

Leisure Home Excess Protection Insurance

Insurance Product Information Document

Administered by: Everywhen

Everywhen is a trading name of Advisory Insurance Brokers Limited. Registered in England Company No. 4043759.

Registered Office: 2 Minster Court, Mincing Lane, London EC3R 7PD. Authorised and regulated by the Financial Conduct Authority.

Product: Excess Protection Insurance

Underwritten by: Financial & Legal Insurance Company Limited

5400 Lakeside, Cheadle Royal Business Park, Heald Green, Cheadle, Cheshire SK8 3GQ. Registered in England under Company No. 0304220.

Financial & Legal Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. FCA Reference Number 202915.

This document provides a summary of the key information relating to this insurance policy.

Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

This is an Excess Protection insurance policy which during the period of cover in the event of valid insurance claim(s) will pay the excess payable on your leisure home, home, motor, pet or travel insurance policy as detailed on your policy schedule.



What is insured?

- ✓ In the event of a valid insurance claim we will pay the excess payable for the following core insurance policies for the cover level you have selected (as specified on your policy schedule):
 - **Gold** – Leisure home, motor, home, travel and pet
 - **Silver** – Leisure home, motor and home
 - **Bronze** – Leisure home
- ✓ The excess payable on a settled motor insurance claim where you are unable to recover your excess from a third party and are therefore at fault
- ✓ The excess payable, in the event your motor insurer deems the motor insurance claim not your fault and you are unable to recover your excess from the third party within 6 months of the claim being settled



What is not insured?

- ✗ Any claim within the first 30 days
- ✗ Claims when the amount claimed on your main insurance policy does not exceed the excess amount
- ✗ 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 main insurance policy
- ✗ Any claim under the main insurance policy which occurred prior to the start date or where you were aware that a claim was pending
- ✗ Any motor insurance excess in respect of windscreen, glass damage or key excess
- ✗ Any motor insurance excess 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 actual or alleged loss, damage, liability, injury, sickness, cost or expense caused or resulting directly or indirectly from an infectious or contagious disease



Are there any restrictions on cover?

- ! The maximum amount payable by us in respect of any one claim during the period of cover is as follows for the following core insurance policies (if relating to your selected cover level):
 - **Leisure home** – £250
 - **Home** – £1,000
 - **Motor** – £500
 - **Pet** – £80
 - **Travel** – £75



Where am I covered?

✓ England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man



What are my obligations?

- At the start of the contract the information you provide must be true and complete to the best of your knowledge and belief and you must tell us if anything changes later
- You must provide complete and accurate answers to any questions asked
- You must pay the premium on time
- If you need to make a claim you must inform us as soon as possible and follow the claims procedure and provide, at your own expense, all the information requested
- You must not act in a fraudulent way or make a claim for any loss or damage that you caused deliberately or was caused with your knowledge
- You must, at our cost, help us to take legal action against anyone or help us defend any legal action if we ask you to



When and how do I pay?

You can usually pay your premium as a one-off payment or in monthly instalments. You will need to contact your insurance broker for full details.



When does the cover start and end?

This policy will run concurrently with your insurance policy for a maximum of 12 months from the start date shown on your schedule, unless it is cancelled by us or you before then. If your motor insurance policy is cancelled all cover under this policy will also end.

Before the end date we'll write to you to let you know whether we can offer to renew your policy for another year.

Provided we offer renewal, your policy will renew automatically unless you tell us otherwise.



How do I cancel the contract?

If you decide to cancel your Excess Protection policy, you must contact your insurance broker.

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.