



# Tradesman Excess Protection

**keyfacts**®

Version: V2MAY2018 Scheme code: 10338

## COMMERCIAL COMBINED EXCESS INSURANCE

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

Once you have made claims which total the annual aggregate limit, no further payments will be made under this policy and this commercial 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.

### Significant and unusual exclusions or limitations

Claims for excess that do not arise from a main insurance policy.  
Any claim made within 30 days of the commencement date of this commercial combined 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 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.

The annual turnover per business premise must not exceed £75,000,000

This commercial excess insurance policy covers up to three business premises only.

### 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 £20 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.

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**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).