



Fleet (5 - 20 vehicles) Excess Protection



FLEET EXCESS INSURANCE



Some important facts about your excess insurance are summarised below. This summary does not describe all the terms and conditions of your motor excess insurance policy, so please take time to read the policy document to make sure you understand the cover it provides. When reviewing your motor excess insurance policy it should be read in conjunction with your certificate of insurance.

Please read **Your** policy booklet carefully and review it periodically to make sure this cover continues to meet **Your** needs.

Insurer : Inter Partner Assistance SA

The period of insurance and annual aggregate limit are stated in your certificate of insurance.

Significant Features and Benefits

We will pay you an amount equal to the excess in relation to each settled claim on your main insurance policy up to annual aggregate limit in respect of claims arising from a fleet insurance claim only. This fleet excess insurance policy covers up to 50 motor vehicles only.

You are also covered where you have been unsuccessful in recovering the excess cost from a liable third party within six months of making a valid claim under your main insurance policy

Once you have made claims which total the annual aggregate limit, no further payments will be made under this policy and this fleet excess insurance policy will lapse. You will then be liable for all and any future excess payments as defined in your main insurance policy. Please refer to your certificate of insurance to check the annual aggregate limit you have chosen.

Cancellation Rights

If you find that this cover does not meet your needs, please contact your supplying broker within 14 days of receiving this document and they will cancel this policy. You will receive a refund of your premium provided you have not made any claims.

If you cancel the policy outside the 14-day period, you will receive a refund of your premium proportionate to the amount of time left to run on the policy, less an administrative charge of £15 as long as you have not made any claims.

We may cancel this policy by giving you at least 14 days' notice at your last-known address. If we cancel the policy, we will refund the premium paid for the rest of the current period of cover, unless a claim has been made. We can refuse to renew any individual policy.

Making a Claim

You can claim via the web site <https://www.excessclaim.co.uk> or by calling us on 0345 600 0034. We will ask you to send some related documents in order to process your claim.

Complaints Procedure

If you are not satisfied with any aspect of this policy or our service, please contact us on 01737 815 215 or write to: Quality Manager, Inter Partner Assistance SA, 106-118 Station Road, Redhill, Surrey, UK. RH1 1PR.

If your complaint is not resolved you can refer your complaint to the Financial Ombudsman Service. Inter Partner Assistance SA is a member of the Financial Services Compensation Scheme (FSCS).

Significant and unusual exclusions or limitations

- You must be a resident of the United Kingdom
- Claims that do not arise from a main insurance policy.
- Any claim made within 30 days of the commencement date of this motor excess insurance policy unless this insurance was taken out at the same time as your main insurance policy or this insurance was purchased by you at the time of renewal of your previous commercial motor and fleet excess insurance policy.
- Any claim not notified to us within 6 months of settlement of your main insurance claim.
- Claims of a lower value than the value of excess under your main insurance policy.
- Claims refused by your main insurer.
- Claims which took place outside the United Kingdom.
- Claims arising from breakdown, misfuelling, windscreen repair or replacement or any glass repair or replacement to your vehicle.
- The maximum level of cover for any one claim is £2,000.