

Private Motor Excess Protection

Insurance Product Information Document

Company: Virtual Insurance Products Ltd

Product: Private Motor Excess Protection

This insurance policy is:

- Administered by Virtual Insurance Products Ltd and managed by Legal Protection Group Limited, registered in England and Wales, company number 10096688. Legal Protection Group Limited (firm reference number 749446) is an appointed representative of Riviera Insurance Services Limited (firm reference number 786116). Riviera Insurance Services Limited is authorised and regulated by the Financial Conduct Authority.
- Underwritten by Alwyn Insurance Company Limited, P.O. Box 1338, First Floor Grand Ocean Plaza, Ocean Village, Gibraltar. Registered in Gibraltar, number 106261. Authorised and regulated by the Gibraltar Financial Services.

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover level you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell the insurance intermediary who sold you this insurance policy as soon as possible if any of the information is incorrect. Please note, any amounts shown below include any applicable tax.

What is this type of Insurance?

Private Motor Excess Protection is a financial loss insurance contract which is designed to reimburse your policy excess following a successful claim on your private motor insurance. You decide on the amount of cover you require, subject to the maximum amount payable under this insurance.



What is insured?

- ✓ Repayment of your primary insurance policy excess following a successful claim under your private motor policy, up to the maximum policy limit you have selected.



What is not insured?

There is no cover:

- ✗ If your claim under your primary insurance policy was declined or was for an amount less than the policy excess.
- ✗ Where the amount contributed by you or deducted from the settlement of your primary insurance claim is not clearly stated in your primary insurance policy documents as being the excess.
- ✗ Where the primary insurance policy claim relates to the repair or replacement of glass, including windscreens.
- ✗ Where you fail to provide all relevant information or documents to us in support of your claim under this policy.
- ✗ Where the claim on the primary insurance policy happened before the start date of this Private Motor Excess Protection policy.
- ✗ Where the claim on the primary insurance policy occurred within the first 14 days of the start date of this Private Motor Excess Protection policy unless this policy is a renewal of an existing motor excess policy or has been taken out within 14 days of purchasing your primary insurance policy or GAP insurance policy.



Are there any restrictions on cover?

The following key criteria also applies to the whole policy:

- ! You must be a permanent resident of the United Kingdom;
- ! You must be aged 17 or over; and
- ! You must be named as the policyholder or joint policyholder under your primary insurance policy as well as the policyholder or joint policyholder under this policy.
- ! Cover applies to private motor policies if the vehicle covered by that policy:
 - is registered with the DVLA;
 - has no more than seven (7) seats, including the driver's seat;
 - has a maximum gross vehicle weight no greater than 2,500kgs; and
 - is your own private vehicle and exclusively used for social, domestic and pleasure and commuting to and from a permanent place of work or Business use Class 1 or Class 2.



Where am I covered?

- ✓ You are covered for the repayment of your private motor insurance policy excess where the event that leads to a claim on the private motor insurance policy occurs in the United Kingdom or whilst driving abroad which has been permitted by the primary motor insurer.



What are my obligations?

You must:

- keep to the terms and conditions of the policy;
- co-operate fully with us and provide any relevant information, documentation and evidence in connection with a claim; and
- notify us of any claim as soon as your primary insurance claim has been settled and in any event, within 30 days of settlement.



When and how do I pay?

The premium for this insurance policy is payable to the insurance intermediary who is selling you this insurance policy before the intended start date (unless paid by monthly instalments).

The insurance intermediary who is selling you this insurance policy will confirm the total amount payable, payment dates and any available payment options.



When does the cover start and end?

Unless otherwise agreed, your cover will last for one year, starting from the date specified in your policy schedule.



How do I cancel the contract?

You can cancel this insurance policy by notifying the person who sold you this insurance policy within 14 days of either the start date or the date you receive your policy documents, whichever is later. Providing no claims have been made during the current period of insurance, the premium will be refunded in full.

You can cancel at any other time by giving the person who sold you this insurance policy 7 days' notice. Providing no claims have been made during the current period of insurance, you will be entitled to a partial refund for the remaining time on cover.

In the event of cancellation, the insurance intermediary who sold you this insurance policy may apply an administration charge. Please contact them for more information on any charges applied.