

## EXCESS PROTECTOR INSURANCE PRODUCT INFORMATION DOCUMENT

(Full policy terms and conditions of the insurance contract can be found in your policy wording)

### WHAT IS THIS TYPE OF INSURANCE?

Excess Protect Motor Insurance insures you against having to pay the excess due when you make a claim under your motor insurance policy for accidental or malicious damage, fire or theft. You can also access a free 24/7 personal legal advice helpline and our consumer legal services website which allows you to create legal documents on line such as a free will.



### WHAT IS INSURED?

Following a valid claim

- ✓ the excess payable under your comprehensive motor insurance policy.



### WHAT IS NOT INSURED?

- ✗ Any event occurring before your cover starts.
- ✗ Driving whilst uninsured, disqualified or whilst under the influence of alcohol or illegal drugs.



### ARE THERE ANY RESTRICTIONS ON COVER?

- ! Claims must be reported to us during the period of insurance.



### WHERE AM I COVERED?

You are covered for accidents in the UK, Isle of Man and Channel Islands, EU countries, Norway and Switzerland.



### WHAT ARE MY OBLIGATIONS?

- You must report your claim to us as soon as possible after the accident and during the period of insurance, using the phone number shown in your policy.
- You must co-operate with us and the person we appoint to conduct your claim.
- You must act to keep the costs of your claim as low as possible and must agree to a reasonable offer to settle it.



### WHEN AND HOW DO I PAY?

The person who sells your Proximo XSP policy will tell you whether you need to pay a separate premium for this cover or whether it is automatically included in the sum you pay for your motor insurance policy. If you are charged a separate premium it can be paid by the same method at the same time as you pay for your motor insurance.



### WHEN DOES COVER START AND END?

Cover starts and ends at the same time as your motor insurance policy.



### HOW DO I CANCEL THE CONTRACT?

Where your premium for Proximo XSP has been included within your motor insurance premium, it cannot be cancelled independently from your motor insurance policy and the contract will run for as long as that policy stays in force. If you have paid an additional premium for Proximo XSP, you can cancel within the first 14 days of receiving your policy and obtain a full refund provided that we have not accepted a claim. Tell the person who sold your policy to you that you wish to cancel. They will decide what refund, if any, is due for the time you have not used if you cancel after the first 14 days.