MOTOR EXCESS PROTECTION AND GUARANTEED VEHICLE HIRE INSURANCE

Insurance Product Information Document

Company: Strategic Insurance Services Limited

Product: Motor Excess Protection and Guaranteed Vehicle Hire Insurance

Strategic Insurance Services Limited (firm ref: 307133) are authorised and regulated by the Financial Conduct Authority.

This document does not contain the full terms and conditions of the cover which can be found in the policy wording and policy schedule. It is important that you read all these documents carefully.

What is this type of Insurance?

This policy covers the excess amount that you have to pay and cover for a hire vehicle following a successful claim made for damage, destruction, or loss of your motor vehicle under your motor insurance policy. This is subject to the terms, conditions and limitations shown in your policy wording or as amended in writing by us.

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**What is Insured?**

**Motor Excess Protection**

* The excess amount that you have to pay for any successful fault claims made for damage, destruction, or loss of your motor vehicle under your motor insurance policy.
* This policy only comes into effect when the excess amount of your motor insurance policy has been exceeded and a successful claim payment has been made. The most we will pay under this policy is the annual claim limit stated in your policy schedule.

**Guaranteed Vehicle Hire**

* If your vehicle is off the road following a claim we will arrange a hire vehicle for you to use while your insured vehicle is being fixed. You can use the hire vehicle until either your insured vehicle is fixed or until three days after you have received payment for your claim.
* £30.00 per day, for the number of days your vehicle is not available, up to the hire period as stated in your policy schedule if we cannot provide a suitable hire vehicle.

What is not Insured?

**Motor Excess Protection**

* Any claim that the motor insurance policy does not accept or where the excess is not exceeded.
* Drivers 21 years of age or under.
* Any claim that is refused under your motor insurance policy.
* Any claim where the motor vehicle is being used:

1. For commercial use, business use class 3 or hire and reward unless your motor vehicle has been declared as a Business Car, Commercial Vehicle or Taxi.
2. In any competition, trial, performance test, race or trial of speed, including off-road events.
3. In connection with the motor trade.

* Any claim that has been waived or reimbursed.
* Any glass claim.
* Any claim arising from breakdown or mis-fuel.

**Guaranteed Vehicle Hire**

* Drivers 21 years of age or under.
* Any insured vehicle used for hire or reward, including courier work and driving instruction/tuition, unless stated in your policy schedule.
* Any vehicle used for driver instruction without dual controls.
* Any charges imposed by the hire company for additional drivers.
* Excess charges imposed by the hire company.
* Any costs related to fuel, fares, fines, and administration fees.
* Any claim which has not been reported to us within 14 days.
* Any claim if a hire vehicle is already available under another insurance or other means.
* Hire vehicle charges more than three days after you have received payment for your claim under your motor insurance policy.
* Any claim where the damage to the insured vehicle was caused during the theft or attempted theft of its contents.
* Claims relating relating to more than one single incident.

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Are there any restrictions on cover?

**Motor Excess Protection**

* Your Motor Excess Protection insurance policy will remain in effect for the period of insurance or until the annual claim limit is exhausted; whichever comes first.
* Your motor insurance policy must be maintained, current and valid.
* The insured person stated on the policy schedule must match the insured person on the motor insurance policy.
* All named drivers must have a current and valid UK driving license or hold a full internationally recognised license.
* This insurance is only valid if you are a permanent resident of the United Kingdom (England, Scotland, Wales and Northern Ireland), Channel Islands or the Isle of Man.

**Guaranteed Vehicle Hire**

* Make sure you have adequate motor insurance in place for your use of the hire vehicle. This may be provided by the hire company if your driving history is acceptable to them.
* Follow the terms and conditions of the hire company.
* Any damage caused to the hire vehicle and associated costs will be your responsibility.

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**Where am I covered?**

**Motor Excess Protection**

* Worldwide.
* If You wish to use your motor vehicle abroad for more than 90 days or in any country that is not a member of the European Union, please notify your broker at least two weeks prior to your departure, so that your cover can be extended for the appropriate period.

**Guaranteed Vehicle Hire**

* United Kingdom (England, Scotland, Wales and Northern Ireland)

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What are my obligations?

* You must take reasonable care to answer all questions carefully and accurately as not doing so could invalidate your insurance and ability to claim.
* When you become aware of a possible claim under this policy, you need to report it to us right away.
* You must tell us straight away if anything you have already told us changes or if there is any new information that increases the risk of any loss insured under your policy.

When and how do I pay?

You must pay for this insurance with your motor insurance policy when you take it out for the first time and at each renewal of your policy. You can either pay annually by debit/credit card or by monthly direct debit.

You will not be covered for any claim if you have not paid the premium due.

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When does the cover start and end?

The period stated in your policy schedule that this policy is in force for.

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How do I cancel the contract?

You have the right to cancel this policy within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. We will refund to you any premium you have paid to us. You can cancel this policy after 14 days, but we will not give you back any premium.

To cancel this policy please contact the broker who sold it to you.