

Policy Expert excess protection insurance

Insurance product information document



Company: Policy Expert Product: Excess protection insurance

Policy Expert have arranged this insurance with Accredited Insurance (Europe) Limited - UK Branch (FRN 608422) which is the UK Branch of Accredited Insurance (Europe) Limited which is incorporated in Malta (FRN 9010 Malta) and is authorised and regulated by the Malta Financial Services Authority. Also subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Policy Expert is a trading name of QMetric Group Limited, which is authorised and regulated by the Financial Conduct Authority. QMetric Group Limited's registered office is at 110 Bishopsgate, London, EC2N 4AY and company number is 07151701.

This document provides a summary of the key information relating to this excess protection policy. It does not form part of the contract between us. Complete pre-contractual and contractual information about the product is provided in the policy documents.

What is this type of insurance?

This is an excess protection policy that allows up to 2 claims, each to the annual claim limit you have selected, following an accident in your car.



What is insured?

- ✓ The cost of the excess, if the amount of your claim is more than the excess in your car insurance policy for:
 - accidental damage to the insured vehicle that was your fault;
 - fire;
 - flood;
 - theft;
 - vandalism;
 - any disputed claim that cannot be settled within 6 months of incident.

- ✓ Two claims within the period of insurance.



What is not insured?

- ✗ Any claim where the total cost of the claim is not more than the excess on that policy.
- ✗ Any claim where the excess has been recovered, waived, or reimbursed by a third party.
- ✗ Any claim resulting from windscreen or glass damage.
- ✗ Any claim for an incident that happened before the period of insurance.
- ✗ Any claim declined under your car insurance policy.



Are there any restrictions on cover?

- ! A maximum of two claims within the period of insurance.



Where am I covered?

- ✓ We will pay from claims arising from an insured event within the territorial limits on the main car policy schedule.



What are my obligations?

- When you take out, renew or make changes to your policy, you must take reasonable care to provide complete, accurate and up to date answers to all the questions we ask of you.
- You must keep to the terms and conditions of this policy, including paying the premium.
- You must have a valid car insurance policy in force at the time of any claim and meet all your obligations under that policy.
- You must not act in a fraudulent way or make a claim that you caused deliberately or was caused with your knowledge.
- You must take all necessary precautions to prevent a claim occurring and to keep any amount we have to pay as low as possible.
- You must co-operate with us and respond as soon as possible in all matters relating to any claim.
- In the event of a claim, you must notify us within 30 days of incident date.



When and how do I pay?

You can pay the premium for this annual policy in one single amount or by monthly instalments (if we offer you this payment method). If you pay monthly we will add a credit charge.



When does the cover start and end?

The policy is for a period of one year and can be renewed each year after that. Your policy start and end dates are shown in your policy documents.



How do I cancel the contract?

If you decide that, for any reason, this policy does not meet your insurance needs, you can cancel it any time by letting us know. Call our customer service team on: 0330 0600 602.

If you cancel the policy within 14 days of the date of issue, as long as you have not made a claim, you will be entitled to a full refund of your premium.

If you cancel the policy after 14 days, the policy and premium will be charged in full and no refund of premium will be available.