

Motor Policy Excess Insurance

Insurance Product Information Document

Company: Strategic Insurance Services Limited

Product: Motor Excess Protection

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This document does not contain the full terms and conditions of the cover which can be found in the policy wording and insurance certificate. It is important that you read all these documents carefully.

What is this type of insurance?

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



What is insured?

- ✓ Cover is provided for the Excess that You are responsible for following the successful settlement of any loss, destruction or damage claim for Your Motor Vehicle under Your Motor Policy in respect of claims arising as a result of accidental damage, fire, theft, or vandalism. Where You were at fault the claim will be settled when We are in receipt of the settlement letter from Your Motor Insurer. For claims where You are deemed either partially at fault or not at fault if Your Excess is not recovered from the third party within 6 months from the date of Incident We will reimburse any Excess payment for which You have been made liable up to the Policy Limit insured under the policy.
- ✓ Cover will only operate when the Excess of Your Motor Policy is exceeded and following the successful claim payment.
- ✓ The maximum amount payable under this policy will be the Policy Limit as shown in Your Schedule. Once the Policy Limit is exhausted this policy is automatically cancelled and You are then liable for all and any future Excess payments as defined in Your Motor Policy.



What is not insured?

Main exclusions only

- ✗ Any claim that Your Motor Policy does not respond to or the Excess is not exceeded
- ✗ Any claim that is refused under Your Motor Policy.
- ✗ Any claim where the Motor Vehicle is being used:
 - a) for the carriage of passengers for hire or reward
 - b) for the carriage of goods for hire or reward
 - c) in any competition, trial, performance test, race or trial of speed, including off-road events, whether between motor vehicles or otherwise, and irrespective of whether this takes place on any circuit or track, formed or otherwise, and regardless of any statutory authorisation of any such event.
- ✗ Any claim under Your Motor Policy which occurred prior to the Period of Insurance as shown on Your Statement of Insurance that You were aware was an Imminent Claim.
- ✗ Any claim notified to Us more than 31 days following the settlement of Your claim under Your Motor Policy.
- ✗ Any contribution or deduction from the settlement of Your claim against Your Motor Policy other than the stated policy Excess, for which You have been made liable.
- ✗ Any claim arising from a breakdown or misfuel.



Are there any restrictions on cover?

- ! **Your Motor Policy** must be maintained, current and valid.
- ! The **Insured Person** must match the name of the individual stated on **Your Motor Insurance Policy**.
- ! You and any Named Drivers must have a current full and valid UK, EU, EEA, Swiss, Australian, New Zealand or South African driving licence.
- ! The Excess Protect Cover will continue to respond for the **Period of Insurance**.
- ! **You** must take reasonable steps to safeguard against loss or additional exposure loss.
- ! In the event that any misrepresentation or concealment is made by **You** or on **Your** behalf in obtaining this insurance or in support of any claim under this insurance the policy is voided and no refund of premium will be given.
- ! Other Insurance - if You were covered by any other insurance for the **Excess** payable following the Incident, which resulted in a valid claim under this policy, **We** will only pay **Our** proportionate share of the claim.



Where am I covered?

- ✓ You are covered in the UK.
- Optional Cover (Comprehensive EU Cover)**
- ✓ Comprehensive European cover is provided if selected in the following countries: Republic of Ireland, Channel Islands, Isle of Man, Andorra, Austria, Belgium, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France (including Monaco), Germany, Gibraltar, Greece, Hungary, Iceland, Italy (including San Marino and the Vatican City), Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Norway, Poland, Portugal, Bulgaria, Romania, Slovakia, Slovenia, Spain, Sweden and Switzerland (including Liechtenstein), including transit between these countries as long as the journey starts and finishes in the UK.



What are my obligations?

- Any claim You wish to make will be handled on the insurer's behalf by ClaimEz. ClaimEz is an online web based system managed by Strategic Insurance Services Limited (SISL) who, whilst handling claims, is acting as an agent of the insurer. The claims process has been specifically designed to make it as quick and efficient as possible to process and handle Your claim.
- You will be asked to provide Your scheme code which can be found on Your policy wording.
- If You have access to the internet: Visit **Our** claims website: www.claimEZ.com where **You** will be able to register Your claim, enter all the necessary details and upload the documents that will be specified to **You**. **Our** internet solution is the quickest and easiest way to submit **Your** claim to **Us**.
- If You do not have access to the internet: Please call ClaimEz on 0203 503 0500 to notify **Us** of **Your** claim. Some initial details will be taken and **You** will then be sent a claim form by post to complete and return to **Us** along with supporting documentation that will be specified to **You**. When calling **Us**, please have **Your** policy number to hand. Please note that a postal claim may take significantly longer to settle than an online claim; especially if **We** need to write to **You** to request additional information.



When and how do I pay?

You must pay your premium all at once before policy inception by credit card, debit card or Paypal.



When does the cover start and end?

From the date and time you select to the date and time specified on your schedule.



How do I cancel the contract?

You are entitled to cancel your policy at any time and can do so by emailing support@dayinsure.com or calling Us on 0333 005 0944.

If you cancel the policy before cover has commenced you will be entitled to a full refund of premium. However, if you cancel the policy after cover has commenced there will be no refund for this policy.