

# MOTOR EXCESS PROTECTION

For private car owners  
who want their policy excess  
paid back following a claim

**Levels of cover  
from £50 up to £1500**



**TO PURCHASE THIS COVER, CONTACT YOUR BROKER**

Purchase of this cover is optional, please see overleaf for further details of its features and benefits.

# MOTOR EXCESS PROTECTION

If you make a claim on your motor insurance for an incident such as fire, flood, theft, vandalism or an accident that is your fault, you will have a policy excess to pay that isn't recoverable from a third party.

Our Excess Protection policy allows you to purchase a level of cover that will cover your excess in full, or if you prefer, contribute to it.

## Levels of Excess Protection Cover

£50	£400	£1000
£100	£500	£1100
£150	£600	£1200
£200	£700	£1300
£250	£800	£1400
£300	£900	£1500

So, in the event of a fault claim where you pay your policy excess, we validate your claim and reimburse your excess, or the level of cover purchased, whichever is the lower. It couldn't be simpler.

## Well actually it could be simpler, we could even pay your excess for you!

If you have repairs carried out by a BDElite Approved Repairer we will pay your excess direct to our repairer.

If you have purchased cover for your full excess, you won't even have to put your hand in your pocket!

**Note:** There are a small number of insurers our Approved Repair Network do not work with, or the insurers increase your excess if you do not use their approved repair network. The insurers affected is subject to change so we cannot list them here.

We will confirm your insurer's position at the point of a claim and advise on your vehicle repair options.

**BDElite Motor Excess Protection, offers flexible cover levels that allow you to decide whether to cover your excess in full or an amount that suits you.**

**Ask your broker for the price of your chosen level of cover.**

# Other things to note

- You can make 1 claim in the period of insurance.
- Cover is for private motorised, electric or hybrid electric vehicles, or motorcycles.
- Claims must be reported no later than 31 days following the settlement of your claim by your motor insurer.
- Claims for windscreen, glass or keys are not covered.
- Full terms and conditions are available from your broker.

## Demands and Needs

This cover meets the demands and needs of customers who require:

They are reimbursed the policy excess they have paid as a result of a claim on their motor insurance policy, following an incident of fire, flood, theft, vandalism or accident that is their fault, and the policy excess isn't recoverable from a third party.

## Who are BDElite

BDElite has been a trusted supplier to UK insurance brokers for a number of years. Providing innovative products, services and total claims management, along with essential aftercare support for broker clients following a claim.

BDElite offers a diverse product range of personal and commercial add-on insurance policies, available to purchase through insurance brokers.

### Personal:

- Motor Legal Expenses
- Electric Vehicle Legal Expenses
- Adapted Vehicle Legal Expenses
- Breakdown Assistance up to 3.5t
- Household Legal Expenses
- Home Emergency

### Commercial:

- Van Legal Expenses
- Taxi Legal Expenses
- Motor Fleet Legal Expenses
- Motor Fleet Breakdown Assistance up to 44t
- Residential Landlord Home Emergency
- Residential Landlord Legal Expenses & Rent Guarantee

BDElite Ltd. is registered in England, No. 7636844, Registered office: Atria, Spa Road, Bolton, BL1 4AG. Authorised and regulated by the Financial Conduct Authority for insurance distribution and claims management activities.

Our firm's reference number is 797920.

Our regulatory registration is recorded on the website [www.fca.org.uk](http://www.fca.org.uk).