance Guernsey Limited ("Freedom"). Freedom is a limited liability company registered in Guernsey, no. 70724, at Hadsley House, Lefebvre Street, St Peter Port, Guernsey GY1 2JP. Freedom is licensed by the Guernsey Financial Services Commission, no. 2781981, as an insurer to carry on international general insurance.

This document does not contain the full terms and conditions of the cover which can be found in the policy wording and insurance certificate. It is important that you read all these documents carefully.

What is this type of Insurance?

This is a vehicle excess reimbursement insurance which covers the Excess that You are responsible for following the successful settlement of any loss, destruction or damage of Your Motor Vehicle under Your Motor Insurance Policy in respect of claims arising as a result of accidental damage, fire, theft, or vandalism.



What is Insured?

- ✓ Cover is provided for the Excess that You are responsible for following the successful settlement of any loss, destruction or damage claim for Your Motor Vehicle under Your Motor Policy in respect of claims arising as a result of accidental damage, fire, theft, or vandalism. Where You were at fault the claim will be settled when We are in receipt of the settlement letter from Your Motor Insurer. For claims where You are deemed either partially at fault or not at fault if Your Excess is not recovered from the third party within 6 months from the date of Incident We will reimburse any Excess payment for which You have been made liable up to the Annual Aggregate Limit insured under the policy.
- ✓ Cover will only operate when the Excess of Your Motor Policy is exceeded and following the successful claim payment.
- ✓ The maximum amount payable under this policy will be the Annual Aggregate Limit as shown in Your Certificate of Insurance. Once the Annual Aggregate Limit is exhausted this policy is automatically cancelled and You are then liable for all and any future Excess payments as defined in Your Motor Policy.



What is not Insured?

- ✗ Any claim that Your Motor Policy does not respond to, or the Excess is not exceeded.
- ✗ Any claim that is refused under Your Motor Policy.
- ✗ Any claim where the Motor Vehicle is being used:
 - a) for commercial use, business use class 3 or hire and reward unless Your Motor Vehicle has been declared a BUSINESS CAR, COMMERCIAL VEHICLE, or a TAXI,
 - b) for any purpose in connection with the motor trade,
 - c) in any competition, trial, performance test, race or trial of speed, including off-road events, whether between motor vehicles or otherwise, and irrespective of whether this takes place on any circuit or track, formed or otherwise, and regardless of any statutory authorisation of any such event.
- ✗ Any claim arising from glass repair or replacement.
- ✗ Any claim arising from breakdown or misfuel.
- ✗ Any contribution or deduction from the settlement of Your claim against Your Motor Policy other than the stated policy Excess, for which You have been made liable.



Are there any restrictions on cover?

- ! Your Motor Policy must be maintained, current and valid.
- ! The Insured Person must match the name of the individual stated on Your Motor Insurance Policy.
- ! You and any Named Drivers must have a current full or provisional and valid UK driving licence, or hold a full internationally recognised licence.
- ! The Excess Protect Cover will continue to respond for the Period of Insurance or until Your chosen Annual Aggregate Limit on this Excess Protect Cover is exhausted; whichever comes first.
- ! This insurance is only valid if You are a permanent resident of the United Kingdom (England, Wales, Scotland, Northern Ireland) Channel Islands and the Isle of Man.
- ! Other Insurance - if You were covered by any other insurance for the Excess payable following the Incident, which resulted in a valid claim under this policy, We will only pay Our proportionate share of the claim.



Where am I covered?

- ✓ Worldwide.
- ✓ If You wish to use Your Vehicle abroad for more than 90 days or in any country that is not a member of the EEA, please notify Your selling broker at least two weeks prior to Your departure, so that Your cover can be extended for the appropriate period and You can be made aware of any additional premium required and if any additional terms apply.



What are my obligations?

- ✓ You must take reasonable care to answer all questions carefully and accurately as not doing so could invalidate your insurance and ability to claim.
- ✓ Notify the claims administrator when an incident arises which may be the subject of a claim.
- ✓ Contact your insurance broker or agent if anything you have told them when you have taken out this insurance changes.



When and how do I pay?

You must pay for this insurance with your insurance policy when you take it out for the first time and at each renewal of your policy. You can either pay annually by debit/credit card or by monthly direct debit.

You will not be covered for any claim if you have not paid the premium due.



When does the cover start and end?

The period for which We have accepted the premium as stated in Your Certificate of Insurance.



How do I cancel the contract?

Your insurance broker or agent will refund Your premium in full if, within 14 days, You decide that it does not meet Your needs or that You do not want this policy, provided You have not reported a claim. The 14-day statutory cancellation right applies from the date the contract is entered into, or from the date that contract documents are received, whichever is the later. Once the 14 days has expired, You have the right to cancel this insurance, however, no refund of premium will be due to You.

If You wish to request a cancellation, then please contact Your selling broker from whom You purchased this policy.