

Excess Reimbursement Insurance

Insurance Product Information Document

Great American International Insurance (UK) Limited

Product: Home Excess
Reimbursement Policy

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 any way. Complete pre-contractual and contractual information is provided in your policy documentation.

What is this type of insurance?

Most Insurance policies have a policy excess which is the amount you have to pay towards a claim that you make under a **primary insurance policy**.

Excess Reimbursement is designed to repay you the amount of a policy excess you have to pay when you make a successful claim under a primary insurance policy.

What is insured?

If you make a claim under your primary insurance policy we will reimburse you the amount of the excess that you had to pay.

Your Excess Reimbursement Insurance applies only if:

- The incident that led to the claim under your primary insurance policy happened during the period of insurance of this Excess Reimbursement Insurance.
- The claim under your primary insurance policy was successful and the cost was more than the amount of the excess.
- You may claim under this Excess Reimbursement Insurance more than once during the period of insurance, but in total we will only pay up to the maximum reimbursement limit shown in your insurance schedule, in any one period of insurance.



What is not insured?

We will not reimburse *your excess* in the following circumstances:

- if the incident that led to the claim under your primary insurance policy happened before the start date of cover,
- if you were aware at the start date of cover that you were going to make a claim under your primary insurance policy;
- for any claim under this insurance that you make within the first 30 days immediately following the start date of cover, unless this Excess Reimbursement Insurance policy has the same start date as your primary insurance policy;
- where no excess was paid by you, or deducted from the claim settlement by the insurer of your primary insurance policy;
- if your claim under your primary insurance policy was not successful or was for less than the amount of the excess;
- where any amount contributed by you or deducted from the settlement of your claim is not clearly stated in your primary insurance policy as being the policy excess;
- where the excess required from you under your primary insurance policy has already been paid or recovered from another party;
- where the excess incurred is in respect of a primary insurance policy where the item(s) or location insured is outside of the United Kingdom;
- where the excess incurred is in respect of a claim, which occurred outside of the United Kingdom;



Are there any restrictions on cover?

-To qualify for Excess Reimbursement Insurance you must be named as the Policyholder under the primary insurance policy and a permanent resident of the United Kingdom.

- This insurance only applies if there is an excess payable by you under your primary insurance policy. Excess Reimbursement Insurance applies only to your own personal insurances.



Where am I covered?

- ✓ The United Kingdom (England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man)



What are my obligations?

- Have a primary policy in place
- You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to supply accurate and complete answers to all the questions when you apply for cover and to make sure that all information supplied to us is true and correct.

Your responsibility to answer questions truthfully and accurately also applies when we contact you at the annual renewal of your policy, or if you wish to make any change to your policy during the period of insurance, or if you make a claim under this policy. You must tell us of any changes to the answers you have given as soon as possible. Failure to advise us of a change to your answers may mean that your policy is invalid and that it does not operate in the event of a claim.

You must immediately advise your broker if any of the following changes occur at any time during the period of insurance:

- You change your address;
- You are no longer the named policyholder on your primary insurance policy.

If you do not answer questions truthfully and accurately, then this may affect your policy cover. In the event that you have supplied us with information which is incorrect or false we reserve the right to declare your policy invalid and cancel your cover, with no refund of premium. In the event that you have made a claim, we may refuse to pay all or part of that claim; please refer to 'Claims Conditions 5.5' for more information.

- Before you claim, read the policy wording first so that you are satisfied that you are covered for the claim you want to make. Read any exclusions that may apply and make sure you understand them.

- Notify the claim to our claims administrator as soon as possible from the date you received settlement of the claim under your primary insurance policy. .

- You must also provide a copy of the settlement letter from the insurer of your primary insurance policy giving details of the date of the claim incident and which clearly states the amount of the excess that you have paid. The claims administrator will tell you if they need any more information or documentation from you.



When and how do I pay?

Your broker will notify you of the premium amount and payment method.



When does the cover start and end?

Your broker will inform you of the policy start and end dates.



How do I cancel the contract?

Please contact your broker to discuss your cancellation options