

## Insurance Product Information Document

Company: ALA Insurance Brokers Limited

Product: Excess Protection

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(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

### What is this type of insurance?

Cover is provided for the excess that you are responsible to pay following a claim under your motor insurance policy



#### What is insured?

- ✓ Cover is provided for the motor excess being the first amount the you are responsible to pay as part of a physical damage claim which has resulted from an accidental damage, fire, theft or vandalism claim under the motor insurance policy. Only when the value of the total claim under the motor insurance policy is equal to or exceeds the excess stated in the motor insurance policy will cover be provided.
- ✓ Payment of the benefit under the policy will only be made when:
  - The claim made under the motor insurance policy has been successfully completed; and
  - The motor insurer has fulfilled cover under the motor insurance policy with you evidencing payment of the excess and / or deduction of the excess from the motor insurer claim payment.
- ✓ The benefit provided by the policy is limited to the benefit level selected at time of purchase and recorded on the policy Schedule. The benefit under the policy during the period of insurance applies per claim and in aggregate.
- ✓ **Optional** – Car Hire Excess Protection: Cover is provided for the excess that you are responsible to pay as a result of damage to the rental car during the period of the rental agreement.



#### What is not insured?

- ✗ Any excess claim in respect of personal effects, accessories, glass or audio/visual equipment.
- ✗ Any amount other than the stated excess on your motor insurance policy/rental agreement.
- ✗ Where your motor insurer/vehicle rental company or any third party has waived or reimbursed you with regards to the excess amount or where you are in the process of recovering the excess in the form of damages from a third party.
- ✗ In respect of any incident which is not covered under the accidental damage, fire or theft section of the motor insurance policy/rental agreement or which occurs while the vehicle is being driven or used by a person not named on the motor insurance policy schedule/rental agreement.
- ✗ Vehicles used in any sort of competitions or rallies, for hire or reward, delivery or courier purposes, or for driving tuition; used as taxis, or for racing, pace making, speed testing or in reliability trials.
- ✗ Vehicles which are invalid carriages.



#### Are there any restrictions on cover?

- ! The motor insurance policy must be provided by an authorised and regulated motor insurer.
- ! You must be a UK resident.
- ! The vehicle must be a car, motorcycle, or light commercial vehicle weighing no more than 3,500 kg gross vehicle weight.
- ! You must hold a current and valid UK or full European driving licence.
- ! You must be the lead name on the motor insurance policy and the vehicle be specified on the motor insurance policy schedule.
- ! **Optional** - The rental vehicle must be supplied by a recognised vehicle rental company;
- ! **Optional** - The rental vehicle must be used solely for social domestic and pleasure purposes.



## Where am I covered?

- ✓ Your policy will cover you in the UK and the Channel Islands.
- ✓ If the option to take up Car Hire Excess Protection is taken, your policy will cover you in the United Kingdom and Northern Ireland, Albania, Andorra, Austria, Balearics, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Canary Isles, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Morocco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Sardinia, Serbia, Sicily, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, Turkey (West of Bosphorus) and Vatican City.



## What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



## When and how do I pay?

You can pay your premium as a one-off payment by debit card, credit card, PayPal or Apple Pay. Alternatively, you can pay by direct debit over 10 months.



## When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



## How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 30 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 30-day cooling off period, please contact the Administrator.

## Your Insurer

This insurance is underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. This can be checked on the Financial Services Register at <https://register.fca.org.uk>

## Making a claim

If you need to make a claim, please contact Trent-Services (Administration) Limited, the claims handler acting on our behalf, as soon as possible:

- Trent-Services (Administration) Limited, Trent Lodge, Stroud Road, Cirencester, Gloucestershire, GL7 6JN or 01285 626020

**On all correspondence please tell us you are insured by UK General Insurance Limited and provide the reference number shown in the policy wording along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your claim as quickly as possible.**

## Your Insurer

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the complaints procedure below:

### **Complaints regarding the SALE OF THE POLICY In the first instance please contact:**

ALA IB Limited trading as ALA Insurance Brokers  
Unit 3  
Park Farm Courtyard  
Easthorpe  
Malton  
YO17 6QX

### **Complaints regarding CLAIMS**

Trent-Services (Administration) Limited  
Trent Lodge  
Stroud Road  
Cirencester  
Gloucestershire,  
GL7 6JN  
Tel: 01285 626020

### **If your complaint cannot be resolved by the end of the third working day it will be passed to:**

Customer Relations Department  
UK General Insurance Group Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds LS10 1RJ  
Tel: 0345 218 2685  
Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

**On all correspondence please tell us you are insured by UK General Insurance Limited and provide the reference number shown in the policy wording along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your query as quickly as possible.**

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of up to €2million and fewer than ten employees. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service  
Exchange Tower, London E14 9SR  
Tel: 0800 023 4 567 or 0300 123 9 123  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The above complaints procedure is in addition to your statutory rights as a consumer.

## What happens if we can't meet our liabilities?

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk). You may also contact the FSCS on their Freephone number: 0800 678 1100 or 020 7741 4100 or You can write to: Financial Services Compensation Scheme, P O Box 300, Mitcheldean, GL17 1DY.