

# Motor Excess Insurance Policy

## Insurance Product Information Document

Company: Arc Legal Assistance Limited      Product: Motor Excess Insurance

Arc Legal Assistance Limited is registered in England & Wales and authorised and regulated by the Financial Conduct Authority. Arc Legal's Firm Reference Number is 305958.

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?

Motor Excess insurance provides insurance to cover up to the annual aggregate limit as shown in your covering letter and as detailed in the document and your policy wording.



### What is insured?

- ✓ Excess Protection Cover: Cover is provided for the reimbursement of the excess you are responsible for following the successful settlement of any claim under your motor insurance policy, up to the annual aggregate limit.



### What is not insured?

- ✗ Where the excess on your motor insurance policy is not exceeded.



### Are there any restrictions on cover?

- ! There is no cover where the incident occurs outside of the territorial limits.



### Where am I covered?

- ✓ Claims which arise, or where proceedings are brought in the United Kingdom, the Channel Islands and the Isle of Man.



### What are my obligations?

- You must notify claims to us within 30 days of the successful settlement of your claim under your motor insurance policy.
- Your motor insurance policy must be maintained, current and valid.
- You shall supply all information requested by the adviser and us.



### When and how do I pay?

This insurance is arranged by your insurance adviser. Please refer to the documentation given to you when you take out this insurance to understand when and how you pay for this insurance.



### When does the cover start and end?

Please look at your schedule which will show when the insurance cover starts and ends, it will also tell you how your insurance is renewed.



### How do I cancel the contract?

If you decide that, for any reason, this policy does not meet your insurance needs then please contact us on 01480 402 460 or write to us at: Lifesure, 3 Fenice Court, Phoenix Park, Eaton Socon, Cambs, PE19 8EW.

More information about your cancellation rights, applicable administration charges and the reasons we can cancel the policy are included with your policy documents.