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MOTOR EXCESS PROTECTION

This is your Key Facts Policy Summary

keyfacts



Policy Summary

This policy summary provides key information about Best Price Personal Motor Excess Protection, which **you** should read. It does not contain full terms and conditions of the policy, which **you** can find in the Best Price Personal Motor Excess Protection policy document.

This insurance policy, arranged on **your** behalf by Motorplus Limited, is underwritten by UK General Insurance Limited on behalf of Great Lakes Reinsurance (UK) SE. This cover is provided to **you** in return for payment of the premium.

This Motor Excess Protection policy is designed to protect **you** against the risk of having to incur a motor policy excess payment or deduction in the event of a claim under **your** motor insurance policy, as per the policy wording, summarised below.

This policy will cover the named holder of the policy along with anyone else who is entitled to ride or drive the insured vehicle (and is covered under a motor insurance policy).

This summary does not contain the full terms and conditions of **your** insurance contract, these can be found in **your** policy wording document and schedule. It will however, provide **you** with the main significant features and benefits, together with the most important exclusions and limitations that **you** need to be aware of.

The duration of this insurance policy is typically one year, however it will run alongside **your** main motor insurance. Therefore if **you** take out this additional cover mid-term, it will expire at the expiry of **your** main motor insurance policy.

Important information

It is important that **you** check that **your** personal details relating to this insurance are kept up to date to ensure that **your** cover remains fully effective and in force.

Key Facts Policy Summary

| Significant features and benefits | Significant exclusions or limitations | Where to look in your policy |
|--|---|--|
| <p>The lesser of:</p> <p>a) The value of your excess; or</p> <p>b) The sum of £1000</p> <p>When your vehicle is involved in a claim arising as a result of :</p> <ul style="list-style-type: none"> • Fire, theft or attempted theft, flood or vandalism or an accident that was your fault or partially your fault; or • When you have been unable to recover your excess from a liable third party within a six month period of the date of the claim. | <p>Claims totalling above £1000 in the aggregate in any one period of insurance are excluded.</p> <p>All claims where valid motor insurance is not held in force covering the use of the vehicle.</p> <p>Any excess solely in respect of windscreen or glass claims.</p> | <p>Cover section page 6.</p> <p>Policy Conditions page 6 - 7</p> <p>Exclusions page 7 - 8</p> |

How To Make A Claim

In the event of a claim, please contact **us** as soon as practicable (and in any case no later than 30 days after the date **you** have paid the excess under **your** motor insurance policy) giving **us** as much information as **you** can about what has happened to bring about the claim. **You** can contact **us** by telephone on **0333 241 9573** or by email at **claims@motorplus.co.uk**.

Alternatively **you** can write to **us** at Kircam House, 5 Whiffler Road, Norwich NR3 2AL. Please always quote the reference '**Motor Excess Protection**' in order for **us** to help you more efficiently.

Important:

- **We** will not pay any costs incurred before **we** accept your claim.
- Any claim involving theft or attempted theft, malicious damage and/or vandalism must be reported to the police and a valid crime reference obtained.



Your Cancellation Rights

If **you** decide that for any reason this policy does not meet **your** insurance needs then please return it to **your** insurance broker within 14 days from the day of purchase or the day on which **you** receive **your** policy documentation, whichever is later, this is called the 'cooling off period'. On the condition that no claims have been made or are pending, **we** will refund your premium in full.

You may cancel this insurance policy at any time after this 14 day period, however no return of premium will be available.

The insurer will not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 30 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **you** at **your** last known address. Valid reasons for the insurer to cancel this insurance policy include but are not limited to:

- a) Fraud
- b) Non-payment of the premium
- c) Threatening or abusive behaviour
- d) Non-compliance with policy terms and conditions

If **we** cancel the policy, **you** will be entitled to a return of premium on a pro-rata basis.

Financial Services Compensation Scheme

Great Lakes Reinsurance (UK) SE is covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the scheme in the event that Great Lakes Reinsurance (UK) SE cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can obtain further information about compensation scheme arrangements from the FSCS by visiting www.fscs.org.uk

How to make a complaint

We hope that **you** are completely happy with this policy and the service that **you** receive, however if **you** do have any reason to make a complaint, please contact **your** insurance broker in the first instance if the complaint relates to this policy.

If **your** complaint is in regards to any aspect of claims, please contact **us** at the address and telephone number noted below, but marked for the attention of the Quality Assurance Manager. It will assist **us** in handling **your** complaint quickly if **you** can please have **your** claims reference available when **you** contact **us**.

You can contact **us** by telephone on **0333 241 9573** or by email at **claims@motorplus.co.uk**.

Alternatively **you** can write to **us** at Kircam House, 5 Whiffler Road, Norwich NR3 2AL. Please always quote the reference '**Motor Excess Protection**' in order for **us** to help you more efficiently.

If for any reason it is not possible for **us** to reach an agreement, **you** have the right to make an appeal to the Financial Ombudsman Service.

You can contact the Financial Ombudsman Service at:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR
Telephone: **0800 0234567**
Email: **complaint.info@financial-ombudsman.org.uk**
Website: **www.financial-ombudsman.org.uk**

This insurance is arranged by Motorplus Limited & underwritten by UK General Insurance Limited on behalf of Great Lakes Reinsurance (UK) SE. Motorplus Limited is authorised and regulated by the Financial Conduct Authority | Head and registered office | Speed Medical House | Matrix Park | Chorley | Lancashire | PR7 7NA | Website: www.motorplus.co.uk | Registered in England and Wales | Company Number 103274 | UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority and is an insurers' agent and in the matters of a claim, act on behalf of Great Lakes Reinsurance (UK) SE | Head and registered office | Plantation Place | 30 Fenchurch Street | London | EC3M 3AJ | Registered in England and Wales | Company number SE000083