

Excess Reimbursement Insurance

Insurance Product Information Document

Company: AmTrust Europe Ltd
Registered in England & Wales
Authorised by the Financial Conduct Authority
Financial Services Register Number: 202189

Product: Excess Protect

This document summarises the key features of your insurance policy. It is not tailored to individual needs and so may not provide all the information relevant to your cover requirements. Complete pre-contractual and contractual information is provided in other documents.

What is this type of insurance?

The type of insurance that you will be provided with is **Excess Reimbursement Insurance**. You will be reimbursed the excess that you are required to pay following a settled home insurance, motor insurance, pet insurance or travel insurance claim.



What is insured?

You will be covered for:

- ✓ A single claim, up to the level of cover as detailed on your 'Excess Protect' insurance documents, made by you for an amount equal to your excess under your home insurance, motor insurance, pet insurance or travel insurance policy following a claim which has been settled by your insurance company.



What is not insured?

You will not be covered for:

- ✗ Any claim on this policy when your home, motor, pet or travel insurer has not accepted a claim due to the value of the claim not exceeding your excess.
- ✗ Any claim made by you for your excess in respect of a claim that occurs prior to the commencement date of this policy.
- ✗ Any contribution made by you towards your settled insurance claim other than the excess.
- ✗ Any deduction made from your settled insurance claim other than the excess.
- ✗ The reimbursement of your excess if you have recovered it from a third party.



Are there any restrictions on cover?

- ! You must be named on the insurance policy for us to consider any claim for the reimbursement of an excess.
- ! We will not cover any claim reported to us more than 28 days after the settlement by your insurer.



Where am I covered?

- You are covered for claims which arise within the United Kingdom.



What are my obligations?

- You are required to notify us of your claim within 28 days of settlement being made by your insurer.
- You shall supply all supporting documentation when requested by us.



When and how do I pay?

You can pay for your insurance in one lump sum with a debit / credit card or in monthly instalments by direct debit. If you pay by instalments, a credit charge will be applied.



When does the cover start and end?

Your cover will start and end at the time and date stated in your 'Excess Protect' insurance documents. Your policy may be renewed and payment taken unless you contact us to stop it before the renewal date. We will contact you before your renewal date and before taking payment to confirm your renewal terms.



How do I cancel the policy?

You can cancel the policy at any time by calling or writing to your insurance broker using the contact details stated in their Terms of Business. More information about your cancellation rights, applicable administration charges and the reasons we can cancel the policy are included with your policy documents.