

# Lifestyle Excess Reimbursement Insurance



## Insurance Product Information Document

**Administered by: Towergate Underwriting Group Limited**

**Product: Lifestyle Excess Policy**

Registered in the United Kingdom. Authorised and regulated by the Financial Conduct Authority (FRN number 313250).

**Underwritten by: American International Group UK Limited**

Registered in the United Kingdom. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (FRN number 781109).

**This document is for information purposes only and gives you a brief overview of the main contents of your insurance policy. Please see your Insure4Excess policy document and certificate for full details of the cover provided by your policy.**

## What is this type of insurance?

Lifestyle Excess Reimbursement Insurance is designed to repay you the amount of any policy excess you have to pay when you make a successful claim under a private Motor, Home, Travel or Pet insurance policy.



### What is insured?

**✓ Excess Reimbursement**

Reimbursement of the excess on your Motor, Home, Travel and Pet insurance policies up to the Lifestyle Excess Reimbursement policy limit as specified on your certificate



### What is not insured?

- ✗** Any claim on your Motor, Home, Travel or Pet insurance policy which occurred outside of the period of insurance of your Lifestyle Excess Reimbursement policy
- ✗** Any claim on your Motor, Home, Travel or Pet insurance policy which was not successful or was for less than the value of the excess
- ✗** Any claim relating to an incident that happened within the first 30 days immediately following the start date of cover of your Lifestyle Excess Reimbursement policy



### Are there any restrictions on cover?

- !** The Lifestyle Excess Reimbursement policy holder must also be the policy holder of the Motor, Home, Travel or Pet insurance policy
- !** The policy holder must be a permanent resident in the United Kingdom, the Isle of Man or the Channel Islands
- !** The policy holder and all insured drivers named on the Motor insurance policy must be aged 18 years and over
- !** This insurance only applies for claims relating to your own personal insurances. It will not include any commercial insurances of any nature
- !** You can claim more than once during the period of insurance but in total you will only be reimbursed up to the Lifestyle Excess Reimbursement policy limit as specified on your certificate



## Where am I covered?

- ✓ Cover is provided worldwide. Worldwide means anywhere in the world but excluding any incident occurring in Cuba, Iran, North Korea, Region of Crimea, Sudan and Syria



## What are my obligations?

- When applying for your Lifestyle Excess Reimbursement policy, you must take reasonable care to answer the questions you are asked honestly and carefully
- You must adhere to the terms and conditions of this Lifestyle Excess Reimbursement policy and of your Motor, Home, Travel and Pet insurance policy and take all reasonable steps to avoid and prevent damage, injury or loss, and reduce or avoid incurring unnecessary costs
- You must tell us about any claims as soon as is reasonably possible, and follow the claims procedure set out in the policy



## When and how do I pay?

You must pay your premium when you take out the Lifestyle Excess Reimbursement policy either online or over the telephone. Payment must be made in full and can be made by either debit or credit card.



## When does the cover start and end?

You can take out a policy up to 364 days prior to the date you would like your policy to start. Your policy will run for a 12 month period from your selected start date.



## How do I cancel the contract?

You can cancel by phoning Insure4Excess on **0344 892 1432**, by emailing [info@insure4excess.com](mailto:info@insure4excess.com) or by writing to Insure4Excess, Ellenborough House, Wellington Street, Cheltenham GL50 1XZ, United Kingdom.