

Motor Excess Protection Insurance

Insurance Product Information Document

Company: Collinson Insurance

Collinson Insurance (a trading name of Astrenska Insurance Limited) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom, under Firm Reference Number 202846.

Product: Motor Excess Protection - Lexus

This document does not contain the full terms and conditions of the cover which can be found in the policy wording and insurance certificate. It is important that you read all these documents carefully.

What is this type of Insurance?

This insurance covers any excess that you are required to pay following a successful claim settlement on your motor insurance policy.



What is Insured?

- ✓ The excess you must pay following a successful claim under your motor insurance policy arising as a result of accidental damage, fire, theft, or vandalism.
- ✓ Cover is provided whether the Incident that gives rise to a Motor Insurance Claim is Your fault or not.



What is not Insured?

- ✗ Any claim where you did not have to pay an excess.
- ✗ Any claim if your vehicle was not repaired through Toyota Accident Management Care.
- ✗ Any motor insurance claim rejected by your motor insurer.
- ✗ Any claim where your motor insurance excess has been waived, reimbursed or not exceeded.
- ✗ Any excess covered by any other insurance.
- ✗ Any claim arising from glass repair or replacement, or from breakdown or misfuel.
- ✗ More than the aggregate claims limit overall, or the individual claim limit for a single claim.



Are there any restrictions on cover?

- ! You must have taken delivery of (or serviced) your vehicle at an authorised Lexus centre within the last 60 days.
- ! You must be the registered keeper or owner of your vehicle.
- ! You and any named drivers must have a current, valid full or provisional UK driving licence or hold a full internationally recognised licence.
- ! This insurance is only valid if you are a permanent resident of the United Kingdom (England, Wales, Scotland, Northern Ireland, Channel Islands and the Isle of Man).
- ! Your Vehicle must not be used at any time for Short-term Self-drive, for driving tuition, as a company fleet vehicle, in a dispatch or public service capacity, or for competition.



Where am I covered?



You are covered anywhere your vehicle is covered under your motor insurance policy



What are my obligations?

- You must provide us with honest, accurate and complete information.
- You must notify us of any incident involving your vehicle as soon as possible, and no later than 31 days from the settlement of the Motor Insurance Claim
- You must take reasonable steps to safeguard against loss or additional exposure to loss following an Incident.
- You must notify us as soon as possible, of any changes to your circumstances, as these may affect this insurance
- You must provide copies of your vehicle's motor insurance policy schedule & wording, the settlement letter from your vehicle's motor insurer, and proof you have paid the motor insurance excess, in the event of a claim.



When and how do I pay?

If a premium is payable you can pay either annually or monthly.



When does the cover start and end?

You're covered from the start date listed on your certificate of insurance until the earliest of the following;

- The end of the period of cover shown on your certificate of insurance.
- The date on which the aggregate claim limit is reached.
- The date this policy is cancelled.
- The date your vehicle is sold or repossessed.



How do I cancel the contract?

To cancel this contract, please contact us in one of the following ways;

- By email: lexus.support@insurethat.com
- By telephone: 0333 0444 701
- In writing: InsureThat, Sterling House, Sitka Drive, Shrewsbury Business Park, Shrewsbury, Shropshire, SY2 6LG

If you cancel within 30 days of receiving your policy documents, and have not made a claim, you will receive a refund for any premiums paid. If you cancel any time after the first 30 days and have not made a claim, a refund of any unused portion of the premium you've paid will be refunded to you, based on a pro-rata basis from the date notification of cancellation is received.