

# Motor Excess Insurance

## Insurance Product Information Document

**Company: MAPFRE ASISTENCIA**

**Product: Motor Excess Insurance**

MAPFRE ASISTENCIA Compañia Internacional de Seguros y Reaseguros Sociedad Anonima incorporated and registered in Spain, registered as a foreign company in the United Kingdom with company number FC021974, acting through its UK branch with branch number BR008042. Authorised by Dirección General de Seguros y Fondos de Pensiones and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority FRN 203041.

**This document does not describe the full terms of the Motor Excess Insurance policy. Complete pre-contractual and contractual information on the product is provided with your policy documentation.**

### What is this type of insurance?

This Motor Excess Insurance Policy is designed to reimburse you for the excess deducted as part of a claim under your motor insurance policy, provided this cannot be recovered elsewhere



#### What is insured?

- ✓ The excess deducted as part of a valid claim under your motor insurance policy
- ✓ The excess deducted as part of a valid claim under your motor insurance policy if the glass in the insured vehicle windscreen, windows or sunroof is damaged and your motor insurance provider settles a claim for repair or replacement
- ✓ There is no limit to the number of claims that you can make under the policy
- ✓ The maximum amount that will be paid under the policy is specified on your certificate of insurance



#### What is not insured?

- ✗ Hire and reward or courier or delivery services
- ✗ Any type of competition or rally, racing, track day, off road, speed testing; pacemaking, or reliability trials
- ✗ Where no excess is applicable to a claim under your motor insurance policy
- ✗ Where the excess is reimbursed, waived, recovered, or not exceeded
- ✗ Any excess in relation to breakdown, misfueling, personal effects or any in-car electrical equipment
- ✗ Any excess in relation to damage that existed prior to the start date
- ✗ Anything not defined as an excess under your motor insurance policy



#### Are there any restrictions on cover?

- ! You must be the registered keeper and/or owner of the insured vehicle
- ! The insured vehicle must weigh no more than 3,500kg
- ! Motorcycles, quad bikes, scooters, tricycles, sidecars, kit cars, invalid carriages, motorhomes, buses, coaches, stretched limousines, touring caravans, trucks, or imported vehicles unless manufactured as right hand drive and purchased from an authorised United Kingdom distributor are not covered



## Where am I covered?

- ✓ England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.



## What are my obligations?

- Prior to the start of the contract you must provide the Insurer with honest, accurate and complete information
- During the contract you must inform the Insurer without delay of any changes in your situation
- In the event of a claim you must contact the claims department within 31 days



## When and how do I pay?

The premium must be paid as a one-off payment by bank transfer, direct debit or debit/credit card.



## When does the cover start and end?

Cover starts on the date you purchase the insurance and ends either at the end of the policy period, or the date on which the claims administrator registers a claim for £750 in the aggregate under this policy, or the date this policy is cancelled, or the date the insured vehicle is sold, transferred to another party, or repossessed.



## How do I cancel the contract?

To cancel the policy, please contact the Administrator on any of the below:

By telephone: 0344 335 3781

In writing: Europa Group Limited, Europa House, Midland Way, Thornbury, Bristol, BS35 2JX

You have the right to cancel the policy and to receive a full refund of premium by giving notice of cancellation within 14 days of the date you receive your policy documents. If the policy is cancelled after the cooling off period from the date you receive your policy documents, no refund will be due.