

Somerset Bridge Motor 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 shown in your schedule of insurance for advisers' costs for excess protection as detailed in this document, your policy wording and your insurance schedule.



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.
- ✗ Where your vehicle is used for commercial or business use, or used in connection with the motor trade.



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.



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 distributed through your insurance adviser. Please refer to the documentation provided to you when you took out this insurance to understand when and how you pay for this insurance.



When does the cover start and end?

Please refer to your schedule or similar documentation provided to you by your insurance adviser to confirm when the insurance cover starts and ends as well as details of how your insurance is renewed.



How do I cancel the policy?

You can cancel this insurance at any time by telling your insurance broker.

If you cancel within 14 days of:

- buying this insurance, or
 - receiving the policy documents (if this happens later),
- and you have not made a claim, we will refund the premium in full.

If you cancel after the first 14 days, you will not get a refund.