



# vavista

[www.vavista.com](http://www.vavista.com)

## Policy Summary

XS Protect

Please keep this wording safe

## Policy Summary

1. This policy summary does not contain the full policy terms and conditions of **Vavista XS Protect** to be undertaken; these can be found in the policy document which you should read. A copy of the policy document will be provided on completion of your contract or at any time on request.
2. This insurance is underwritten by **AmTrust Europe Limited**.
3. The type of insurance that you will be provided with is **Motor Vehicle Excess Protection Cover**. You will be covered for the **Recovery of Your Compulsory Excess Payment under a Motor Insurance Policy**.
4. The significant features and benefits of this product include:
  - **A Claim for an amount equal to your Excess under your motor insurance policy provided the amount of the motor claim always exceeds the amount of your Compulsory Excess**
  - **Your level of cover under this policy is up to £250**
5. Any of the following would invalidate the cover of this policy or affect the policyholder's ability to claim
  - **Any claim for Your Excess in respect of any claim You make under Your Motor Insurance Policy that Your Motor Insurer declines or any instance where no claim is brought under Your Motor Insurance Policy because the value of such claim would not exceed the Excess payable by You**
  - **Any claim for Your Excess in respect of any claim which occurred prior to the commencement date of this Policy**
  - **Any claim where the total amount exceeds the Cover Level limit of £250**
  - **Any claim for Your Excess in respect of any claim You make for damage or loss to a trailer**
  - **Any contribution to or deduction from the settlement of Your Motor Claim other than the Excess under Your Motor Insurance Policy**
  - **Where any third party has reimbursed You and made good Your Excess**
  - **Where You accept liability by agreement or contract**
  - **Any amount for Your Excess in respect of any claim You make under Your Motor Insurance Policy solely in respect of glass repair or replacement; personal effects, audio visual equipment (such as mobile phones, televisions, screens, satellite navigation systems, CD/cassette player, radios etc.).**
  - **Any claim arising out of the use of the Motor Vehicle by You for racing, rallies, trials or competitions of any kind**
  - **Any theft or malicious damage claim which has not been reported to the Police and has not been given a "crime incident number"**
  - **Any claim that arises out of Your unlawful use of drink or drugs**
6. The exclusions and limitations detailed in point 5 above and all other exclusions can be found in sections titled **WHAT YOU ARE NOT COVERED FOR** and **CONDITIONS** of your policy document.
7. The duration of this policy is for 12 months.
8. We hope that you will be happy with your insurance policy. If, having examined it, you decide not to proceed, you have **14 days** from the date you received your policy document to cancel the policy. To do this you should contact the intermediary or organisation that sold you your policy.
9. If you cancel the policy after the cooling off period any return premium due will depend on how long this insurance has been in force and whether you have made a claim.
10. Claims can be made by:

Phone on **0190 423 8277**

Or in writing to General Legal Protection Limited, King's House, King Street, York, YO1 9WP
11. If you wish to register a complaint please put it in writing to:

Managing Director, General Legal Protection Ltd, Kings House King Street, York, YO1 9WP

Or call 01904 683300

Telephone calls may be recorded.

We are covered by the Financial Ombudsman Scheme should you wish to refer your complaint to them if you are unhappy with the outcome of our investigation.
12. The insurer is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if they are not able to meet their obligations. This will depend on the type of business and circumstances of the claim.

You can get further information about compensation scheme arrangements from the FSCS.

Financial Services Compensation Scheme,  
10<sup>th</sup> Floor, Beaufort House,  
15 St Botolph Street,  
London EC3A 7QU  
Tel: 0800 678 1100 or 020 7741 4100  
E-mail: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)

You can check the above details on the Financial Conduct Authority Register by visiting the FCA website: [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FCA on 0845 606 1234
14. **Fraudulent Claims**
  - 1) If the **Insured Person** makes a fraudulent claim under this insurance contract, **We**:
    - a) Are not liable to pay the claim; and
    - b) May recover from the **Insured Person** any sums paid by Us to the **Insured Person** in respect of the claim; and
    - c) May by notice to the **Insured Person** treat the contract as having been terminated with effect from the time of the fraudulent act.
  - 2) If **We** exercise **Our** right under clause (1)(c) above:

- a) **We** will not be liable to the **Insured Person** in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to the **Our** liability under the insurance contract (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim); and,
- b) **We** need not return any of the premiums paid.

## 15. Conditions Precedents

If the **Insured Person** breaches a condition precedent in this insurance contract, **Our** liability under the contract shall be suspended from the time of the breach until the time when the breach is remedied (if it is capable of being remedied).

**We** will have no liability to the **Insured Person** for any loss which occurs, or which is attributable to something happening, during the period when **Our** liability is suspended.

The insurer of this policy is AmTrust Europe Limited, whose registered office is at Market Square House, St James's Street, Nottingham, NG1 6FG, is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial services register number 202189. These details can be checked on the Financial Services Register by visiting: [www.fca.org.uk](http://www.fca.org.uk) or by contacting the Financial Conduct Authority on 0800 111 6768.

## **Customer Services**

0344 776 8382

talk2us@Vavista.com

## **To report your claim call**

0344 840 9537

## **Windscreen Claims Glass Helpline**

01904 238 277

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