

# Personal Motor Excess Insurance



## Insurance Product Information Document

**Company: Coplus**

**Product: Personal Motor Excess Insurance**

Coplus is a trading name of Motorplus Limited. Registered in England and Wales with Company No. 03092837.

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Motorplus Limited is authorised and regulated by the Financial Conduct Authority (309657)

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

### What is this type of insurance?

This Personal Motor Excess insurance policy provides cover for you and any other person covered under your motor insurance policy.



#### What is insured?

This Personal Motor Excess Insurance will reimburse the value of your excess under your motor policy, or the sum of £250 (Whichever is less) in respect of each claim paid under your motor insurance policy which occurs within the territorial limits arising as a result of:

- ✓ fire, theft, attempted theft, flood vandalism or an accident that was your fault or partially your fault; or
- ✓ where you have been unable to recover your excess from a liable third party within a six month period of the date of claim.



#### What is not insured?

- ✗ theft, attempted theft, malicious damage and/or vandalism to your vehicle that has not been reported to the police and a valid crime reference number obtained;
- ✗ claims exceeding the aggregate limit of £250 in any one period of insurance;
- ✗ an excess which applies solely in respect of windscreen or glass damage claims;
- ✗ an excess payable on warranty policies;
- ✗ an excess payable in respect of theft or attempted theft of personal effects;
- ✗ claims where there is any allegation that the damage to your vehicle occurred after you or any person covered under your motor insurance policy had allegedly consumed alcohol or illegal drugs;
- ✗ Any claims that occur whilst your motor vehicle is being used and/or driven for the purposes of racing, pacemaking or trials.



## Are there any restrictions on cover?

- ! You must take all reasonable steps to keep your vehicle safe, secure and protected from damage at all times;
- ! If your excess is recovered as a result of any claim against a third party or their insurers you must refund any monies previously paid to you by us in respect of your excess;
- ! You must be able to provide us with evidence of the excess you have had to pay in respect of each claim paid under your motor insurance policy;
- ! All claims involving theft, attempted theft, malicious damage and/or Vandalism need to be reported to the police and a valid crime reference obtained.



## Where am I covered?

You are covered in respect of Motor Claims that occur within the United Kingdom, Channel Islands and the Isle of Man.



## What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



## When and how do I pay?

The company from whom you have purchased this insurance will advise you the methods by which you can pay your premium.



## When does the cover start and end?

Your cover will start and end on the dates stated 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 then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy.