

Motor Excess Protection

Insurance Product Information Document

QUESTOR
INSURANCE
UNEXPECTEDLY PERSONAL

Company: **Questor Insurance administered by Riverside Underwriting Ltd**

Product: **Motor Excess Protection**

Riverside Underwriting Ltd is registered in England and Wales (06201617). Registered address: Bryant House, Bryant Road, Strood, Rochester, Kent, ME2 3EW. Authorised and regulated by the Financial Conduct Authority (FRN 466942). This insurance is provided by Riverside Underwriting Ltd which is registered in the UK, and is underwritten by Certain Underwriters at Lloyd's.

This document is only intended to provide a summary of the main cover and exclusions and is not personalised for you. Your own specific policy details, including complete pre-contractual and contractual information will be confirmed as you go through the application to buy this insurance and will be in other documents emailed to you. It is important that you review all documentation and advise us before the policy start date of any amendments that are needed.

What is this type of insurance?

This insurance is designed to provide you with cover for reimbursement of any excess for which you are responsible under your motor insurance policy, following a claim arising under such policy due to accidental damage, fire, theft or vandalism of/to your vehicle.



What is insured?

- ✓ Cover is provided for the excess that you are responsible for under your motor insurance policy following a successful claim arising under such policy due to accidental damage, fire, theft or vandalism of/to your vehicle
- ✓ The most we will pay you in aggregate for all claims during your period of insurance is the Annual Aggregate Limit shown on your Certificate of Insurance
- ✓ This insurance covers you as the policyholder and any named drivers on your motor insurance policy that meet the eligibility requirements of this insurance.



What is not insured?

- ✗ Any claim where the excess under your motor insurance policy is not exceeded
- ✗ Any claim where your vehicle is being used:
 - as a taxi, minicab, limousine or driving school, or any other purpose for hire and reward,
 - for any purpose in connection with the motor trade, or
 - in any competition, trial, performance, test or race regardless of authorisation of any such event
- ✗ Where the incident giving rise to the claim under your motor insurance policy occurred prior to the start of the period of insurance as shown on your Certificate of Insurance, or if you were aware of an imminent claim under your motor insurance policy
- ✗ Where damage to your vehicle has been caused by or arisen from wilful neglect, abuse, wilful damage or malicious damage, including deliberate acts by you or any named driver
- ✗ Any vehicles which are not motor vehicles (cars) which are either used for your own private purposes (constructed for the carriage of passengers and carries no more than seven passengers) or a motor vehicle used for commercial purposes not exceeding an upload weight of 3.5 tonnes



Are there any restrictions on cover?

- ! Any claim where your claim under your motor insurance policy has been refused
- ! Where a third party has made good your excess under your motor insurance policy
- ! If a claim under your motor insurance policy was for glass repair or replacement



Where am I covered?

- ✓ We will only give you the cover that is described in this policy if you have complied with the terms and conditions under your motor insurance policy and all the terms and conditions of this insurance policy, as far as they apply.

Therefore, as long as you have driven in accordance with your motor insurance policy's terms, your excess cover will be valid.



What are my obligations?

- You must answer our questions honestly, accurately and provide true and complete information, and tell us of any changes in your circumstances that may affect your insurance and the cover provided
- You must comply with all the conditions set out in the policy
- Your motor insurance policy must be maintained, current and valid, throughout the period of insurance
- The policyholder under this policy must match the name of the individual stated on your motor insurance policy
- If you make a claim, you must provide documents and other evidence that the claim handlers need to process your claim



When and how do I pay?

Full premium must be received before the start date of the policy, payment can be taken by credit or debit card on our website or via our call centre (Monday - Friday; 9am - 6pm):

Telephone - 0333 323 0090

Email - assistance@questor-insurance.co.uk

Website - www.questor-insurance.co.uk



When does the cover start and end?

This is an annual insurance policy. The insurance starts on the policy start date and continues for a period of 12 months. The policy start date and your period of insurance are shown on your Certificate of Insurance



How do I cancel the contract?

You can cancel your policy within 30 days of the policy start date. We will refund any premiums you have paid as long as you have not made a claim and do not intend to make a claim.

You can also cancel your policy at any other time, however no refund of premium will be due to you:

Telephone - 0333 323 0090 (Monday - Friday; 9am - 6pm)

Email - assistance@questor-insurance.co.uk

Address - Third Floor Riverside House, 40-46 High Street, Maidstone, Kent, ME14 1JH, United Kingdom