

## Insurance Product Information Document

Company: Coplus

Product: Motor Excess Reduction Insurance

Coplus is a trading name of Motorplus Limited. Registered in England and Wales with Company No. 03092837.

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Motorplus Limited is authorised and regulated by the Financial Conduct Authority (309657)

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 Motor Excess Reduction insurance policy provides reimbursement for part of your excess on your short term motor insurance policy for you and any other person covered under your motor insurance policy.



#### What is insured?

You are responsible for the full amount of excess on your short term motor insurance policy and this Motor Excess Reduction policy will reimburse the amount shown in your schedule, once you have paid your motor insurance excess as a result of a claim which occurs within the territorial limits arising as a result of:

- ✓ Fire
- ✓ Theft or attempted theft
- ✓ Flood or Vandalism
- ✓ An accident that was your fault.



#### What is not insured?

- ✗ theft, attempted theft, malicious damage and/or vandalism to your vehicle that has not been reported to the police and a valid crime reference number obtained;
- ✗ claims exceeding the aggregate limit shown in your Policy schedule in any one period of insurance;
- ✗ any excess which applies solely in respect of windscreen or glass damage claims;
- ✗ any excess payable on warranty policies;
- ✗ any excess solely in respect of alloy wheels and tyres;
- ✗ any excess payable in respect of theft or attempted theft of personal effects;
- ✗ The first amount of your excess as specified in your Policy Schedule;
- ✗ Any **claim** that arises as a result of a deliberate action by **you** or anybody associated with **you**.



#### Are there any restrictions on cover?

- ! You must take all reasonable steps to keep your vehicle safe, secure and protected from damage at all times;
- ! If your excess is recovered as a result of any claim against a third party or their insurers you must refund any monies previously paid to you by us in respect of your excess;
- ! You must be able to provide us with evidence of the excess you have had to pay in respect of each claim paid under your motor insurance policy;
- ! All claims involving theft, attempted theft, malicious damage and/or Vandalism need to be reported to the police and a valid crime reference obtained.
- ! All claims must be reported within 30 days after the date of your claim.



#### Where am I covered?

You are covered in respect of Motor Claims that occur within the United Kingdom, Channel Islands and the Isle of Man.



## 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?

The premium must be paid in full by credit or debit card as a one off payment.



## When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



## How do I cancel the contract?

Where the period of insurance is one month or greater:

You may cancel this policy within 14 days from the day 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, we will then refund your premium in full. You may cancel this policy after 14 days from the date of purchase or the date on which you receive your policy documentation, whichever is later, provided no claims have been made or are pending. However where the date you inform your insurance broker is after the start date of the policy cover no refund of premium will be payable.

Where the period of insurance is less than one month:

You may cancel this policy prior to the start of the policy cover by informing your insurance broker. Provided the date you inform your insurance broker is prior to the start date of this policy, we will then refund your premium in full. You may cancel this policy after the start date of the policy, provided no claims have been made or are pending. However where the date you inform your insurance broker is after the start date of the policy cover no refund of premium will be payable.