

Motor Trade Excess Protection

The purpose of this policy summary is to help you understand the insurance by setting out the significant features, benefits, limitations and exclusions. You should still read the policy wording for a full description of the terms of this insurance, including the policy definitions. This policy summary does not form part of the policy document.

Insurer

This policy is underwritten by UK General Insurance Limited on behalf of Ageas Insurance Limited Registered in England No.354568. Registered Office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA.

Your Policy is arranged and claims administered by RTR UK Ltd, Dovecote House, Middlecliffe Lane, Little Houghton, Barnsley, South Yorkshire, S72 0HW

RTR UK Limited is an appointed representative of MB&G Insurance Services Limited, which is authorised by the Financial Conduct Authority (FCA), Ref 306978. RTR UK Limited is registered in England and Wales, Company No 05174365, Registered Address Dovecote House, Middlecliffe Lane, Little Houghton, Barnsley, S72 0HW.

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This can be checked on the Financial Services Register by visiting the FCA's website at www.fca.org.uk/firms/systems-reporting/register or by calling the FCA on 0800 111 6768.

Cooling off Period

We will refund your premium in full if, within 14 days, you decide that it does not meet your needs or that they do not want this policy, provided that a claim has not been reported. 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.

Significant features and benefits

Cover is provided for the excess that you are responsible for following the successful settlement of any loss, destruction or damage claim for any motor vehicle under your motor trade road risks insurance policy in respect of claims arising as a result of accidental damage, fire, theft, or vandalism. Where you were at fault the claim will be settled when we are in receipt of the settlement letter from your motor trade insurer. For claims where you are deemed either partially at fault or not at fault if your excess is not recovered from the third party within 6 months from the date of incident, we will reimburse any excess payment for which you have been made liable up to the maximum reimbursement limit covered under the policy.

What is not covered (exclusions)

1. Any claim that your motor trade road risks insurance policy does not respond to or the excess there under is not exceeded.
2. Any claim that is refused under your motor trade road risks insurance policy.
3. Any incident that occurs during the waiting period.
4. Any claim where the Motor Vehicle is being used:
 - a) as a taxi or courier;
 - b) in any competition, trial, performance test, race or trial of speed, including off-road events, whether between motor vehicle(s) or otherwise, and irrespective of whether this takes place on any circuit or track, formed or otherwise, and regardless of any statutory authorisation of any such event;
 - c) for any class of use not covered under the motor trade road risks insurance policy.
5. Any claim under the motor trade road risks insurance policy which occurred prior to the period of insurance as shown on your insurance excess certificate, or any claim that you were aware was an imminent claim.
6. Any claim notified to us more than 31 days following the successful settlement of your claim under the motor trade road risks insurance policy.
7. Any claim arising from glass repair or replacement.
8. Any claim arising from breakdown or mis-fuel.
9. Any claim where the number of drivers under the motor trade road risks insurance policy is higher than 50 at the start date of this motor trade excess policy.

How to Make a Claim

Please call the claims administrator 0844 344 2020 to notify them of your claim.

The claims administrator will register your claim. They will send an acknowledgement letter with a claim form for you to complete. This correspondence will include a list of documents required to support your claim. Please post a copy of this acknowledgement, the completed claim form and all supporting documentation to:

RTR UK Limited
Dovercote House,
Middlescliffe Lane,
Little Houghton,
Barnsley,
South Yorkshire
S72 0HW

Complaints Procedure

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 contact:

RTR UK Limited
Dovercote House,
Middlescliffe Lane,
Little Houghton,
Barnsley,
South Yorkshire
S72 0HW

If your complaint about the sale of your policy cannot be resolved by the end of the next working day, your agent will pass it to:

Customer Relations Department
UK General Insurance Limited,
Cast House,
Old Mill Business Park, Gibraltar Island Road,
Leeds
LS10 1RJ
Tel: 0345 218 2685
Email: customerrelations@ukgeneral.co.uk

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,
London,
E14 9SR

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.

Financial Services Compensation Scheme (FSCS)

The Insurer is covered by the FSCS. You may be entitled to compensation from the scheme if the Insurer cannot complete their obligations. This depends on the type of business and the circumstances of the claim. For claims against insurers 90% of the claim is covered with no upper limit.

Further information about the compensation scheme is available from www.fscs.org.uk or by phoning **0800 678 1100** or **0207 741 4100**.