

Motor Excess Protection

Policy Summary

Introduction

This document is a guide to your insurance cover. It is a summary only and does not contain the full terms and conditions of the contract. For full details on your policy, please read your policy wording and schedule.

This insurance has been arranged by Crusader Assistance and is underwritten by UK General Insurance Ltd on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters based at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ. Crusader Assistance and UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority.

Level of Cover

This is an Excess Protection insurance policy which during the period of insurance in the event of valid motor insurance claim(s) will pay the excess payable up to the sum insured, detailed on your policy schedule, in the event of the following:

- A settled claim on your motor insurance policy where you are unable to recover your excess from a third party and are therefore at fault; or
- If your motor insurer deems the claim not your fault and you are unable to recover your excess from the third party within 6 months of the claim being settled.

Significant Conditions/Exclusions

The policy will not pay out for the following:

- Claims when the amount claimed on your motor insurance policy does not exceed the excess amount.
- Any excess in respect of windscreen, glass damage or key excess.
- 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 which you have or would otherwise have claimed against your motor insurance policy.
- Any claim which occurs whilst the insured vehicle is being used and/or driven off road, on any race track, circuit or other prepared course.
- Any claim which has occurred within a country which is not covered by your motor insurance policy.

Please note this is a summary of significant exclusions and conditions, for full terms, please refer to your full policy wording.

Making a claim

If you want to make a claim, please check the cause of the claim is covered and then follow the instructions below.

Please note we can only process your claim once your motor insurance claim has been settled or in the event of a non fault claim when six months has lapsed from the settlement date.

Online

Visit www.directgroup.co.uk/excess-protection Where you are able to download a claim form which will provide details of the information required.

By telephone

Contact the administrator, Direct Group Limited, on **0330 102 8699**, who will provide you a claim form including a list of the documents or evidence that is required.

All documentation should be sent to: addonclaims@directgroup.co.uk or Specialist Claims, PO BOX 1192, Doncaster DN1 9PU.

Cancellation

Crusader Assistance 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.

Complaints

We do everything possible to make sure that you receive a high standard of service. If you are not satisfied with the service that you receive, you should address your enquiry/complaint to:

For sales complaints:

The Compliance Manager
Bewiser insurance
Barrett House
Savoy Close
Andover
SP10 2HZ

Customer.Care@bewiser.co.uk

Tel: 0333 999 0838

For claim complaints:

Specialist claims
PO Box 1192
Doncaster
DN1 9PU

addonclaims@directgroup.co.uk

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,
Exchange Tower,
Harbour Exchange Square,
London,
E14 9SR.

Tel: 0800 023 4567 from a landline or 0300 1239 123 from a mobile.

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

Compensation Scheme

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk