



Private Motor Excess Protection

Policy Wording



Table of Contents

SECTION OF YOUR POLICY	PAGE NUMBER
Contract of insurance	3
Introduction	3
Our obligation to you	3
What to do if you need to make a claim	4
Meaning of words and terms	5
Your policy cover explained	6
Policy cover - Reimbursement of insurance excess	7
General exclusions applying to the whole policy	8
General conditions applying to the whole policy	8-9
General information	10-11
The insurer	10
The Financial Services Compensation Scheme	10
Data protection notice	10
What to do if you have a complaint	11

CONTRACT OF INSURANCE

Introduction

Thank you for purchasing Private Motor Excess Protection insurance from Legal Protection Group Limited.

In the event of a valid **settled claim** which has been accepted by **your** private motor insurer and where the value of that claim is greater than the amount of the **excess** and results in **your** financial loss, this insurance will reimburse **your excess** up to the **maximum cover limit** shown in **your schedule**.

This is **your** Private Motor Excess Protection policy document and it provides evidence of the contract between **you** and the **insurer**.

This document forms part of **your** policy, together with any attaching **schedule**, endorsement(s) and/or statement of fact. These documents will give **you** full details of **your** cover and the obligations between **you** and **us** and the **insurer**.

Please carefully read all documents and contact the insurance intermediary who sold **you** this insurance if **you** have any queries or if any information is missing, incorrect or needs to be changed. It is important that **you** inform the insurance intermediary who sold **you** this insurance of any inaccuracies or changes as soon as possible as failure to do so could adversely affect the terms of this insurance, including invalidating this policy or claims being rejected or not fully paid.

Please keep all documents in a safe place in the event **you** need to refer to its terms and conditions or make a claim.

Our obligation to you

In return for **you** paying or agreeing to pay the premium, the **insurer** will pay up to the **maximum policy limit** for all **insured incidents** detailed in this policy wording, subject to its terms, exclusions, conditions and any endorsements provided that:

- (i) the **insured incident** happens in the **territorial limit**;*
- (ii) the **insured incident** happens during the **period of insurance** of this Private Motor Excess Protection policy; and*
- (iii) the **insured incident** is reported to **us** within 30 days of the date of the **settled claim**.*

Legal Protection Group Limited and Legal Claims Group Limited Head and Registered Office

8 Pinkers Court, Briarlands Office Park, Gloucester Road, Ruggeway, Bristol BS35 3QH

Registered in England and Wales. Legal Protection Group Limited company number 10096688. Legal Claims Group Limited company number 11033103. Website: www.legalprotectiongroup.co.uk

Legal Protection Group Limited (firm reference number 749446) is an appointed representative of Riviera Insurance Services Limited (firm reference number 780116). Riviera Insurance Services Limited is authorised and regulated by the Financial Conduct Authority.

This Private Motor Excess Protection insurance is underwritten by Alwyn Insurance Company Limited (the **insurer**). Further information concerning the **insurer** can be found in the **General information** section of this policy.

What to do if you need to make a claim

In the event of a **settled claim** arising under **your primary insurance policy**, which leads to a financial loss as a result of an **excess**, **you** should contact **our** claims department as soon as possible and, in any event, within 30 days of the date of the **settled claim**, by telephone between 9am and 5pm Monday to Friday (excluding public holidays) on **0330 2020 968**.

You can e-mail **us** at: lpg@bankstone.co.uk Alternatively, **you** can write to **us** at:

Bankstone Limited, Holroyds Mill,, Old Lane, Halifax West Yorkshire, HX3 5WQ.

Please have ready **your** policy number and the name of the insurance intermediary who sold **you** this insurance.

A claim form will be sent to **you** for **you** to complete and provide at **your** expense all reasonable information required by **us** to support **your** claim. If the information **you** supply is insufficient, **we** will identify the further information **we** need and ask **you** to provide **us** with it.

If **we** do not receive the information **we** need, **we** may reject **your** claim.

Relevant Information is likely to include, but is not limited to:

- a) A copy of **your** Private Motor Excess Protection policy **schedule** showing **your** cover details.
- b) A copy of **your primary insurance policy** schedule or certificate and policy wording showing the **excess** and other terms and conditions which apply.
- c) A copy of **your primary insurance policy** claim form which sets out the circumstances for the **primary insurance policy** claim.
- d) A copy of correspondence from **your primary insurance policy** insurer which provides evidence of the **settled claim** and the amount of the **excess** deducted, or amount paid directly by **you** in settlement of the **excess** to the **primary insurance policy** insurer's authorised agent .
- e) Any other relevant correspondence between **you** and **your primary insurance policy** insurer relating to **your primary insurance policy** claim.
- f) **Your** bank details for payment purposes.

Meaning of words and terms

The following words or phrases have the same meaning wherever they appear in this policy document:

excess	The sum you must pay under the terms and conditions of your primary insurance policy as the first amount of the settled claim .
inception date	The date on which this policy commenced as identified in your schedule .
insured incident(s)	An event which leads you to make a claim on your primary insurance policy which results in a settled claim .
insurer	Alwyn Insurance Company Limited.
maximum policy limit	The most the insurer will pay for all insured incidents occurring during the period of insurance as identified in your schedule .
period of insurance	The period covered by this insurance as identified in your schedule , such a period not to exceed 12 calendar months.
primary insurance policy	<p>An insurance policy which is underwritten by an insurer authorised and regulated by the Prudential Regulation Authority (PRA) to undertake business in the United Kingdom and being of the following type of personal insurance:</p> <ul style="list-style-type: none"> • Private motor insurance policy – protects your private motor vehicle on either a third party only, or third party, fire and theft, or comprehensive basis. <p>The private motor insurance policy is further subject to meeting the qualification criteria set out on page 6 of this policy.</p>
schedule	The document issued to you alongside this Private Motor Excess Protection policy which provides confirmation of your details, the maximum policy limit and the period of insurance .
settled claim	A valid claim made by you which has been accepted and successfully settled under your primary insurance policy .
territorial limit	The United Kingdom of Great Britain and Northern Ireland.
we, us, our	<p>a) Legal Protection Group Limited, who administer and manage this insurance on behalf of the insurer.</p> <p>b) Legal Claims Group Limited, who administer all claims under this insurance on behalf of the insurer.</p>
you, your	The person identified in the schedule who has purchased this Private Motor Excess Protection insurance and any joint policyholder named on the primary insurance policy schedule or certificate of insurance.

Your policy cover explained

What is Private Motor Excess Protection?

Today, most personal insurance policies apply an **excess**. An **excess** is the amount **you** agree to pay towards the first part of any claim on that personal insurance policy. Private Motor Excess Protection is designed to reimburse **you** the cost of any **excess** up to the **maximum policy limit** set out in **your schedule**.

The value of the **settled claim** on **your primary insurance policy** must exceed the cost of **your excess**.

How do I qualify for cover?

To qualify for Private Motor Excess Protection **you** must be:

- a) a permanent resident within the **territorial limit**;
- b) aged 18 or over; and
- c) named as the policyholder or joint policyholder under **your primary insurance policy**.

Cover applies to private motor insurance policies if the motor vehicle covered by that policy:

- i) is registered with the DVLA;
- ii) has no more than 7 (seven) seats, including the driver's seat;
- iii) has a maximum gross vehicle weight no greater than 2,500 kgs; and
- iv) is **your** own private vehicle and is exclusively used for social, domestic and pleasure and commuting to and from a permanent place of work.

Policy cover

Reimbursement of insurance excess

What you are covered for	What you are not covered for
<p>Following an insured incident, the insurer will reimburse your excess up to the maximum policy limit identified in your schedule.</p>	<p>Any claim:</p> <ul style="list-style-type: none">a) Where the insured incident happened before the inception date of this policy, or If you were aware, or ought to have reasonably been aware of, an insured incident before the inception date of this policy;b) Where the insured incident happened within the first 14 days of the inception date of this policy, unless this Private Motor Excess Protection insurance is taken out at the same time as your primary insurance policy.c) If you fail to satisfy any of the qualification criteria set out on page 6 of this policy;d) If your claim under your primary insurance policy was declined, or was for less than the amount of the excess;e) Where any amount contributed by you or deducted from the settlement of your primary insurance policy claim is not clearly stated in your primary insurance policy documents as being the excess;f) Where any excess has been waived or reimbursed;g) Relating to the repair or replacement of glass, including windscreens;h) Where you accept any liability by agreement or contract, unless you would have been liable anyway;i) Where you fail to provide all relevant information or documents to us in support of your claim on this policy;j) Where you are not identified as both the policyholder under the primary insurance policy and this Private Motor Excess Protection insurance policy.

General exclusions applying to the whole policy

There is no cover for:

1) Disputes with us/the insurer

Any dispute with **us** or the **insurer** not otherwise dealt with under **condition 4** on page 8 of this policy.

2) Losses not directly covered

Any costs arising from losses which are not directly covered by this insurance including, but not limited to, loss of earnings or loss of profit if the **insured incident** results in **you** having to take time off work.

3) War, terrorism, radioactive contamination and pressure waves

Any claim resulting directly or indirectly from or in connection with:

- a) war, terrorism, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, uprising, military or usurped power;
- b) ionising radiation or contamination by radioactivity from any nuclear fuel or any nuclear waste from the combustion of nuclear fuel;
- c) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of it;
- d) pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speed.

4) Sanctions

Any payment or provision of any other benefit under this policy if the **insurer** is prevented from doing so by any sanction, prohibition or restriction under the United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, the United Kingdom or the United States of America. The economic sanctions of the United States of America shall only apply where they do not violate European or local legal regulations.

General conditions applying to the whole policy

You must keep to these conditions as failure to do so may lead to **us** refusing a claim, withdrawing from a claim or cancelling this insurance (please refer to **condition 6**).

1) Your obligations

You must:

- a) keep to the terms and conditions of this policy; and
- b) supply **us** with honest and accurate information when asked to do so.

2) Conduct of the claim

a) **You** must:

- (i) co-operate fully with **us** and provide any relevant information, documentation and evidence in connection with a claim when asked to do so; and
- (ii) keep **us** fully informed of any developments in connection with a claim.

b) **You** must not:

- (i) act in any way which obstructs **us** or hinders the progress of a claim; and
- (ii) incur any unnecessary costs or incur any costs without **our** prior written consent.

3) Other insurance and apportionment of costs

If the **excess** payable under this Private Motor Excess Protection insurance is also covered under an alternative insurance policy, or would have been covered if this insurance did not exist, the **insurer** will only pay their share of these costs.

4) Disputes with us

If there is a dispute between **you** and **us** over this policy, which cannot be resolved through **our** internal complaints handling process, **you** are entitled to seek a resolution through the Financial Ombudsman Service.

General conditions applying to the whole policy (continued)

5) Your cancellation rights

a) Cooling-off period

You can cancel this insurance, without giving any reason, within 14 days of its **inception date** or within 14 days of receiving **your** policy documents, whichever is later.

If **you** wish to exercise this right, **you** must notify the insurance intermediary who sold **you** this insurance.

You will be entitled to a full refund of premium paid, provided that **you** have not made a claim under this insurance during the current **period of insurance**.

b) Outside the cooling-off period

You can cancel this insurance at any other time, subject to providing the insurance intermediary who sold **you** this insurance with 7 days' notice. As long as **you** have not made a claim under this insurance during the current **period of insurance** and subject to the terms of business between **you** and the insurance intermediary who sold **you** this insurance, **you** may be entitled to a partial refund of premium.

In the event of cancellation, the insurance intermediary who sold **you** this insurance may apply an administration charge. Please contact them for more information on any charges.

6) Our cancellation rights

a) General

We can cancel this insurance at any time, where there is a valid reason to do so, subject to providing **you** with 7 days' notice. Reasons for cancellation may include, but are not strictly limited to:

(i) **you** have failed to co-operate with **us** and this failure has significantly hindered **our** ability to deal with a claim or administer this insurance; and/or

(ii) a premium payment is due or a costs recovery is still outstanding by the end of the final deadline notified to **you**.

b) Fraudulent or dishonest claims

If **we** have evidence that **you** have made a fraudulent, dishonest or exaggerated claim, or have deliberately misled **us** when presenting relevant information in support of a claim, **we** reserve the right to cancel this insurance from the date of the alleged claim or misrepresentation and recover from **you** any **excess** already paid in respect of that claim, which the **insurer** otherwise would not have paid. **We** will also not refund any premium paid by **you**.

If fraudulent activity or false or inaccurate information is identified, **we** may, at **our** discretion, pass details to fraud prevention or law enforcement agencies who have the right to access and use this information, which could result in a prosecution.

7) Persons involved in this contract of insurance

Unless expressly stated otherwise, any person who is not a party to this insurance has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any of the terms of this insurance.

8) Choice of law and Acts of Parliament

a) Unless otherwise agreed by **us** in writing, this insurance is governed by the laws applying to England and Wales.

b) Any Acts of Parliament or Statutory Instruments referred to in this insurance shall include equivalent legislation in Scotland and Northern Ireland and shall also include any subsequent amending or replacement legislation.

General information

The insurer

This insurance is underwritten by Alwyn Insurance Company Limited, P.O. Box 1338, First Floor Grand Ocean Plaza, Ocean Village, Gibraltar.

Registered in Gibraltar, number 106261. Authorised and regulated by the Gibraltar Financial Services Commission.

The Financial Services Compensation Scheme

The **insurer** is covered by the Financial Services Compensation Scheme (FSCS) and **you** may be entitled to compensation from the scheme if the **insurer** cannot meet their obligations. This will depend on the circumstances of the claim.

Further information about the compensation scheme arrangements can be found on the FSCS website at www.fscs.org.uk

Data protection notice

In order to manage this insurance, claims handling, underwriting and other administrative duties, **we** may need to share personal information which has been given to **us** with other parties such as insurers, insurance intermediaries, law firms, experts, regulatory authorities or agents providing services to **us** or on **our** behalf. **We** will only request necessary information from **you** and will only use it and disclose it in the course of arranging and administering this insurance.

Any personal information **we** hold about **you** will be retained by **us** for a period of seven years after this insurance expires and, in any event, for the minimum periods required by relevant laws and regulations. This information may need to be retained for legal and regulatory reasons and for legitimate business purposes including (but not strictly limited to) establishing, pursuing or defending legal claims.

Sometimes **we** may need to send **your** personal information to agents based outside of the European Economic Area and in doing so will ensure that those agents apply the same levels of confidentiality, protection and security that are applied by **us**.

In arranging and managing this insurance and administering claims, **we** will comply with the provisions of the Data Protection legislation which is directly applicable in the United Kingdom (this includes the General Data Protection Regulation (EU) 2016/679 (otherwise known as GDPR) as well as any subsequent amending or replacement Data Protection legislation which is directly applicable in the United Kingdom) and unless required to do so by law or a professional body, will not disclose **your** personal data to any other person or organisation without **your** consent.

You can find full details of **our** privacy policy on **our** website www.legalprotectiongroup.co.uk

More information on the Data Protection Act and the principles in place to protect personal information can be found on the Information Commissioner's Office website <https://ico.org.uk/>

You have a right to obtain information **we** hold about **you**. This is called a Subject Access Request and in order to obtain such information, please write to:

The Data Protection Officer, Legal Protection Group Limited, 8 Pinkers Court, Briarlands Office Park, Gloucester Road, Ruggeway, Bristol BS35 3QH

If **you** have a concern about the way **we** have handled **your** personal data, then **you** have the right to report this to the Information Commissioner's Office:

Website: <https://ico.org.uk/concerns/>

Phone: **0303 123 1113** (lines are open Monday to Friday 9am to 5pm)

Email: casework@ico.org.uk

General information (continued)

What to do if you have a complaint

We are committed to providing **you** with excellent customer service, but **we** accept that occasionally things go wrong. **We** take all complaints seriously and have a commitment across **our** business to treat all customers fairly. Where **we** have made a mistake, **we** want to put things right quickly.

If **you** are not happy with the standard of service provided by **us**, please let **us** know:

- **Email:** complaints@legalprotectiongroup.co.uk
- **Phone:** **0333 700 1040** (lines are open Monday to Friday 9am to 5pm)
- **Post:** **Customer Service Department, Legal Protection Group Limited, 8 Pinkers Court, Briarlands Office Park, Gloucester Road, Rudgey, Bristol BS35 3QH**

As soon as a complaint is received:

All complaints will be acknowledged in writing within five business days of receipt. If the complaint can be resolved within five business days, **our** letter will also outline the result of **our** investigation.

If **our** investigation is not resolved within five business days, **we** will aim to respond within four weeks of receiving the complaint.

If the complaint is about another party, such as a law firm who is acting on **your** behalf, **we** will refer details of the complaint to that other party and confirm this course of action to **you** in writing.

After we have investigated the complaint:

We will write to **you** immediately notifying **you** of the outcome of **our** investigation. **We** will also advise that if **you** are not satisfied with the outcome, **you** may refer the matter to the Financial Ombudsman Service within the next six months*.

If we cannot resolve the complaint within 4 weeks:

We will write to **you** and inform **you** that **our** investigation is continuing, giving the reasons for the delay and a date by which **we** expect to be able to contact **you** again.

If we cannot resolve the complaint within 8 weeks:

We will inform **you** of the reasons for the further delay and advise that if **you** are not satisfied with **our** progress then **you** may refer the complaint to the Financial Ombudsman Service within the next six months*.

*If **you** do not refer **your** complaint within the six-month period, the **insurer** will not permit the Financial Ombudsman Service to consider **your** complaint and will only be able to do so in very limited circumstances such as where they believe that the delay in notifying **your** complaint was as a result of exceptional circumstances.

The Financial Ombudsman Service can be contacted:

- **Email:** complaint.info@financial-ombudsman.org.uk
- **Phone:** **0800 023 4567** (free from a landline) or **0300 123 9123** (free from some mobile phones)
- **Post:** **Financial Ombudsman Service, Exchange Tower, London E14 9SR**

You can also visit www.financial-ombudsman.org.uk and follow the guidelines on how to complain and to also check their eligibility criteria.

Important: This complaints notification procedure does not affect your right to take legal action.