

Commercial Motor Excess Protection

Insurance Product Information Document

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Registration no. 519490080 RCS, authorised by L'Autorité de Contrôle Prudentiel et de Résolution in France and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority.

Insurance is administered by Allianz Assistance, a trading name of AWP Assistance UK Ltd, which is part of the Allianz Group.

Product: Commercial Motor Excess Insurance Policy

This document does not contain the full terms and conditions of the cover which can be found in the policy wording and schedule. It is important that you read all these documents carefully.

What is this type of insurance?

Commercial Motor Excess Protect is an optional insurance policy. It is designed for customers who would like their motor insurance excess reimbursed following a claim under their motor insurance policy.



What is insured?

- ✓ Cover is provided for the Excess that You are responsible for following the successful settlement of any loss, destruction or damage claim for Your Motor Vehicle under Your Motor Insurance Policy in respect of claims arising as a result of accidental damage, fire, theft, or vandalism.



What is not insured?

- ✗ Any claim that Your Commercial Motor Insurance Policy does not cover or where the Commercial Motor Excess is not exceeded.
- ✗ Any claim that is refused under Your Motor Insurance Policy.
- ✗ Electric Vehicles.
- ✗ Any claim where the Motor Vehicle is being used
 - a) for any purpose in connection with the motor trade
 - b) in any competition, trial, performance test, race or trial of speed, including off-road events, whether between motor vehicles or otherwise, and irrespective of whether this takes place on any circuit or track, formed or otherwise, and regardless of any statutory authorisation of any such event
 - c) for haulage
 - d) for hire and reward (including courier work)
 - e) for carriage of own goods for hire and reward
- ✗ Any claim arising from glass repair or replacement.
- ✗ Any claim arising from breakdown or misfuel.



Are there any restrictions on cover?

- ! Your Excess Protection Insurance will continue to apply for the Period of Insurance or until Your Annual Aggregate Limit (£1,000) is exhausted; whichever comes first.
- ! Your Motor Insurance Policy must be current and valid.
- ! The Insured Person must match the name of the individual stated on Your Motor Insurance Policy.
- ! This insurance is only valid if You are a permanent resident of the United Kingdom (England, Wales, Scotland, Northern Ireland, Channel Islands and the Isle of Man).
- ! You and any Named Driver must have a current, full and valid UK driving licence.
- ! If You make a claim under this policy that is found to be false or fraudulent in any way, the policy is void and any claim will not be paid.



Where am I covered?

Cover applies within the geographical limits of:

- ✓ United Kingdom



What are my obligations?

- When taking out or making changes to your policy you must take reasonable care to provide accurate and complete answers to all questions.
- Read your policy carefully to ensure you have the cover you need.
- Please tell us immediately about changes which may affect your cover or if it is likely you will need to make a claim. If you fail to do so, your policy may not be valid and a claim may not be paid. For example you must tell us if: you move house, change your vehicle or your name changes.
- You should take reasonable care to protect yourself and your property against accident, injury, loss and damage and to minimise any claim.



When and how do I pay?

- You will need to pay your policy premium in full in order for cover to apply. All cover will end if payment is incomplete or rejected, or if the policy is cancelled. The premium can be paid using one of the payment options given to you by the seller of this insurance.



When does the cover start and end?

- Your policy provides cover during the period shown on your insurance confirmation.



How do I cancel the contract?

- KGM Underwriting Services will refund Your premium in full if, within 14 days, You decide that it does not meet Your needs or that You do not want this policy, provided You have not reported a claim. The 14-day statutory cancellation right applies from the date the contract is entered into, or from the date that contract documents are received, whichever is the later.
- Once the 14 days has expired, you have the right to cancel this insurance; however, no refund of premium will be due to You.