

# All in One Excess Protection

## Insurance Product Information Document

Smart-Sure Limited is an Appointed Representative of Asurit Limited who is authorised and regulated by the Financial Conduct Authority (FCA)  
Smart-Sure Ltd Firm Reference Number: 564582. This policy is underwritten by City and Commercial Insurance, Guernsey.



This document provides a summary of the key information relating to this All in One Excess Protection policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

### What is this type of insurance?

This insurance policy refunds an excess on your primary policy, where it has been applied and paid during an own fault claims process.

#### What is insured?

- Excess paid for a successful claim on your primary insurance policy, listed below:  
Health Insurance  
Home Insurance  
Motor Insurance
- You are covered if  
The cost of the claim under Your Primary insurance policy was more than the amount of the Excess.

#### What is not insured?

- Claims within 30 days of the start of this policy
- Excess already paid by or recovered from a third party
- Excesses where the claim you made under your primary insurance policy was unsuccessful or was for less than the amount of your excess

#### Are there any restrictions on cover?

- The cost of the claim under your primary insurance policy must be more than the amount of the Excess
- See your insurance certificate for the maximum claim limit in one year

#### What are my obligations?

- Reasonable precautions to ensure safety of the insured item
- Observe and keep to the terms of the policy
- Disclose all facts related to insured item
- Demonstrate co-operation in an event of claim

### Where am I covered?

Please refer to the policy schedule for your primary policy.

### When and how do I pay?

You will pay a single annual insurance premium which will be taken either via your Bank Card or via Direct Debit.

### When does the cover start and end?

Please refer to the policy schedule.

### How do I cancel the contract?

If you find this policy unsuitable, you can cancel this policy anytime by contacting us on **03333 449669**, you can also choose to send an email at [enquiries@smart-sure.com](mailto:enquiries@smart-sure.com) or if you prefer to write to us, then please refer to the following address:

**Smart Sure Insurance 1st Floor, AGF House 3-5 Rickmansworth Road, Watford, WD18 0GX**