

The purpose of this policy summary is to help you understand the insurance by setting out the significant features, benefits, limitations and exclusions. You should still read the policy wording for a full description of the terms of the insurance, including the policy definitions. This policy summary does not form part of the policy document.

Significant features and benefits

Cover is provided for the reimbursement of the excess applicable under your home insurance policy for which you are responsible following the successful settlement of a physical damage claim arising as a result of accidental damage, fire, theft or vandalism.

For cover to apply the excess of the home insurance policy must be exceeded by the value of the successful claim payment.

The maximum amount payable under this Landlord Home Excess Protect policy depends on the level of cover selected and for which the appropriate premium has been paid. Please refer to the certificate of insurance or confirmation of coverage document for your cover limit.

Exclusions and limitations

To purchase this Policy:

- Permanently resident in the United Kingdom (England, Wales, Scotland, Northern Ireland, Channel Island and the Isle of Man).
- Any person at least 18 years of age on the date of purchase of this insurance

This Policy does not cover or apply to:

- Any claim that your main home insurance policy does not respond to or where the excess is not exceeded.
- A home insurance policy that includes cover for business use.
- Any claim on the home insurance policy which occurred prior to the attachment date of this insurance as shown on your certificate of insurance.
- Any claim notified to us more than 31 days following the settlement of your claim by your main home insurance policy insurer.
- Where you are not the owner and landlord, or appointed agent of the owner and landlord of the property
- Any contribution or deduction from the settlement of your claim against your main home insurance policy other than the stated excess, for which you have been made liable.
- Any liability you accepted by agreement or contract, unless you would have been liable anyway.
- Any claim that is refused by your main home Insurance policy insurers to whom you are claiming.

Insurer

This insurance is underwritten by AmTrust International Underwriters Limited, a company registered in Ireland under Registration No. 169384, whose Registered Office is 40 Westland Row, Dublin 2, Ireland. AmTrust International Underwriters Limited is authorised and regulated by the Central Bank of Ireland and is licenced to operate in the United Kingdom under a Freedom of Services basis as directed by the European Communities (Non-Life Insurance) Framework Regulations, 1994, under Registration No 203014.

Your policy is arranged and claims administered by Business & Domestic Insurance Services which is a trading style of Motorway Direct Plc.

Motorway Direct Plc are authorised and regulated by the Financial Conduct Authority (FCA), authorisation number 311741. Our address is Warranty House, Savile Street East, Don Valley, Sheffield, South Yorkshire S4 7UQ

Cooling off period

Your policy administrator will refund your premium in full, if within 14 days of purchasing this insurance you decide that it does not meet your needs, provided you have not reported a claim.

Making a claim

Should you wish to claim under this policy, you should go to; www.excessprotectclaims.co.uk

You will be able to complete the claim form online. You will then receive your claim number and a list of documents you are required to return. Please post a copy of the claim form you completed online with all the required documentation to:

Business & Domestic Administration Department
Excess protect Claims,
Warranty House,
Savile Street East,
Don Valley,
Sheffield,
South Yorkshire
S4 7UQ.

If you do not have access to the internet please call the claims administrator on 03300 555 369.

The claims administrator will register your claim. They will send an acknowledgement letter with a claim form for **you** to complete. This correspondence will include a list of documents required to support your claim. Please post a copy of this acknowledgement, the completed claim form and all supporting documentation to the address above.

Caring for Customers

We hope you will be completely happy with this Insurance but if something does go wrong, We would like to know about it. We will do our best to resolve the issue and make sure it doesn't happen again.

Complaints about the sale of this Insurance

If you have any concerns regarding the sale of this insurance, please contact the selling dealer or agent.

Complaints about this Insurance

Please contact our customer services manager either by telephone on 03300 555 369, or by e-mail to bdicustomerrelations@businessanddomestic.co.uk. Alternatively write to Us at Business & Domestic Administration Services, Warranty House, Savile Street East, Don Valley, Sheffield, South Yorkshire S4 7UQ.

If You need to complain

We will acknowledge Your complaint within five working days.

If you remain unhappy with our final response, or we have not managed to provide a final response within 8 weeks of your complaint, you may be entitled to refer your complaint to the Financial Ombudsman Service for help and advice.

There are several ways you can contact them:

- Phone: 0800 023 4567 or 0300 123 9123
- Email: complaint.info@financial-ombudsman.org.uk
- Post: Insurance Division Financial Ombudsman Service, Exchange Tower, Harbour Exchange, London E14 9SR

Financial Services Compensation Scheme (FSCS)

The Insurer is covered by the FSCS. You may be entitled to compensation from the scheme if the Insurer cannot complete their obligations. This depends on the type of business and the circumstances of the claim. For claims against insurers 90% of the claim is covered with no upper limit.

Further information about the compensation scheme is available from www.fscs.org.uk or by phoning 0800 678 1100 or 0207 741 4100.

Please make sure you always quote your policy number from the schedule.

This complaints procedure does not affect your statutory rights.