

Motor Excess Protection Insurance

Insurance Product Information Document



Company: BDElite Ltd, which is registered in England, No. 7636844. Authorised and regulated by the Financial Conduct Authority for insurance distribution and claims management activities. Our firm's reference number is 797920.

Product: Motor Excess Protection Insurance

This insurance is underwritten by Financial & Legal Insurance Company Limited, on whose behalf we act.

Financial & Legal Insurance Company Limited is registered in England, No. 03034220. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under number 202915.

This document provides a summary of the key information covered by this policy. It does not contain the full terms and conditions of the policy which can be found in the BDElite Motor Excess Protection Insurance Policy Wording and obtained from your insurance broker.

What is this type of insurance?

This is a Motor Excess Protection Insurance policy which allows you to recover an excess you are liable for following a settled claim under your motor insurance policy. This policy operates alongside your motor insurance policy.



What is insured?

- ✓ Your motor insurance policy excess up to the maximum amount shown in your Certificate of Insurance (£50 - £1,500 depending upon cover purchased).
- ✓ This policy covers you and anyone authorised by you who is insured to drive the vehicle subject to policy conditions.

This policy will:

- ✓ Reimburse you the lower of, the amount of the excess you paid, or the level of cover you purchased as shown in your Certificate of Insurance, in the event of a settled claim on your motor insurance policy for accidental damage, fire, flood, theft or vandalism, where you are unable to recover your excess from a third party.
- ✓ Reimburse you the lower of, any excess payment which you have been made liable for, or the level of cover you purchased as shown in your Certificate of Insurance, in the event of a settled claim on your motor insurance policy where you are deemed partially at fault or not at fault and you are unable to recover your excess from the third party within 6 months.



What is not insured?

- ✗ Any claim that your motor insurance policy insurer does not pay.
- ✗ Any claim where the excess is waived or not exceeded.
- ✗ Any claim for commercial vehicles or vehicles used for hire or reward.
- ✗ Any claim arising from windscreen, glass or keys.
- ✗ Any claim which occurred before the commencement date of this policy.
- ✗ Any claim which occurs whilst the insured vehicle is being driven by someone who is under 21 years of age.
- ✗ Any claim notified to us more than 31 days following the settlement date of your claim by your motor insurance policy insurer.
- ✗ Any liability you accept by agreement or contract unless you would have been liable anyway.
- ✗ Any claim involving actual or alleged dishonesty or fraud.



Are there any restrictions on cover?

- ! This cover is for one claim in the period of insurance only.
- ! This cover is for one vehicle only.



Where am I covered?

- ✓ This cover applies to any country which is covered by your motor insurance policy.



What are my obligations?

- **Claims Reporting:** You must report a claim immediately and as soon as you become aware of circumstances which may give rise to a claim and no later than 31 days following the settlement of your claim by your motor insurance policy insurer.
- **Advice:** You must follow the advice of the advice line.
- **Cooperation:** You must cooperate fully with us and provide within a reasonable time and at your own expense, any requested information and documentation we ask for.



When and how do I pay?

You should make payment to your Broker, this may be by making a one off payment or your Broker may be able to arrange credit facilities if required.



When does the cover start and end?

Your policy covers you for up to 12 months from the date you request your policy to be started. The dates will be referenced on your Certificate of Insurance.



How do I cancel the contract?

You have the right to cancel this policy:

- With a full premium refund within 14 days of it starting, provided that there have been no claims.
- No refund of premium will be available after 14 days of it starting.

MOTOR EXCESS PROTECTION INSURANCE

Customer Information



Company: BDElite Ltd. is authorised and regulated by the Financial Conduct Authority (firm reference number 797920)

Making a claim

In the event of a claim please contact

Telephone: BDElite claims line: **01204 567 510**

Complaints process

At BDElite Ltd, we are dedicated to providing you with the high standards of service you have the right to expect. If your complaint relates to the sale of this policy, please contact your insurance adviser.

If your complaint relates to this policy or a claim under this policy, please contact BDElite at:

Address: BDElite Ltd. Atria, Spa Road, Bolton, BL1 4AG.

Email: customerservices@bdelite.co.uk

Telephone: **01204 567 500**

If BDElite is unable to resolve the complaint to your satisfaction (and if eligible), you can ask the Financial Ombudsman to review your case. This is a free and unbiased service.

You can contact the Financial Ombudsman Service at:

Address: Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

Website: www.financial-ombudsman.org.uk

Email: complaint.info@financial-ombudsman.org.uk

Telephone: **0800 023 4567** or **0300 123 9123**

Financial Services Compensation Scheme

Financial & Legal Insurance Company Limited is covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you. Further information is available at www.fscs.org.uk or by contacting the FSCS directly on 0800 678 1100.