

Vehicle Excess Protector Policy Summary



Introduction

This summary does not describe all the terms and conditions of this policy, so please take time to read the policy document to make sure you understand the cover it provides.

Insurer

This insurance policy has been arranged by Qdos Broker & Underwriting Services Limited, is administered by Motorplus Limited and is underwritten by UK Underwriting Limited on behalf of Ageas Insurance Limited. Motorplus Limited, Qdos Broker & Underwriting Services Limited, UK Underwriting Limited and Ageas Insurance Limited are authorised and regulated by the Financial Services Authority. This can be checked on the FSA register by visiting the FSA website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

Your cover is valid for the remaining period of your motor insurance, to a maximum of one year.

Significant features and benefits

Cover

Cover extends to such incidents which occur in the United Kingdom only and where your vehicle is involved in an incident involving accidental damage, fire, theft or vandalism and you claim on your motor policy and pay your excess (or your vehicle is written off and the value of the excess is deducted from the settlement cheque). This policy provides a payment to you of the lesser of the value of your policy excess or the sum stated below.

Indemnity Limit

Level A – the maximum amount payable is £1,500 in any one Period of Insurance, subject to a maximum sum of £750 in respect of any one incident.

Level B – the maximum amount payable is £1,200 in any one Period of Insurance, subject to a maximum sum of £600 in respect of any one incident.

Level C – the maximum amount payable is £600 in any one Period of Insurance, subject to a maximum sum of £300 in respect of any one incident.

Claims line

We provide a 24 hour, seven days a week telephone claims service. Please call 0800 078 7350

Significant Exclusions or Limitations

The policy does not cover:

- Claims notified more than 30 days after the settlement of your claim for damage to your vehicle by your motor insurer
- Excesses paid on warranty claims, claims arising out of windscreen or glass damage, theft or attempted theft of personal effects or excesses payable under other sections of the motor insurance policy.
- The use of a vehicle on a racetrack or circuit.

Cancellation Right

We hope you are happy with the cover this policy provides. *You* have the right to cancel the Policy at any time by sending *Us* notice in writing. If *You* send notice in writing within 14 days of receiving the Policy then

We will return the premium in full. This is called the “cooling off period”. If *You* cancel at any other time, no refund of premium will be available.

Making a Claim

Call the Claims helpline on 0800 078 7350.

The following information will be required:

- The Policy reference shown in your vehicle excess protector schedule
- Your name.
- Your address.
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How to make a complaint

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should in the first instance contact:

Chief Executive Officer
Motorplus Limited
Kircam House
Whiffler Road
NORWICH
NR3 2AL

Tel: 01603 420 000
Fax: 01603 420 010

Please ensure your policy number is quoted in all correspondence to assist a quick and efficient response.

In the event you remain dissatisfied and wish to make a complaint, you can do so by contacting the following:

The Customer Relations Manager
UK General
Cast House
Old Mill Business Park
Gibraltar Island Road
Leeds
LS10 1RJ

Tel: 0845 218 2685
Email: customerrelations@ukgeneral.co.uk

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than €2 million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,
South Quay Plaza,
183 Marsh Wall,
Docklands,
London,
E14 9SR.

Tel: 0845 080 1800

The above complaints procedure is in addition to your statutory rights. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

Compensation scheme

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme in the unlikely event that Ageas Insurance Limited cannot meet their financial responsibilities. The FSCS will meet 90% of your claim, without any upper limit. You can obtain further information about compensation scheme arrangements from the FSCS at www.fscs.org.uk, or by phoning 0207 892 7300.

Motorplus Limited is authorised and regulated by the Financial Services Authority.
Regulated by the Ministry of Justice in respect of regulated claims management activities.