



# Vehicle Excess Reimbursement Insurance Policy Summary

## Policy Summary

This policy is designed to provide reimbursement to the policyholder for their private motor policy excess, where they are required to pay their excess under the terms of their motor insurance following a fault claim.

This insurance is arranged by XS Paid Limited which is an Appointed Representative of Kinetic Insurance Brokers Limited authorised and regulated by the Financial Conduct Authority (Registered No. 309540).

UK General Insurance Limited (authorised and regulated by the Financial Conduct Authority, Registered No. 310101) act on behalf of Great Lakes Reinsurance (UK) SE, (authorised and regulated by the Prudential Regulation Authority, Registered No. SE000083). Registered in England No.354568. Registered Office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

All parties are regulated as shown above. This can be checked on the Financial Services Register at [www.fca.org.uk/firms/systems-reporting/register](http://www.fca.org.uk/firms/systems-reporting/register) or by calling them on 0800 111 6768.

## Level of Cover

The policyholder may make one single claim under the policy, up to the maximum amount, as stated on their certificate of insurance per annum.

Cover is provided for the motor excess being the first amount that you are responsible to pay as part of a physical damage claim which has resulted from an accidental damage, fire, theft or vandalism claim under the motor insurance policy. Only when the value of the total claim under the private motor insurance policy is equal to or exceeds the excess stated in the motor insurance policy will cover be provided.

Cover is provided for where you were at fault for the incident, the claim will be settled when we are in receipt of the settlement letter from your motor insurer along with other supporting documents.

## Significant Conditions/Exclusions

1. Cover is excluded for any claim where your private motor insurance policy does not respond.
2. The vehicle must only be driven in connection with the use specified on the certificate of insurance issued alongside this insurance policy.
3. The policy covers all drivers named on the main motor insurance policy who hold a current and full driving licence.
4. Supporting documentation will be requested when making a claim.
5. Any claims arising from breakdown, mis-fueling or glass claims are not covered.
6. Any claim notified to us more than 31 days following the successful settlement of your claim under your motor insurance policy.
7. The insured person must match the name of the individual stated on your private motor insurance policy.

Please note this is a summary of significant exclusions and conditions, for full terms, please refer to your full policy wording.

## Making a claim

In the event of a claim, please ensure you contact your XS Paid Ltd claims line to ensure your insurers act accordingly to settle your claim. As soon as reasonably possible and within 31 days of settlement, the claim must be notified to the underwriter's dedicated claims handlers. Please follow one of the following steps and quote scheme reference number 06158.

**Via the internet** - [www.xspaid.com](http://www.xspaid.com). The claim can be reported fully online, where you enter the claim details and upload your supporting documentation.

**Via phone** - call 0333 011 2111 where brief details will be taken and you will be sent via post the relevant forms to complete and return.

## Cancellation

XS Paid Ltd 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.

## Complaints

We do everything possible to make sure that You receive a high standard of service. If you are not satisfied with the service that you receive, you should address your enquiry/complaint to:

### For sales complaints:

XS Paid Limited  
Office Suite One  
Hodson's Ford  
Wolverhampton Road  
ST19 5NS  
Email : [admin@xspaid.com](mailto:admin@xspaid.com)

### For claim complaints:

Trent-Services (Administration) Ltd  
Trent House, Love Lane  
Cirencester  
Gloucestershire  
GL7 1XD  
Telephone: +44(0)1285 626020  
Email: [claims@trent-services.co.uk](mailto:claims@trent-services.co.uk)

If your complaint about the sale of the policy or a claim on your policy cannot be resolved by the end of the next working day, XS Paid Ltd or Trent-Services (Administration) Ltd will pass it to UK General Insurance Limited.

If it is not possible to reach an agreement, You have the right to make an appeal to the Financial Ombudsman Service. This also applies if You are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,  
Exchange Tower,  
Harbour Exchange Square,  
London,  
E14 9SR.  
Tel: 0800 023 4567

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

## Compensation Scheme

Great Lakes Reinsurance (UK) SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if Ageas Insurance Limited cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk).

## Data Protection

Any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Provision Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.