

Wiser Choice Excess Protect Policy Summary

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INTRODUCTION

This document is a guide to your insurance cover. It is a summary only and does not contain the full terms and conditions of the contract. For full details on your policy, please read your policy booklet and confirmation of cover letter.

This policy has been arranged by Direct Group Limited and is underwritten by UK General Insurance Ltd on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters based at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ. UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference Number 310101.

All insurance documents and all communication with you about this policy will be in English.

PERIOD OF COVER

This policy will run concurrently with your motor insurance policy for a maximum of 12 months. If you arranged this policy after the start date of your motor insurance policy cover will be provided from the date you bought it and will end on the expiry date of your motor insurance policy as detailed on your confirmation of cover letter.

SIGNIFICANT FEATURES AND BENEFITS

This is an Excess Protection insurance policy which during the period of cover in the event of valid motor insurance claim(s) will pay the excess payable up to a maximum of £750 in the event of the following:

1. A settled claim on your motor insurance policy where you are unable to recover your excess from a third party and are therefore at fault; or
2. If your motor insurer deems the claim not your fault and you are unable to recover your excess from the third party within 6 months of the claim being settled.

SIGNIFICANT CONDITIONS AND EXCLUSIONS

The policy will not pay out for the following:

- Any amount over and above the maximum limit of £750 in the period of cover.
- Any excess in respect of glass damage or key excess.
- Any claim where the excess has been waived or where a third party has reimbursed you or made good any loss or damage in respect of which you have or would otherwise have claimed against your motor insurance policy.
- Any claim which occurs whilst the insured vehicle is being used and/or driven off road, on any race track, circuit or other prepared course.
- Any claim which has occurred within a country which is not covered by your motor insurance policy.

Please refer to the policy wording (section titled 'What we will not cover') for full details of all exclusions.

HOW TO MAKE A CLAIM

To make a claim on your Wiser Choice Excess Protect policy, please call 0330 102 8756 (opening hours are 9am – 5pm Monday to Friday, excluding bank holidays).

Making a claim is easy, please follow the 5 steps below:

1. Read this policy booklet to check that the cause of the claim is covered;
2. You must have a valid motor insurance policy claim and have paid your excess under that policy;
3. You can contact the administrator to make a claim by:
 - Downloading a claim form at www.directgroup.co.uk/excessclaims and returning the completed form
 - By telephoning the administrator on 0330 102 8756.
4. Return the completed claim form and the list of supporting documents that are required.
5. All documentation should be sent to: excessclaims@directgroup.co.uk or Specialist Claims, PO Box 1192, Doncaster DN1 9PU.

YOUR RIGHT TO CANCEL

If you decide to cancel your Wiser Choice Excess Protect policy, you must contact Wiser Choice Insurance Services by:

- Email at customer.service@wiserchoice.co.uk;
- Telephone on 0344 800 4317;
- Writing to Wiser Choice Insurance Services at: Europa House, Midland Way, Thornbury BS35 2JX.

Your right to cancel in the cooling off period

If this is within the first 14 days from the day of purchase or the day on which you receive your policy documentation, whichever is the later ('cooling off period'), you will be entitled to a full refund of the premium as long as you have not made a claim and do not intend to make a claim on the policy.

Your right to cancel after the cooling off period

After the first 14 days no refund of premium will be payable.

Insurer's right to cancel

This policy runs alongside your motor insurance policy, if your motor insurance policy is cancelled for any reason this policy will also be cancelled by us.

We may cancel your policy, but only if there is a valid reason for doing so. Valid reasons include, but are not limited to:

- Fraud;
- Non-payment of premium; and/or
- Threatening and abusive behaviour against our or the administrator's staff.

Where we have cancelled your policy for the above reasons, no refund of premium will be made.

CUSTOMER SERVICES AND COMPLAINTS

Questions or complaints about the sale of your policy

If you have a question or concern about, or you wish to make a complaint about, how your policy was sold to you (including the information you were given before you bought the policy), or about the general service you received, please in the first instance contact Wiser Choice Insurance Services by:

- Email at customer.servive@wiserchoice.co.uk;
- Telephone on 0344 800 0966;
- Writing to Wiser Choice Insurance Services at: Europa House, Midland Way, Thornbury BS35 2JX.

Questions or complaints about your policy or the handling of your claim

The aim is to provide you with a high quality service at all times. Every effort will always be made to sort out any enquiry or problem that you may have. If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance, contact:

- Email at excessclaims@directgroup.co.uk;
- Telephone on 0330 102 8756;
- Writing to the administrator at: Specialist Claims, PO BOX 1192, Doncaster DN1 9PU.

If you remain dissatisfied after your complaint has been considered, you may have the right to refer your complaint to the Financial Ombudsman Service, by:

- Email at complaint.info@financial-ombudsman.org.uk;
- Telephone on 0800 0234 567 from a landline or 0300 1239 123 from a mobile;
- Writing to: The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR;
- Web: www.financial-ombudsman.org.uk.

Further details will be provided at the appropriate stage of the complaints process. None of the above affects your statutory rights.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if Great Lakes Insurance SE cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.