

Excess Protection

Insurance Product Information Document

Company: Arc Legal Assistance Limited is registered in England & Wales and authorised and regulated by the Financial Conduct Authority. Arc Legal's Firm Reference Number is 305958.

Product: Excess Protection

This document summarises the key features of your insurance policy. It is not tailored to individual needs and so may not provide all the information relevant to your cover requirements. Complete pre-contractual and contractual information is provided in other documents.

What is this type of insurance?

Excess Protection provides insurance to cover up to the annual aggregate limit as shown in your covering letter and as detailed in this document and your policy wording.



What is insured?



Excess Protection Cover: Cover is provided for the reimbursement of the excess you are responsible for following the successful settlement of any claim under your motor insurance policy, up to the annual aggregate limit.



What is not insured?

The policy does not provide cover:



Where the excess on your motor insurance policy is not exceeded.



Are there any restrictions on cover?



There is no cover where the incident occurs outside of the territorial limits.



Where am I covered?



Claims which arise, or where proceedings are brought in the United Kingdom, the Channel Islands and the Isle of Man.



What are my obligations?

- You must notify claims to us within 30 days of the successful settlement of your claim under your motor insurance policy.
- Your motor insurance policy must be maintained, current and valid.
- You shall supply all information requested by the adviser and us.



When and how do I pay?

This insurance is arranged by your insurance adviser. Please refer to the documentation given to you when you take out this insurance to understand when and how you pay for this insurance.



When does the cover start and end?

Please look at your schedule which will show when the insurance cover starts and ends, it will also tell you how your insurance is renewed.



How do I cancel the policy?

You can cancel the policy at any time by calling us on **0161 874 7770** or writing to us at **Customer Services, Clipper House, Chester Road, Sale, Greater Manchester, M32 8AL**.

More information about your cancellation rights, applicable administration charges and the reasons we can cancel the policy are included with your policy documents.