

# 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



#### What is not insured?

You will not be eligible to make a claim if:

- ✗ Any incident that led to the claim under Your Primary insurance policy happened before the start date of that policy cover
- ✗ No Excess was paid by You or deducted from You by Your primary insurance policy
- ✗ The Excess required from You under Your Primary insurance policy has already been paid or recovered by a third party



#### Are there any restrictions on cover?

- ! We will only provide Excess protection under a motor insurance policy where You hold a current and valid UK driving licence, or full internationally recognised licence which is approved for use within the United Kingdom by an approved licencing authority.
- ! You make a claim under this policy within the first 30 days immediately following the start date of cover unless the policy start date is the same start date as Your primary insurance policy
- ! To be eligible for Our All in One Excess Protection Policy You must be named as the Policyholder under a Primary insurance policy and be a permanent resident of the United Kingdom.



#### Where am I covered?

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



#### What are my obligations?

You must:

- Observe and keep to the terms of the policy
- Cooperate fully with the contractor and us
- Minimise any emergency costs and try to prevent anything happening that may cause a claim
- Allow the insurer at any time to take over and conduct in your name any claim, proceedings or investigation



#### 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.