

Vehicle Excess Protection Cover up to £500. Demands and Needs Statement

This Policy will cover You against a financial loss incurred as a result of having to meet the full amount of the stated Excess (up to a maximum of £500) in respect of a claim made on Your Motorcar or Motorcycle Insurance Policy within the terms and conditions of Your Motorcar or Motorcycle Excess Protection Cover.

Motorcar or Motorcycle Excess Protection Policy – Policy Summary



Motorcar or Motorcycle Excess Protection Cover

This Policy summary does not contain full terms and conditions of the cover, which can be found in the Policy document. It is important that you read the Policy document carefully when you receive it.

Name of The Insurance Undertaking

Your insurance contract will be with IGI Insurance Company Limited who underwrites this Policy.

J D Concepts Ltd will act as Appointed Agents of IGI Insurance Company Ltd in connection with the Policy and its administration and may monitor and record calls for Your protection and theirs.

H&R Insurance Services will act as Participating Agent of J D Concepts Ltd.

H&R Insurance Services is a FSA registered insurance broker.

Type of Insurance and Cover

Excess Protection Cover

The Excess Protection Policy provides insurance to cover reimbursement, up to the Sum Insured, for Your Excess under Your Motorcar or Motorcycle Insurance Policy following the successful settlement of a claim in respect of fire, theft or Total Loss.

Significant Features and Benefits:

- Up to £500 in respect of Your Excess, which You will have paid under Your Motorcar or Motorcycle Insurance Policy. (Definitions: Excess, Sum Insured & What is Not Covered? 1.)
- Covers any named drivers on Your Motorcar or Motorcycle Insurance Policy (Definitions: Insured Person/You/Your)
- For residents of Great Britain and Northern Ireland only (Definitions: Insured Person/You/Your)

Significant and Unusual Exclusions or Limitations:

The following are not covered under this Policy

- Any claim where the sum total cost of the Insured Incident does not exceed Your Excess under Your Motorcar or Motorcycle Insurance Policy unless the vehicle is a total loss, or the claim is for partial loss following fire or theft and is

substantiated by a police report or other validation as may be required by the insurer.

- Any claim where the Motorcar or Motorcycle Insurance Company do not provide indemnity under the terms of their policy (What is Not Covered? 6.)
- Any claim reported to Us more than 30 days after the date of the insured incident (What is Not Covered? 8.)
- The maximum amount payable by this Policy is the Excess under Your Motorcar or Motorcycle Insurance Policy or the value of the Motorcar or Motorcycle at the date of loss up to a maximum of £500 whichever is the lesser amount. This Insurance will be cancelled when a single claim is made and accepted.(What is Covered)

Duration

The period of the Motorcar or Motorcycle Insurance Policy which runs concurrent with this Policy and does not exceed twelve months. (Definitions: Period of Insurance)

Cancellation

You may cancel Your Policy and receive a full refund up to fourteen days after buying the Policy or receiving Your Policy documents (whichever is the latter), as long as no claims have been made on the Policy. If You do not exercise this right to cancel Your Policy, it will remain in force for the term of the Policy and You will be required to pay the Premium. If You want to cancel Your Policy please contact H&R Insurance Services on 0845 130 2800; however after 14 days no refund of premium would be due.

Claim Notification

To make a Policy claim please telephone H&R Insurance Services on 0845 230 1206.

How to Make a Complaint

If You want to make a complaint about the Policy contact H&R Insurance Services by telephone on 0845 130 2800 or in writing to Customer Services Manager, H&R Insurance Services, H&R House, Woodburn Road, Blackburn, Aberdeen, AB21 0PS.

Or You can contact the Underwriters.

Managing Director, IGI Insurance Company Limited, Market Square House, St James's Street, Nottingham, NG1 6FG. Tel no 0115 941 1022.

If the complaint cannot be resolved, You can refer it to the Financial Ombudsman Service.

Financial Services Compensation Scheme

IGI Insurance Company Ltd is covered by the Financial Services Compensation Scheme (FSCS). Depending on the circumstances You may be entitled to compensation from the scheme should they be unable to meet their obligations.

POLICY SCHEDULE

IMPORTANT

Your Excess Protection Policy

This is to confirm that IGI Insurance Company Ltd will provide the cover described below during the period of Your Policy. Cover is subject to the terms and conditions that follow. Payment of the Excess Protection Cover Premium must be made before cover is provided.

Definitions

Please find below an explanation of the words used in this insurance Policy:

Appointed Agents

J D Concepts Ltd who will act on behalf of IGI Insurance Company Limited in connection with the Policy and its administration and may monitor and record calls.

Excess

The first amount of any claim that You have paid under the terms, and shown in the relevant schedule, of Your Motorcar or Motorcycle Insurance Policy in respect of Your own vehicle.

Insured Incident

Fire theft and attempted theft. Alternatively it is where the Insured Vehicle has been a total loss.

Insured Person/You/Your

A driving licence holder who appears on the current certificate of motor insurance issued through the Participating Agent and who is resident of Great Britain and Northern Ireland.

Insured Vehicle

Any car, which will carry not more than seven passengers or any motorcycle insured through the Participating Agent, that appears on a current certificate of motor insurance, and for which a Premium has been paid for Excess Protection cover.

Motorcar or Motorcycle Insurance Policy

The Comprehensive or Third Party Fire and Theft Motor Insurance Policy issued to You which includes the certificate of motor insurance in respect of the Insured Vehicle.

Participating Agent

H&R Insurance Services, H&R House, Woodburn Road, Blackburn, Aberdeen, AB21 0PS, who are authorised to sell this Policy to You on behalf of the Underwriters and Us.

Period of Insurance

The period of the Motorcar or Motorcycle Insurance Policy which runs concurrent with this Policy and does not exceed 12 months.

Policy

This Policy of insurance

Policyholder

The person shown as the lead name on Your Motorcar or Motorcycle Insurance Policy and who has taken out this Policy and has paid the Premium due.

Premium

The payment, which needs to be paid to the Participating Agent by You to get the benefit of this Policy.

Sum Insured

The maximum amount payable by this Policy is the Excess under Your Motorcar or Motorcycle Insurance Policy or the value of the Motorcar or Motorcycle at the date of loss up to a maximum of £500 whichever is the lesser amount.

Third Party

The other person(s) and/or party(s) responsible for the Insured Incident, excluding the Insured Person and/or Policyholder (as defined in this Policy).

Total Loss

The agreement of Your Motorcar or Motorcycle Insurers that the damage to Your Motorcar or Motorcycle is beyond economical repair or that Your Motorcar or Motorcycle has been irrecoverably lost and the settlement of Your claim against them for the full value of Your Motorcar or Motorcycle.

Underwriters

IGI Insurance Company Limited.

We/Us/Our

J D Concepts Ltd and/or the Underwriters and/or the Participating Agent as applicable.

What is Covered?

- The maximum amount payable by this Policy is the Excess under Your Motorcar or Motorcycle Insurance Policy or the value of the Motorcar or Motorcycle at the date of loss up to a maximum of £500 whichever is the lesser amount.
- A maximum of one claim in the Period of Insurance can be made.
- This Insurance will be cancelled when a single claim is made and accepted.

How to make a Policy Claim

Should you wish to make a claim under this Policy following an Insured Incident, You must report it to H&R immediately or at least within 30 days from the insured incident.

Before We consider how We will settle Your claim We must have receipt of the following supporting documentation (whichever We request and consider is applicable):

- (a) Copy of Your Motorcar or Motorcycle Insurance Policy
- (b) You must provide a receipt and or a copy letter from Your Motorcar or Motorcycle Insurer or approved repairer detailing Your payment of the Excess.

Failure to provide ALL requested documentation may jeopardise Your claim.

Please call the Claim Line on 01224 848388.

You should note that the following conditions apply in all circumstances:

- a. You must have a valid Motorcar or Motorcycle Insurance Policy through the Participating Agent to claim on this cover
- b. You must be a resident of Great Britain and Northern Ireland
- c. You must hold a current valid driving licence to drive the Insured Vehicle

What is Not Covered?

The following are not covered under this insurance:

1. any claim where the sum total cost of the Insured Incident does not exceed Your Excess under Your Motorcar or Motorcycle Insurance Policy unless at the time of loss the vehicle is valued less than the excess and the claim is for Total loss only or the claim is for partial loss following fire or theft and is substantiated by a police report or other validation as may be required by the insurer.
2. any Excess in respect of personal effects, accessories, glass or audio/visual equipment (such as car phone, satellite navigation systems, cd or cassette player, radios etc.)
3. any Insured Incident arising out of the use of an Insured Vehicle by the Insured Person in connection with racing, rallies, trials or competitions of any kind.
4. any claim where the motor insurer does not provide cover under the terms of the underlying Motorcar or Motorcycle Insurance Policy.
5. any theft claim where the Incident has not been reported to the Police and has not been given an incident number.

6. any claim reported to Us more than thirty days after the insured incident.
7. any deduction or contribution from the settlement of your claim under Your Motorcar or motorcycle Insurance Policy apart from the policy Excess
8. any claim where there has been or involving a deliberate non-disclosure or criminal act, which is found to Our satisfaction to be of a fraudulent or false nature. The Insured Person will be held responsible for any costs incurred where this happens.
9. any claim that arises from Your unlawful use of drink or drugs
10. any claim covered under any other policy, or any claim that would have been covered by another policy if this Policy did not exist

Please be aware that should the Insured Incident have been caused by a Third Party and as a result Your Excess has been waived or reimbursed there will be no indemnity provided as no financial loss has been suffered.

Notice to the Policyholder/Insured Person

Subrogated Rights

- a) The Insured Person must take all reasonable steps to mitigate the costs of the claim
- b) The Insured Person must pay to the Underwriters any sums directly recovered from the Third Party to the extent of the sums indemnified under this Policy
- c) The Insured Person must take all action possible to recover any sum the Underwriters may have paid or be liable to pay and pay any such amounts recovered to the Underwriters.
- d) Upon conclusion of the claim under this Policy the Underwriters can take over and if necessary conduct proceedings in the name of the Insured Person to recover any costs from the Third Party

Compliance and Avoidance of Policy

We and/or the Underwriters have the right to cancel this Policy and declare the same null and void

If:

- (a) The Policyholder does not hold a valid Motorcar or Motorcycle Insurance Policy at the time of the Insured Incident for the vehicle involved.
- (b) The Policyholder's motor insurers are entitled to void the Motorcar or Motorcycle Insurance Policy or refuse indemnity.
- (c) Any statements or answers made by the Policyholder to Us or the Underwriters prior to commencement of this Policy are found to be false or untrue.
- (d) The Policyholder fails to disclose any material fact relevant to the risks insured under this Policy to the Underwriters or to Us prior to the commencement of this Policy
- (e) An Insured Person makes any Claim under this Policy, which is fraudulent or false in any material respect.

- (f) You fail to pay the required Policy premium to the Participating Agent or Us within 14 days of issuing of the Policy.

Dual Insurance

If at the time of any Insured Incident there is any other insurance, which provides cover for the loss, or any part of it We will only be responsible for the amount not recoverable under that insurance.

Cancellation Right

You may cancel Your Policy within 14 days of receipt of the Policy document and receive a full refund, subject to no claim being made upon the Policy. After this 14-day period, You can cancel the Policy at any time, by contacting the Participating Agent however; no refund of premium would be due.

If you do not exercise Your rights to cancel the Policy, it will continue in force for the term of the Policy and You will be required to pay the Full Premium.

If you wish to cancel this policy please contact H&R Insurance Services, H&R House, Woodburn Road, Blackburn, Aberdeen, AB21 0PS

How to Make a Complaint

The Appointed Agents (J D Concepts Ltd) and the Underwriters (IGI Insurance Company Ltd) are committed to dealing with customer complaints in a fair and prompt way. Complaints can be made verbally or in writing.

If You have a complaint, You can contact Us or the Underwriters. We or the Underwriters will contact You within five days of receiving Your complaint to tell You what action is being taken. We or the Underwriters will try to resolve the problem and give You an answer within four weeks. If it will take longer than four weeks then You will be told when You can expect an answer.

It is Our experience that most complaints can be resolved by speaking directly to the staff dealing with Your claim. Please call H&R Insurance Services on 01224 848388 or write to The Customer Services Manager, H&R Insurance Services, H&R House, Woodburn Road, Blackburn, AB21 0PS

The Underwriters can be contacted by writing to The Managing Director IGI Insurance Company Ltd, Market Square House, St James's Street, Nottingham NG1 6FG. Tel no 0115 941 1022.

If We or the Underwriters have not given You an answer within eight weeks, You will be told how You can take Your complaint to the Financial Ombudsman Service for review.

If after making a complaint, You are still unhappy, as the complaint has not been resolved to Your satisfaction, You have the right to refer the complaint to the Financial Ombudsman Service. The contact information is: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone 0845 080 1800.

E-mail: enquiries@financial-ombudsman.org.uk

This complaints procedure does not affect any legal rights You may have.

Governing Law and Language

This insurance shall be subject to English Law, unless specifically agreed to the contrary. All communication is to be conducted in English.

Whole Agreement

This Policy contains the entire agreement between the Policyholder and any Insured Person claiming under it and the Underwriters and Us on their behalf. No other representation or warranty by the Insured Person or Us or their Authorised Representatives or any third party shall have any contractual effect unless agreed by both parties in writing.

J D Concepts Ltd (FSA Registration:314466), 70 Eastbourne Road, Southport, PR8 4DU administer Policy cover to customers of H&R Insurance Services which is FSA registered (FSA Registration 308957), and is underwritten by IGI Insurance Company Ltd (FSA Registration: 202189), Market Square House, St James's Street, Nottingham, Nottinghamshire NG1 6FG. (Home State: United Kingdom).

The Financial Service Compensation Scheme (FSCS) covers J D Concepts Ltd and IGI Insurance Company Ltd. You may be entitled to compensation from the scheme should either firm be unable to meet their obligations. This depends on the type of business and the circumstances of the Claim. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claims costs. You can get more information about the compensation scheme arrangements from the FSCS. The contact information is: The FSCS, 7th Floor, Lloyds Chambers, Portsooken Street, London E1 8BN. Telephone: 020 7892 7300. E-mail: enquiries@FSCS.org.uk