

Excess Protection Insurance

Insurance Product Information Document

Company: Trinity Insurance Services Ltd

Product: Excess Protection Policy



This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

What is this type of insurance?

This cover will reimburse you the cost of the excess you have paid to claim on your Home, Motor, Kit & Contents, Pet and Travel.



What is insured?

- ✓ Cover is provided for the Excess being the first amount the You are responsible to pay as part of a claim under the Insurance Policy. Only when the value of the total claim under the Insurance Policy is equal to or exceeds the Excess stated in the Insurance Policy will cover be provided.
- ✓ Payment of the Benefit under this policy will only occur when the claim made under the Insurance Policy has been successfully settled, the 3rd Party Insurer fulfilling cover under the Insurance Policy and You evidencing payment of the Excess and / or deduction of the Excess from the 3rd Party Insurer claim payment.
- ✓ The Benefit provided by the policy is limited to the Benefit level selected at time of purchase and recorded on the policy Schedule. The Benefit under the policy applies in aggregate over any consecutive 12 month period.



What is not insured?

- ✗ For any amount other than the stated Excess on Your Insurance Policy. Excess from any insurance policies other than Home, Motor, Kit & Contents, Pet and Travel
- ✗ Where Your 3rd Party Insurer or any third party has Waived or Reimbursed You with regards to the Excess amount or where You are in the process of recovering the Excess in the form of damages from a third party.
- ✗ For any motor excess claim due to a vehicle being used in any sort of competitions or rallies, for hire or reward, delivery or courier purposes, or for driving tuition; used as taxis, or for racing, pace making, speed testing or in reliability trials.
- ✗ In respect of any Incident when the insured is intoxicated by alcohol or under the influence of drugs not prescribed by a registered medical practitioner.
- ✗ For any liability in connection with the use or ownership of the item stated on the Insurance Policy.
- ✗ For any vehicle, which is not covered by a Insurance Policy for the full duration of the Period of Insurance.



Are there any restrictions on cover?

- ! Your name on the Policy Schedule must match the personal details of the lead name on the Insurance Policy under which the Excess has been deducted.
- ! Payment of the Benefit under this policy will only occur when the claim made under the Insurance Policy has been successfully settled, the 3rd Party Insurer fulfilling cover under the Insurance Policy and You evidencing payment of the Excess and / or deduction from the 3rd Party Insurer claim payment.
- ! All claims must be reported to us as soon as reasonably possible, and in any case no later than 30 days after the date the excess is paid under the primary insurance policy.



Where am I covered?

- ✓ Cover is offered on the basis that you permanently reside in the UK, Channel Islands, the Isle of Man or a BFPO address and your home, motor, kit & contents pet or travel policy is registered to your address.



What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



When and how do I pay?

Your monthly premium payments will be collected by direct debit.



When does the cover start and end?

Your cover will start on the Commencement Date of Insurance as shown on your policy Schedule and continue each month thereafter provided you continue to pay the monthly premium.



How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact Trinity Insurance Services Ltd from whom you bought your policy.

Your Insurer

This insurance is underwritten by Financial & Legal Insurance Company Limited, No 1 Lakeside, Cheadle Royal Business Park, Cheadle, Cheshire SK8 3GW. Financial & Legal Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under firm reference number 202915. You can check our details on the Financial Services Register: <https://register.fca.org.uk>

Making a claim

If you need to make a claim, please contact Trent – Services (Administration) Ltd, the claims handler acting on our behalf, as soon as possible by calling 01285 626020.

On all correspondence please tell us you are insured by Financial & Legal Insurance Company Limited and provide the unique policy number from your policy schedule.

This will help us to validate your policy details and deal with your claim as quickly as possible.

Complaints

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the complaints procedure below:

Complaints regarding the sale of the policy

In the first instance please contact Trinity Insurance Services who arranged the insurance on your behalf. Contact details are in your Policy Wording. If they are unable to resolve your complaint before the end of the third wording day they will pass it to:

Complaints Department – Financial & Legal Insurance Company Limited, No. 1 Lakeside, Cheadle Royal Business Park, Cheadle, Cheshire, SK8 3GW.

Tel: 0161 603 2140. Email: info@financialandlegal.co.uk

Complaints regarding claims

Trent – Services (Administration) Ltd, Trent House, Love Lane, Cirencester, Gloucestershire, GL7 1XD

Tel: 01285 626020 Email: claims@trent-services.co.uk

On all correspondence please tell us you are insured by Financial & Legal Insurance Company Limited and provide the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your query as quickly as possible.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of up to €2million and fewer than ten employees. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service Tel: 0800 023 4 567 or 0300 123 9 123
Exchange Tower, London E14 9SR Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to your statutory rights as a consumer.

What happens if we can't meet our liabilities?

Financial & Legal Insurance Company is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it 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