

Vehicle Excess Insurance

Insurance Product Information Document

Motor Excess cover is underwritten by Inter Partner Assistance SA UK Branch. Inter Partner Assistance SA is a Belgian firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority. Details about the extent of its regulation by the Financial Conduct Authority are available from Inter Partner Assistance on request. Financial Services Register number 202664. Registered in the United Kingdom.

Company: Inter Partner Assistance

Product: Sparta Private Motor Excess Insurance

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre contract and contractual information about the product is provided in your policy documents.

What is this type of Insurance?

Private Motor Excess Insurance is insurance that allows you to recover an excess you are liable for following a successful claim under your main motor insurance policy



What is Insured?

- ✓ Reimbursement of an amount equal to the excess in relation to each settled claim on your main insurance policy up to annual aggregate limit
- ✓ Unsuccessful recovery of the excess cost from a third party within 6 months of making a valid claim under your main insurance policy.



What is not Insured?

- ✗ Claims for a motor excess that do not arise from a main insurance policy
- ✗ Claims related to vehicles not named in the insurance policy
- ✗ Any claim made within 30 days of the commencement date of this motor excess insurance policy unless this insurance was taken out at the same time as your main insurance policy or this insurance was purchased by you at the time of renewal of your previous motor excess insurance policy
- ✗ Any claim not notified to us within 6 months of settlement of your main insurance claim or a claim against a relevant third party
- ✗ Excess payments in respect of claims refused by your main insurance policy
- ✗ Motor claims arising from breakdown, misfuelling, windscreen repair or replacement or any glass repair or replacement to your motor vehicle
- ✗ Claims related to commercial travel



Are there any restrictions on cover?

- ! Limit of cover is your aggregate limit as specified in your certificate of insurance
- ! Once you have made claims which total the annual aggregate limit, no further payments will be made under this policy and this motor excess insurance policy will lapse.
- ! This cover is for one vehicle only



Where am I covered?

- ✓ The cover provided in the United Kingdom



What are my obligations?

- You should pay your premium for the policy
- You must provide receipts for any reimbursement based claims
- You must report any incident giving rise to a claim on this policy to your motor insurer and you must actively pursue repairs or settlement of your claim
- You must take reasonable steps to safeguard against loss or additional exposure to loss



When and how do I pay?

You must pay the premium or instalment on demand



When does the cover start and end?

- The contract is for a duration of one year and will start on the policy commencement date and will end one year later, as stated in your certificate of insurance.
- A cooling off period applies, during which you have the right to cancel your policy for any reason back to the start date



How do I cancel the contract?

A full refund will be made if:

- You contact us within 14 days of receiving your policy documents: and
- You cancel to the start of the policy
- You have not made, and do not intend to make a claim: and
- No incident has occurred which may mean you need to make a claim

Otherwise a proportion of your premium will be returned in line with the amount of time cover was in place, as long as no claims have been made, and if cancelled after 14 days an administration fee will be deducted