

# All in One Excess Protection

## Insurance Product Information Document



**Company: Smart-Cover Insurance Services**

**Product: Excess Protection Insurance**

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 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
- ! You cannot make a claim within the first 30 days
- ! This policy is subject to underwriters approval



#### Where am I covered?

- ✓ In the UK, the Isle of Man and the Channel Islands.



#### 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



#### When and how do I pay?

You can pay either via your Bank Card or via Direct Debit. You also have three payment frequencies to choose from which are A) Monthly, B) Quarterly, C) Annually.



#### 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 03333449559, you can also choose to send an email at [enquiries@smart-cover.co.uk](mailto:enquiries@smart-cover.co.uk) and if you wish to write to us, then please refer to the below address:

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

Should you choose to cancel the policy within 14 days of receiving the policy documents or the start date of your policy (whichever is later), you will receive a full refund of any premiums paid and the cancellation will be effective immediate. This Policy will be cancelled on request once any outstanding payments have been received. If you have made a claim during the policy period, we reserve the right to deduct the cost of that claim from any refund of premium which is due to you. We will tell you if we are making this deduction.