

All in One Excess Protection

Insurance Product Information Document

Smart-Cover Insurance Services is a trading name of Smart-Cover Direct Limited, an Appointed Representative of Asurit Limited who is authorised and regulated by the Financial Conduct Authority (FCA) Smart-Cover Direct Limited Reference Number: 600428. 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 449559**, you can also choose to send an email at enquiries@smart-cover.co.uk or if you prefer to write to us, then please refer to the following address:

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