

Motor Excess Insurance



Insurance Product Information Document

Company: Financial & Legal Insurance Company

Product: Motor Excess

Financial & Legal Insurance Company Limited, who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under firm reference number 202915. Registered in England and Wales under company number 03034220.

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in anyway. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this Insurance?

This Motor Excess Insurance policy provides cover for the vehicle stated on the schedule of cover. In the event you have an accident, make a successful claim against your motor insurance policy and pay an excess this policy will reimburse you for that excess payment



What is insured?

- ✓ If you have an accident and make a claim against your motor vehicle insurance, resulting in payment of Your excess, We shall reimburse Your excess once the claim is settled up to the maximum amount as shown on your policy schedule.



What is not insured?

- ✗ more than two claims during any Policy Term
- ✗ any reimbursement greater than the amount stated on your policy schedule.
- ✗ any claim that predates this Policy's Inception Date
- ✗ any claim relating to windscreen or glass repair or replacement
- ✗ any claim for any other Vehicle than those on the Policy Schedule
- ✗ Any claim which does not result in a valid payment under Your motor insurance policy, or which was recoverable from anyone else



Are there any restrictions on cover?

- ! The vehicle is a car, van or motorcycle
- ! The vehicle has a gross vehicle weight of less than 3.5 tonnes
- ! The vehicle width is less than 2.3 metres and the vehicle length is less than 5.5 metres



Where am I covered?

This policy provides cover in the UK



What are my obligations?

- It is important you check that this policy meets your needs and you make sure the information you have given us is correct.
- You must tell us if this information is wrong, or if it changes. You have responsibility to take reasonable care not to make a misrepresentation. Should you be careless in answering the questions required to obtain a quotation and subsequently take out cover, or deliberately make a misrepresentation then it may be that this affects our decision to pay a claim.
- For cover to be in place you must pay the agreed premium as shown on your schedule
- In the event of a claim you must notify us as soon as possible and provide all the information requested by the claim handler.



When and how do I pay?

You can pay your premium as a one off payment annually. Payment can be made by debit/credit card



When does the cover start and end?

Cover lasts for one year and the dates of cover are specified on your policy schedule.



How do I cancel the contract?

If you choose to cancel your insurance, simply notify 2gether Insurance at enquiries@2gi.co.uk or call **01945 465508**.