

# Motor Excess Protection

## Insurance Product Information Document

Company: Ageas Retail Limited

Product: Excess Protection

Ageas Retail Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register no 312468.

This document provides a summary of the key information for this product. The full information is provided in the policy wording and Terms of Business Agreement. It is important that you read these documents carefully.

### What is this type of insurance?

This insurance cover is designed to provide reimbursement of your excess in the event of a fault incident on your motor insurance policy where no recovery can be made from a third party.



#### What is Insured?

- ✓ This policy will pay the value of your motor insurance policy excess, up to a maximum of £500 (If your excess exceeds this limit you will be responsible for the difference). The following claim types are covered;
- ✓ Malicious damage, fire damage, theft, and accidents where no recovery can be made from a third party.



#### What is not Insured?

- ✗ Claims when the amount claimed on the motor insurance policy does not exceed the excess amount.
- ✗ Any claim for windscreen or glass damage.
- ✗ Any claim where the motor insurer does not provide cover under the terms of the underlying motor insurance policy.
- ✗ Any claim where the excess has been waived or where a third party has reimbursed you or made good any loss or damage in respect of your excess.



#### Are there any restrictions on cover?

- ! You must be a UK resident to be eligible for cover.
- ! This policy does not cover you to make more than two claims within the period of insurance.



#### Where am I covered?

- ✓ European Union



#### What are my obligations?

- You must provide us with honest, accurate and complete information, and inform us without delay of any changes in your situation.
- In the event of a claim you may be required to provide supporting documentary evidence of your excess.
- In the event of a claim, you must notify us as soon as possible.
- You'll need to let us negotiate, defend or settle any disputes or claims on your behalf. You'll also need to let us take legal action in your name to get back any payment we've made under this policy.



#### When and how do I pay?

- Annually by credit/debit card, cheque, or postal order, or;
- Monthly by Direct Debit



#### When does the cover start and end?

This policy starts from the date you have chosen to add the cover and will run concurrently with your motor insurance.



#### How do I cancel the contract?

You can cancel your policy by calling 0345 128 7924 or by writing to Age Co Insurance Services, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA.

You can cancel the policy at any time. Providing no claims have been made, you will only have to pay for the number of days you were covered.