



This policy summary provides key information about your Excess Protect policy. Full details of the terms and conditions can be found in the policy document.

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<p>Following a valid claim under your motor insurance policy the Insurer will pay your insurance excess up to the limit of indemnity you have chosen.</p>	<p>The insurer or agent is entitled to seek recovery of the excess (if necessary by issuing proceedings in your name) from any potentially liable party. You are obligated to co-operate fully with us to assist with the recovery of the excess</p> <p>Where the insurer has made a payment under the excess protect cover any moneys recovered in respect thereof shall be held to the benefit of the insurer.</p> <p>You irrevocably authorise any liable party or insurer to issue payment in respect of the excess directly to and in the name of the insurer or agent.</p>	<p>What is Covered Proviso 2</p> <p>Proviso 4</p> <p>Proviso 5</p>

Claim handling, the way it should be...



Making a complaint:

If you have a complaint about your policy please contact HBB Legal Protection, 82 Bolton Road, Bury BL9 0LL, the staff handling you're your claim should be able to resolve it. If you are still not satisfied you may contact ARAG plc, 9 Whiteladies Road, Clifton, Bristol BS8 1NN who will arrange to have your case reviewed at the appropriate level. If the matter is not concluded to your satisfaction, you may refer it to Brit Insurance Limited. If a complaint remains unresolved you may refer it to the Financial Ombudsman Service.

They can be contacted at:

Financial Ombudsman Service, South Quay Plaza,
183 Marsh Wall, London, E14 9SR. Telephone: 0845 080 1800

E-mail: enquiries@financial-ombudsman.org.uk

Brit Insurance Limited is covered by the Financial Services Compensation Scheme ("FSCS"). You may be entitled to compensation in the unlikely event that the Insurer cannot meet its obligations. Further information about compensation scheme arrangements is available from the FSCS at www.fcsc.org.uk, telephone 0207 892 7300.

The complaints procedure does not affect any legal rights you may have to take legal action against us.



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