

Motor Excess Reimbursement Insurance

Policy Summary

This policy is designed to provide reimbursement to the policyholder for their policy excess, where they are required to pay their excess under the terms of their motor insurance following a fault claim.

This insurance is arranged by Strategic Insurance Services Limited with Astrenska Insurance Limited, Registered in England No. 1708613. Registered Office: Cutlers Exchange, 123 Houndsditch, London, EC3A 7BU.

Strategic Insurance Services Limited and Astrenska Insurance Limited are authorised and regulated by the Financial Conduct Authority.

Astrenska Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by calling them on 0800 111 6768.

Level of Cover

The policyholder may make claim(s) under the policy, up to the maximum amount, as stated on their certificate of insurance per annum.

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

Cover is provided for where you were at fault for the incident, the claim will be settled when we are in receipt of the settlement letter from your motor insurer along with other supporting documents.

Significant Conditions/Exclusions

1. Cover is excluded for any claim that your motor insurance policy does not respond to or the excess there under is not exceeded.
2. The vehicle must only be driven in connection with the use specified on the certificate of Insurance issued alongside this insurance policy.
3. The policy covers all drivers named on the main motor insurance that hold a current and full driving licence.
4. Supporting documentation will be requested when making a claim
5. Any claims arising from breakdown, misfueling or glass claims are not covered.
6. Any claim notified to Us more than 31 days following the successful settlement of Your claim under Your Motor Insurance Policy.
7. The Insured Person must match the name of the individual stated on 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

In the event of a claim, please ensure you contact your intermediary's Claims line to ensure your insurers act accordingly to settle your claim. As soon as reasonably possible and within 31 days of settlement, the claim must be notified to the underwriter's dedicated claims handlers. Please follow one of the following steps and quote scheme code 20249.

Via the internet- www.clamez.com. The claim can be reported fully online, where you enter the claim details and upload your supporting documentation.

Via phone- call 0203 503 0500 where brief details will be taken and you will be sent via post the relevant forms to complete and return

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
Crusader Assistance
21 High Street
Feltham
TW13 4AG
admin@crusaderassistance.co.uk

For claim complaints:

The Customer Care Manager
ClaimEz (SIS)
PO Box 70931
London
SW20 2EE
customercare@claimez.com

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

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

Astrenska Insurance Limited 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

Data Protection

Any information provided to Us will be processed by Us and Our agents in compliance with the provisions of the Data Provision Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.