

Cover	What is included
<p>The Motor Excess Protect policy provides cover up to the policy limit in respect of a motor policy excess when your vehicle is involved in a claim arising as a result of:</p> <ul style="list-style-type: none"> <li>• Fire, theft or attempted theft, flood or vandalism or an accident that was your fault or partially your fault; or</li> <li>• 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</li> </ul>	<p>Either:</p> <ul style="list-style-type: none"> <li>a) The value of your excess, or</li> <li>b) The sum of £500, whichever is the lowest figure</li> </ul>
<p>Access to our 24-hour claims line.</p>	<p>Help is available at any time.</p>

### Who does it cover?

- The policyholder;
- Any other person entitled to ride or drive the vehicle covered under the motor insurance policy.
- Cover extends to include a vehicle rented to you under a rental agreement with a car rental company and includes up to 60 days worldwide cover per period of insurance.

### What criteria apply?

- Any user of the vehicle must be covered by motor insurance which is in force throughout the duration of the motor excess policy;
- All claims must be reported to us as soon as reasonably possible, and in any case no later than 30 days after the date the excess is paid under the motor insurance policy;
- The excess payable must relate to a settled claim under your main motor insurance policy.

### What is not covered?

- Any excess solely in respect of windscreen or glass damage;
- Any excess in respect of theft or attempted theft of personal effects;
- Any excess payable on warranty policies;
- Any loss, destruction or damage that occurs whilst your vehicle is being used for racing, pacemaking or trials;
- Claims totalling above £500 in the aggregate in any one period of insurance.

Please refer to the policy wording for the full list of exclusions applying to this policy.

This insurance policy, arranged on your behalf by Motorplus Limited t/a Coplus is underwritten by UK General Insurance Limited on behalf of Great Lakes insurance SE. This cover is provided to you in return for payment of the premium.

This Motor Excess Protection policy, which includes 60 day Global Hire, 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). Cover is provided for a motor vehicle that you own and insure, together with any vehicle rented to you under a short term rental agreement, including up to 60 days worldwide cover in any one period of insurance.

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 unless stated otherwise on your schedule.

#### 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.

#### 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@coplus.co.uk](mailto:claims@coplus.co.uk). Alternatively you can write to us at Coplus, Floor 2, Norfolk Tower, 48-52 Surrey Street, Norwich, NR1 3PA. 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.

#### 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 above, 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.

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. The address and full contact details for them are contained in your policy document on page 2.

**Significant features, benefits, exclusions and limitations**

Significant features and benefits	Significant exclusions or limitations	Policy section where you can find this
<p>The policy covers the lesser of:</p> <ul style="list-style-type: none"> <li>a) The value of your excess; or</li> <li>b) The sum of £500</li> </ul> <p>When your vehicle is involved in a claim arising as a result of :</p> <ul style="list-style-type: none"> <li>• Fire, theft or attempted theft, flood or vandalism or an accident that was your fault or partially your fault; or</li> <li>• 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.</li> </ul>	<p>Claims totalling above £500 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 are not covered.</p> <p>Any excess solely in respect of windscreen or glass claims are excluded.</p> <p>This policy does not cover claims which are not incurred under the main motor policy.</p>	<p>Cover section page 5. Policy Conditions page 5 - 7  Exclusions page 7-8</p>

**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. Where the insurer reasonably suspects fraud
- b. Non-payment of the premium
- c. Threatening or abusive behaviour
- d. Non-compliance with policy terms and conditions
- e. You have not taken reasonable care to provide complete and accurate answers to the questions we or your insurance broker ask.

If the insurer cancels the policy, you will be entitled to a return of premium on a pro-rata basis, unless the reason for cancellation is fraud and/or the insurer is entitled to keep the premium under the Consumer Insurances (Disclosure and Representations) Act 2012.

**Financial Services Compensation Scheme**

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme in the event that Great Lakes Insurance 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](http://www.fscs.org.uk).