



Motor Legal Expenses Policy Summary

Introduction

This is only a summary of the policy. The full terms and conditions of the cover can be found in the policy document. It is important that you read the policy carefully when you receive it.

Please note that this motor legal protection policy applies only whilst the associated motor insurance policy remains in force.

Claims must be reported within 180 days.

Insurer

This Policy has been arranged by Motorplus Limited & underwritten by UK General Insurance Limited on behalf of Great Lakes Reinsurance (UK) SE.

Motorplus Limited is authorised and regulated by the Financial Conduct Authority.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority and is an insurers' agent and in the matters of a claim, act on behalf of Great Lakes Reinsurance (UK) SE. Registered in England No. SE000083. Registered Office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ. Great Lakes Reinsurance (UK) SE is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. You can check this on the Financial Services Register by visiting www.fca.org.uk/register, or by telephoning **0800 111 6768**.

Type of insurance and cover

Recovery of losses not covered by your motor insurance policy following loss of or damage to your vehicle.

Significant features and benefits

Legal Expenses Cover

This policy covers legal and professional fees, costs and expenses up to £75,000 in connection with pursuing civil legal proceedings in respect of any loss sustained by the insured person arising out of the insured event where such loss is not covered by the insured person's underlying motor insurance policy.

Typical Losses Include:

- Recovery of the cost of Repairs to your vehicle.
- Your death or injury.
- Policy Excess.
- The Hire of an alternative vehicle.
- Loss Of Earnings or Loss of Use.
- Towing & Recovery Charges.
- Storage Charges.
- Damage To Personal Property.

Helpline

We provide a 24 hour, seven days a week all year round motor helpline.

Significant Exclusions or Limitations

Motorplus shall not be liable in respect of:

- The death of, or injuries or losses sustained by your passengers.
- Claims relating to a contract concerning your vehicle.
- Claims arising whilst your vehicle is being used by someone without valid motor insurance.
- Claims arising from any deliberate or criminal act or omission.
- Costs arising before Motorplus accept a claim in writing.
- The balance of costs over and above the figure Motorplus have previously agreed.
- Any claim reported by the Insured Person to Motorplus more than 180 days after the insured event.
- Any incident or matter arising prior to inception of this insurance.
- If the claim has no reasonable prospects of success.

Cancellation Right

We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of receiving the policy, without giving any reasons, by sending us written notice within the first 14 days of the policy, or (if later) within 14 days of you receiving the insurance documents. This is known as the “cooling off period”. Thereafter any return premium will be discretionary.

Making a Claim Call the Claims helpline on **0333 241 9580**.

Please quote the following policy reference: ULR.

The following information will be required:

- Policy reference as above.
- Your name.
- Your address.
- The type of insured problem you are experiencing.

How to make a complaint

We hope that you are completely happy with this policy and the service that you receive, however if you do have any reason to make a complaint, please contact us.

If your complaint relates to the sale of this policy, please contact your insurance broker.

If your complaint relates to a claim please contact us via the following address and telephone number:

Quality Assurance Manager
Motorplus Limited
Kircam House
Whiffler Road
NORWICH NR3 2AL

Telephone: **0333 241 9580**

It will assist us in handling your complaint quickly if you can please have your claim reference available when you call us.

If for any reason it is not possible for us to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This applies if you are an individual, or in a business capacity if your annual turnover is up to EUR 2,000,000 (or equivalent in sterling) and you have fewer than 10 members of staff. You can contact the Financial Ombudsman Service at:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone: **0800 023 4567**

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Compensation scheme

Great Lakes Reinsurance (UK) SE is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme in the unlikely event that Great Lakes Reinsurance (UK) SE cannot meet their financial responsibilities. The FSCS will meet 90% of your claim, without any upper limit. You can obtain further information about compensation scheme arrangements from the FSCS at www.fscs.org.uk, or by phoning 0207 892 7300.

Motorplus Limited is authorised and regulated by the Financial Conduct Authority. Regulated by the Ministry Of Justice in respect of regulated claims management activities.

STD MOTP 2100 AKF 0512

Policy summary – including Europe

This is a summary of the Breakdown Cover provided by Us and is important information that You should read. Full terms and conditions of cover are explained in the Terms and Conditions.

Name of insurer

- Roadside, Recovery and At Home products are provided by RAC Motoring Services.
- Onward Travel and European Cover are underwritten by RAC Insurance Limited.

Type of insurance and cover

This Policy covers You in the event of the Vehicle’s mechanical Breakdown. A number of different products are available, the cover provided by each product is described briefly in the table of features and benefits below. The services We will provide to You will depend on which product or combination of products You buy.

Cover is Vehicle based – covers the named Vehicle for use by any authorised driver.

Your documents will confirm the type of cover You have selected.

Significant features and benefits

This section outlines the main features and benefits of cover.

Recovery, At Home, Onward Travel and European Sections are only applicable if

Roadside	Roadside assistance 1/4 mile or more away from Your Home address including a tow for up to 10 miles and taxi fares for up to 20 miles from the Breakdown if Your Vehicle cannot be fixed.
Recovery	As per Roadside plus Recovery for up to 8 people and Your Vehicle to any single destination within the UK.
At Home	As per Roadside plus Breakdown Assistance at Your Home or within 1/4 mile of Your Home address.
Onward Travel	Replacement car for up to 2 days whilst Your Vehicle is fixed, or, if this is not possible, overnight accommodation or an alternative form of transport.
European Motoring Assistance	In the event of a Breakdown of Your Vehicle on its way to a destination abroad, or whilst abroad, Your Vehicle will be fixed at the Roadside by a contractor or recovered to a local garage for repair or, if this is not possible, overnight accommodation or an alternative form of transport.

RAC to the rescue.

Significant and unusual exclusions or limitations

This section outlines the main exclusions, limitations and conditions of Policy coverage.

The following are not covered by this Policy, for full details please refer to the General Exclusions section of Your Policy booklet.

- Replacing tyres or windows.
- Missing or broken keys. We will try to arrange the services of a locksmith but You will have to pay for them.
- The cost of ferry crossings, road toll and congestion charges.
- Contaminated fuel problems. We will arrange for the Vehicle to be taken to a local garage for assistance, but You will have to pay for the work carried out.
- Labour at any garage to which the Vehicle is taken.
- If You require a second or any other type of Vehicle We will try to arrange this for You, You will have to pay for any additional costs.

What to do if You Breakdown

If You are unfortunate enough to Breakdown, please call the number below.

UK	0333 202 1867*	(pay call)
France and Monaco	0800 290 112	(freephone within France and Monaco only)
	00 33 472 43 52 55	(pay call)
Republic of Ireland	1 800 535 005	(freephone)
	00 44 800 1079058*	(pay call)
Rest of Europe	00 33 472 43 52 55	(pay call)
Serbia and Montenegro	99 33 472 43 52 55	(pay call)
Azerbaijan, Belarus, Georgia, Russia, Ukraine	810 33 472 43 52 55	(pay call)

*Calls may be recorded and/or monitored. Members with hearing difficulties will need to prefix 18001 before dialling the relevant number to be connected to Type talk or use the SMS facilities on 07855 828282.

Duration of Policy

Your cover is for 1 year, renewable annually.

Your right to cancel

You are entitled to cancel Your Policy within 14 days from the date of purchase of the contract or the date on which You receive Your Policy documentation whichever is the later. Should You cancel Your UK RAC cover, Your European Cover entitlement will also cease.

Financial Services Compensation Scheme

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if We cannot meet Our obligations, depending on the type of insurance and the circumstances of Your claim.

Caring for Our customers

We are committed to providing You with the highest standard of service and customer care. We realise however, there may be occasions when You feel that You did not receive the standard of service You expect.

Should You have cause for complaint about any aspect of the Breakdown services, which We have provided to You, please contact Us at the address indicated and We will work with You to resolve Your complaint.

Breakdown Customer Care, RAC Motoring Services, RAC House, PO Box 200, Walsall, WS5 4QZ.

If You are dissatisfied with any other aspect of RAC's services, please contact Us at: Customer Care, RAC Motoring Services, Great Park Road, Bradley Stoke, Bristol, BS32 4ZZ.

Should you have cause for complaint about any aspect of the policy sale and administration, please contact:

Customer Services Manager
iGO4 Limited
Olympus House
Staniland Way
Peterborough
PE4 6NA

Alternatively you can email us at complaints@igo4.com.

If We are unable to settle Your complaint with Us, You may be able to refer Your complaint to the Financial Ombudsman Service.

RAC to the rescue.

Key Protection Policy Summary

Introduction

Some important facts about your Key Protection insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

Insurer

Great Lakes Reinsurance (UK) SE

Cancellation Right

We hope that you are happy with the cover this policy provides. You have the right to cancel the policy at any time by sending us notice in writing. If you send notice in writing within 14 days of receiving the policy then we will return the premium in full. This is called the “cooling off period”. If you cancel at any other time, you will not be entitled to any refund of the premium.

Making a Claim 24/7

Call the Key Protection Helpline on **0333 241 9599**. Please quote the reference number found on the reverse of your fob or written on the pop-out card: The following information will be required:

- Policy reference as above.
- Your name.
- Your address.
- Details of the loss, theft or damage to your keys.

Significant Features and Benefits

Your cover is valid for one year.

This policy provides you with £1500 worth of insurance cover in the event that any of your keys attached to the provided fob are either lost, stolen or damaged. The main benefits are as follows:

1. £1500 annual cover for locksmith charges, new locks and keys, car hire and onward transport costs.
2. Up to 3 days car hire if you are stranded or your car is unusable as a result of lost, stolen or damaged keys.
3. 24 hour 365 days a year Emergency Helpline.
4. £10 reward payable to the finder of your keys.
5. Any key attached to the fob is covered.
6. There is no excess payable.
7. You can make a claim on this policy without affecting your “No Claims Bonus” on your other insurance policies.

Significant and Unusual Exclusions or Limitations

The following points are important and relate to the cover:

1. Keys are only covered if attached to the key fob provided by Motorplus Limited (unless you have already notified us that the fob has been lost or damaged and are awaiting a replacement, in which case we will cover keys we are satisfied would otherwise have been attached).
2. The total value of claims in any one year may not exceed £1500.
3. All receipts should be retained and attached to the claims form.
4. Keys will not be considered irrecoverable until lost for at least five days.
5. Keys attached to the fob must have been lost, stolen from or damaged by the policyholder or by a member of the policyholder's family living at the same address.
6. The policyholder must notify Motorplus Limited as soon as reasonably possible of any loss, damage or theft.
7. Consent must first be obtained from Motorplus Limited for car hire. The car may not be in excess of 1600cc.
8. Locks damaged prior to the loss or theft of keys will not be covered.
9. Replacement locks shall not be of a higher standard than those replaced.
10. A maximum of £50 will be paid per incident where keys are locked inside property or where a key breaks in a lock or ignition.
11. Cover is subject to all the Terms and Conditions contained in the policy document, underwritten by Great Lakes Reinsurance (UK) SE.

How to Make a Complaint

We hope that you are completely happy with this policy and the service that you receive, however if you do have any reason to make a complaint, please contact us.

If your complaint relates to the sale of this policy, please contact your insurance broker.

If your complaint relates to a claim please contact us via the following address and telephone number:

Quality Assurance Manager
Motorplus Limited
Kircam House
Whiffler Road
NORWICH
NR3 2AL

Telephone: **0333 241 9599**

It will assist us in handling your complaint quickly if you can please have your claim reference available when you call us.

If for any reason it is not possible for us to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This applies if you are an individual, or in a business capacity if your annual turnover is up to EUR 2,000,000 (or equivalent in sterling) and you have fewer than 10 members of staff. You can contact the Financial Ombudsman Service at:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone: **0800 023 4567**

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Financial Services Compensation Scheme

Great Lakes Reinsurance (UK) SE is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme in the unlikely event that Great Lakes Reinsurance (UK) SE cannot meet their financial responsibilities. The FSCS will meet 90% of your claim, without any upper limit. You can obtain further information about compensation scheme arrangements from the FSCS at www.fscs.org.uk, or by phoning 0207 892 7300.

Motorplus Limited are authorised and regulated by the Financial Conduct Authority. Motorplus Limited is regulated by the Ministry Of Justice in respect of regulated claims management activities.

Gadget Cover Policy Summary

Introduction

Some important facts about your insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to ensure you fully understand the cover provided.

Insurer

This Policy has been arranged by Motorplus Limited & underwritten by UK General Insurance Limited on behalf of Great Lakes Reinsurance (UK) SE.

Motorplus Limited is authorised and regulated by the Financial Conduct Authority.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority and is an insurers' agent and in the matters of a claim, act on behalf of Great Lakes Reinsurance (UK) SE. Registered in England No. SE000083. Registered Office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ. Great Lakes Reinsurance (UK) SE is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. You can check this on the Financial Services Register by visiting www.fca.org.uk/register, or by telephoning **0800 111 6768**.

Cancellation Right

You may cancel the insurance, without giving a reason, by calling Motorplus Limited within 14 days of it starting or (if later) within 14 days of you receiving the insurance documents. A full refund will be provided. If you wish to cancel your insurance outside the first 14 days you must contact Motorplus Limited. No refund will be given.

Making a claim 24/7

Telephone the Claims Department on **0333 043 1330**.

- 1 If your electronic equipment is damaged you must provide this item for inspection / repair.
- 2 If your electronic equipment is stolen you need to do the following:
 - i. Notify the Claims Department as soon as possible but in any event within 28 days of any incident likely to give rise to a claim under this insurance.
 - ii. Report the theft of any electronic equipment to the Police within 24 hours of discovery and get a crime reference number in support of a theft claim.
 - iii. Report the theft of any mobile phone or PDA, within 12 hours of discovery to your Airtime Provider and blacklist your handset.

Airtime Providers' numbers:

3	07782 333 333
BT Mobile	08000 322 111
O2	0844 809 0200
Orange	07973 100 150
T-Mobile	0845 412 5000
Virgin	08456 000 789
Vodafone	07836 191 191

Significant Features and Benefits

This insurance product will indemnify the insured against theft or accidental damage of property insured being mobile phone, PDA, satellite navigation unit, iPod, MP3 player, laptop, camera, portable DVD player, portable gaming consoles, or LCD monitors where the property was in their vehicle. Cover is provided to a maximum of £250. You may make up to two claims providing the total does not exceed £250 in any 12 month period. All items must be less than 36 months old with valid proof of purchase when this policy is started.

Cover extends to the UK plus up to 60 days abroad within any 12 month period.

This Policy will last for 12 months.

Significant Exclusions or Limitations

- This policy offers replacement, not replacement as new
- It will not cover more than two claims in any one period of cover
- Where only part of the electronic equipment is stolen, only that part will be replaced
- Theft and malicious damage must be reported to the police within 24 hours of discovery
- In respect of theft claims, the vehicle must have been secured and the stolen equipment stowed in a closed internal compartment or concealed in a closed boot
- There is no cover for deliberate or neglectful damage caused by you, manufacturer's recall or unauthorised repair
- Mobile phones are only covered whilst your SIM card is in the phone
- There is a policy excess of £25 on any claim

How to Make a Complaint

We hope that you are completely happy with this policy and the service that you receive, however if you do have any reason to make a complaint, please contact us.

If your complaint relates to the sale of this policy, please contact your insurance broker.

If your complaint relates to a claim please contact us via the following address and telephone number:

Quality Assurance Manager
Motorplus Limited
Kircam House
Whiffler Road
NORWICH
NR3 2AL

Telephone: **0333 043 1330**

It will assist us in handling your complaint quickly if you can please have your claim reference available when you call us.

If for any reason it is not possible for us to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This applies if you are an individual, or in a business capacity if your annual turnover is up to EUR 2,000,000 (or equivalent in sterling) and you have fewer than 10 members of staff. You can contact the Financial Ombudsman Service at:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone: **0800 023 4567**

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Financial Services Compensation Scheme

Great Lakes Reinsurance (UK) SE is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme in the unlikely event that Great Lakes Reinsurance (UK) SE cannot meet their financial responsibilities. The FSCS will meet 90% of your claim, without any upper limit. You can obtain further information about compensation scheme arrangements from the FSCS at www.fscs.org.uk, or by phoning 0207 892 7300.

Motorplus Limited trading as ULR Additions is authorised and regulated by the Financial Conduct Authority. Regulated by the Ministry Of Justice in respect of regulated claims management activities.

Policy summary

This is a summary of the Breakdown Cover provided by Us and is important information that You should read. Full terms and conditions of cover are explained in the Terms and Conditions.

If You have any problems reading this booklet You can always call Our Customer Services on 0333 202 2999 for a large font or Braille version.

Name of insurer

- Roadside, Recovery and At Home products are provided by RAC Motoring Services.
- Onward Travel is underwritten by RAC Insurance Limited.

Type of insurance and cover

This Policy covers You in the event of the Vehicle's mechanical Breakdown. A number of different products are available, the cover provided by each product is described briefly in the table of features and benefits below. The services We will provide to You will depend on which product or combination of products You buy.

Cover is Vehicle based – covers the named Vehicle for use by any authorised driver.

Your documents will confirm the type of cover You have selected.

Significant features and benefits

Roadside	Roadside assistance 1/4 mile or more away from Your Home address including a tow for up to 10 miles and taxi fares for up to 20 miles from the Breakdown if Your Vehicle cannot be fixed.
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This section outlines the main features and benefits of cover.

Significant and unusual exclusions or limitations

This section outlines the main exclusions, limitations and conditions of Policy coverage.

The following are not covered by this Policy, for full details please refer to the General Exclusions section of Your Policy booklet.

- Replacing tyres or windows.
- Missing or broken keys. We will try to arrange the services of a locksmith but You will have to pay for them.
- The cost of ferry crossings, road toll and congestion charges.
- Contaminated fuel problems. We will arrange for the Vehicle to be taken to a local garage for assistance, but You will have to pay for the work carried out.
- Labour at any garage to which the Vehicle is taken.
- If You require a second or any other type of Vehicle We will try to arrange this for You. You will have to pay for any additional costs.

What to do if You Breakdown

If You are unfortunate enough to Breakdown, please call the number below.

UK	0333 202 1867*	(pay call)
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*Calls may be recorded and/or monitored. Members with hearing difficulties will need to prefix 18001 before dialling the relevant number to be connected to Type talk or use the SMS facilities on 07855 828282.

Duration of Policy

- Your cover is for 1 year, renewable annually.

Your right to cancel

You are entitled to cancel Your Policy within 14 days from the date of purchase of the contract or the date on which You receive Your Policy documentation whichever is the later.

Financial Services Compensation Scheme

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if We cannot meet Our obligations, depending on the type of insurance and the circumstances of Your claim.

Caring for Our customers

We are committed to providing You with the highest standard of service and customer care. We realise however, there may be occasions when You feel that You did not receive the standard of service You expect.

Should You have cause for complaint about any aspect of the Breakdown services, which We have provided to You, please contact Us at the address indicated and We will work with You to resolve Your complaint.



Breakdown Customer Care, RAC Motoring Services, RAC House, PO Box 200, Walsall, WS5 4QZ.

If You are dissatisfied with any other aspect of RAC's services, please contact Us at: Customer Care, RAC Motoring Services, Great Park Road, Bradley Stoke, Bristol, BS32 4ZZ.

Should you have cause for complaint about any aspect of the policy sale and administration, please contact the policy administrators at:

Customer Services Manager iGO4 Limited Olympus House Staniland Way Peterborough PE4 6NA

Alternatively you can email us at complaints@igo4.com.

If We are unable to settle Your complaint with Us, You may be able to refer Your complaint to the Financial Ombudsman Service.

Provided by RAC Motoring Services (Registered in England No: 1424399, Registered Office: RAC House, Brockhurst Crescent, Walsall, WS5 4AW) and/or RAC Insurance Limited (Registered in England No: 2355834, Registered Office: as above). RAC Motoring Services (in respect of insurance mediation activities only) and RAC Insurance Limited are authorised and regulated by the Financial Conduct Authority.

RAC to the rescue.



£500 Excess Protect -Policy Summary

Introduction

This summary does not describe all the terms and conditions of this policy, so please take time to read the policy document to make sure you understand the cover it provides.

Insurer

This Policy has been arranged by Motorplus Limited & underwritten by UK General Insurance Limited on behalf of Great Lakes Reinsurance (UK) SE.

Motorplus Limited is authorised and regulated by the Financial Conduct Authority.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority and is an insurers' agent and in the matters of a claim, act on behalf of Great Lakes Reinsurance (UK) SE. Registered in England No. SE000083. Registered Office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ. Great Lakes Reinsurance (UK) SE is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. You can check this on the Financial Services Register by visiting www.fca.org.uk/register, or by telephoning **0800 111 6768**.

Some important facts about your Excess Protect insurance policy are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

Your cover is valid for the remaining period of your motor insurance to a maximum of one year, or until a total of £500 has been paid to you in respect of one or more claims, if this is sooner.

Significant features and benefits

Cover

Where your vehicle is involved in an insured event, in respect of which you claim on your comprehensive motor policy so that you pay your excess (or your vehicle is written off and the value of the excess is deducted from the settlement cheque), this policy provides a payment to you of the lesser of the value of your policy excess or £500.

Cover extends to such incidents occurring in Great Britain, Northern Ireland, the Isle of Man, the Channel Islands and during commercial transit by sea, rail or air between these places.

You may make more than one claim but the total aggregate sum that will be paid is £500.

Claimsline

We provide a 24 hour, seven days a week telephone claims service.

Significant Exclusions or Limitations

The policy does not cover:

- Claims notified more than 30 days after the insured event.
- Excesses paid on warranty claims, claims arising out of windscreen or glass damage, theft or attempted theft of personal effects or excesses payable under other sections of the motor insurance policy.
- The use of a vehicle on a racetrack or circuit.

Cancellation Right

We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of receiving the policy, without giving any reasons, by sending us written notice within the first 14 days of the policy, or (if later) within 14 days of you receiving the insurance documents. Providing you have not made a claim on the Policy any premium will be refunded in full. This is known as the “cooling off period”. Thereafter any return premium will be discretionary.

Making a Claim

Call the Claims helpline on 0333 241 9576.

The following information will be required:

- Policy reference.
- Your name.
- Your address.

How to make a complaint

We hope that you are completely happy with this policy and the service that you receive, however if you do have any reason to make a complaint, please contact us.

If your complaint relates to the sale of this policy, please contact your insurance broker.

If your complaint relates to a claim please contact us via the following address and telephone number:

Quality Assurance Manager
Motorplus Limited
Kircam House
Whiffler Road
NORWICH
NR3 2AL

Telephone: **0333 241 9576**

It will assist us in handling your complaint quickly if you can please have your claim reference available when you call us.

If for any reason it is not possible for us to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This applies if you are an individual, or in a business capacity if your annual turnover is up to EUR 2,000,000 (or equivalent in sterling) and you have fewer than 10 members of staff. You can contact the Financial Ombudsman Service at:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone: **0800 023 4567**

Email: **complaint.info@financial-ombudsman.org.uk**

Website: **www.financial-ombudsman.org.uk**

Compensation scheme

Great Lakes Reinsurance (UK) SE is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme in the unlikely event that Great Lakes Reinsurance (UK) SE cannot meet their financial responsibilities. The FSCS will meet 90% of your claim, without any upper limit. You can obtain further information about compensation scheme arrangements from the FSCS at www.fscs.org.uk, or by phoning 0207 892 7300.



£300 Excess Protect -Policy Summary

Introduction

This summary does not describe all the terms and conditions of this policy, so please take time to read the policy document to make sure you understand the cover it provides.

Insurer

This Policy has been arranged by Motorplus Limited & underwritten by UK General Insurance Limited on behalf of Great Lakes Reinsurance (UK) SE.

Motorplus Limited is authorised and regulated by the Financial Conduct Authority.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority and is an insurers' agent and in the matters of a claim, act on behalf of Great Lakes Reinsurance (UK) SE. Registered in England No. SE000083. Registered Office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ. Great Lakes Reinsurance (UK) SE is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. You can check this on the Financial Services Register by [visiting www.fca.org.uk/register](http://www.fca.org.uk/register), or by telephoning **0800 111 6768**.

Some important facts about your Excess Protect insurance policy are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

Your cover is valid for the remaining period of your motor insurance to a maximum of one year, or until a total of £300 has been paid to you in respect of one or more claims, if this is sooner.

Significant features and benefits

Cover

Where your vehicle is involved in an insured event, in respect of which you claim on your comprehensive motor policy so that you pay your excess (or your vehicle is written off and the value of the excess is deducted from the settlement cheque), this policy provides a payment to you of the lesser of the value of your policy excess or £300.

Cover extends to such incidents occurring in Great Britain, Northern Ireland, the Isle of Man, the Channel Islands and during commercial transit by sea, rail or air between these places.

You may make more than one claim but the total aggregate sum that will be paid is £300.

Claimsline

We provide a 24 hour, seven days a week telephone claims service.

Significant Exclusions or Limitations

The policy does not cover:

- Claims notified more than 30 days after the insured event.
- Excesses paid on warranty claims, claims arising out of windscreen or glass damage, theft or attempted theft of personal effects or excesses payable under other sections of the motor insurance policy.
- The use of a vehicle on a racetrack or circuit.

Cancellation Right

We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of receiving the policy, without giving any reasons, by sending us written notice within the first 14 days of the policy, or (if later) within 14 days of you receiving the insurance documents. Providing you have not made a claim on the Policy any premium will be refunded in full. This is known as the “cooling off period”. Thereafter any return premium will be discretionary.

Making a Claim

Call the Claims helpline on 0333 241 9576.

The following information will be required:

- Policy reference.
- Your name.
- Your address.

How to make a complaint

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should in the first instance contact:

The Chief Executive Officer
Motorplus Limited
Kircam House
Whiffler Road
NORWICH
NR3 2AL

Telephone: **0333 241 9576**

It will assist us in handling your complaint quickly if you can please have your claim reference available when you call us.

If for any reason it is not possible for us to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This applies if you are an individual, or in a business capacity if your annual turnover is up to EUR 2,000,000 (or equivalent in sterling) and you have fewer than 10 members of staff. You can contact the Financial Ombudsman Service at:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone: **0800 023 4567**

Email: **complaint.info@financial-ombudsman.org.uk**

Website: **www.financial-ombudsman.org.uk**

Compensation scheme

Great Lakes Reinsurance (UK) SE is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme in the unlikely event that Great Lakes Reinsurance (UK) SE cannot meet their financial responsibilities. The FSCS will meet 90% of your claim, without any upper limit. You can obtain further information about compensation scheme arrangements from the FSCS at www.fscs.org.uk, or by phoning 0207 892 7300.