

This document is a guide to the cover we provide. It is only a summary and does not contain the full terms and conditions of the contract. For full details of your cover, please read your policy wording (reference code: AGA/MEP/240914/LF).

This insurance is underwritten by AGA International SA. Their details can be checked on the Financial Services Register at www.fca.gov.uk.

Type of Insurance and cover:

Lifestyle Excess Protect is an optional insurance policy. It is designed for customers who would like their home, motor or travel insurance excess reimbursed following a claim under anyone of these main insurance policies.

This policy will reimburse your Excess payment (up to your chosen cover Limit) following the successful settlement of a claim under your Home, Motor or Annual Travel Insurance policy.

The cover will only operate when the Excess under your Home, Motor or Travel Insurance Policy is exceeded and following the successful claim payment.

Important definitions:

1. **“Excess”** means the amount you are responsible for/have to pay under the terms of Your Motor Insurance Policy.
2. **“Motor Insurance”** means your insurance policy covering your motor vehicle for social, domestic, pleasure, commuting and business use 1 and 2 by the policyholder and/or a named driver(s) issued by an authorised and regulated UK insurer.
3. **“Waiting Period”** means any claim that occurs within the first 14 days of this policy starting will not be covered. The Waiting Period will not apply if this policy is a renewal with AGA International SA or you have purchased the cover within fourteen days of your Motor Insurance Policy.
4. **“Business Use Class 3”** means the use of the Motor Vehicle for the transportation of light goods and selling purposes such as door-to-door sales.
5. **“Commercial Use”** means the use of the Motor Vehicle as a taxi, minicab, limousine or driving school or being used for commercial use by sales representatives who have use and responsibility for their own company vehicle.

 Please see page 4 of the policy wording for a full list of definitions

Important Notes:


1. This policy will cover the following vehicle types only: Cars, Motorcycles and vans up to 3.5 tonnes.
2. In respect of motor 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 cover limit insured under the policy.
3. The Insured Person under this excess policy must match the lead name on your Motor Insurance Policy. In respect of Home &/or Contents Insurance and Travel Insurance, the Policyholder must be named on the schedule of the Main Insurance Policy and we accept that if one of these Main Insurance Policies is in your Partner's name, this policy will apply.
4. This policy will cover the excess on Annual travel insurance policies. Excess on Single trip travel insurance policies are not covered.

What Lifestyle Excess Protect doesn't cover:

Like all policies of this type there are some things that we do not cover. Importantly, these include:

- Any claim that your Main Insurance Policy does not respond to or the Excess there under is not exceeded.
- Any claim where the Insured Vehicle is being used
 - for Commercial Use or Business Use Class 3.
 - for hire and reward

- for any purpose in connection with the motor trade
- in any competition, trial, performance test, race or trial of speed, including off-road events.
- Any Incident that occurs during the Waiting Period.
- Any claim under your Main Insurance Policy which occurred or you were aware of prior to this cover starting.
- Any claim under your Motor Insurance policy arising from glass repair or replacement.
- Any claim under your Motor Insurance policy arising from breakdown or misfuel.
- Any claim incurred under a single trip travel insurance policy.

 Please see page 5 of the policy wording under "What is not covered" for all the exclusions.

Time to reconsider after you apply ("Cooling-off period")

We hope that you will be happy with your insurance policy. However, if the policy does not meet your needs you have 14 days from the date you received your policy documents to cancel the policy and get a full refund. (We will not give You a refund if You have reported a claim)

To cancel your policy, please contact the selling broker.

To get a refund, you must return the policy.

Your and our rights to cancel your policy

If you wish to cancel Your policy after the 14-day "cooling-off period", please contact the selling broker. No refund of premium will be due to you.

Making a claim

Full details on how to claim can be found in the policy wording under section "How to make a claim".

How to complain

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 please refer to your policy wording where full details on how to complain are under the section "Complaints Procedure".

If you are not satisfied with our final response, you may be able to complain to the Financial Ombudsman Service.

Financial Services Compensation Scheme (FSCS)

For your added protection, we are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance cover provides protection for 90% of the claim, with no upper limit. Further information about the compensation scheme arrangements is available from the FSCS, telephone number 0800 678 1100 or 020 7741 4100, or by visiting their website at www.fscs.org.uk.