

Motor Excess Insurance

Insurance Product Information Document

Company: Building Block Insurance PCC Limited

Product: Motor Trade Excess Insurance

Building Block Insurance PCC Limited registered in Malta, licensed and regulated by the Malta Financial Services Authority and is subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority, reference number 616033

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalized to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this Insurance?

This Motor Excess Insurance policy provides cover for the vehicle stated on the schedule of cover. In the event you have an accident, make a successful claim against your motor insurance policy and pay an excess this policy will reimburse you for that excess payment



What is insured?

The excess paid on your motor trade road risks insurance policy when the value of the total claim under the main insurance policy is equal to or exceeds the excess stated in the main insurance policy



What is not insured?

- any claim that predates this Policy's Inception Date
- any claim relating to windscreen or glass repair or replacement
- any claim for any other Vehicle than those on the Policy Schedule
- Any claim which does not result in a valid payment under Your motor insurance policy, or which was recoverable from anyone else



Are there any restrictions on cover?

Your motor trade road risks policy must be maintained, current and valid

Policy only cover people who are duly authorised to drive and as provided for under the insureds motor trade combined policy



Where am I covered?

This policy provides cover in the UK



What are my obligations?

It is important you check that this policy meets your needs and you make sure the information you have given us is correct.

You must tell us if this information is wrong, or if it changes. You have responsibility to take reasonable care not to make a misrepresentation. Should you be careless in answering the questions required to obtain a quotation and subsequently take out cover, or deliberately make a misrepresentation then it may be that this affects our decision to pay a claim.

For cover to be in place you must pay the agreed premium as shown on your schedule

In the event of a claim you must notify us as soon as possible and provide all the information requested by the claim handler.



When and how do I pay?

You can pay your premium as a one off payment annually. Payment can be made by debit/credit card



When does the cover start and end?

Cover lasts for one year and the dates of cover are specified on your policy schedule.



How do I cancel the contract?

If you choose to cancel your insurance, simply notify 2gether motor breakdown at breakdown@2gi.co.uk or call **01945 465508**.