

# Parking Peace of Mind – Motor Excess Protection

## Insurance Product Information Document

Company: ARAG Allgemeine Versicherungs- AG Branch United Kingdom is authorised and regulated by BAFin (firm reference number VU5455) and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Firm reference number 722744.

Product: JustPark Excess Protect

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

### What is this type of Insurance?

The insurer will reimburse the policyholder for their excess, in the event of a fault incident and successful claim on your motor insurance policy.



#### What is insured?

- ✓ Cover is provided for the excess that you are responsible for following the successful settlement of any loss, destruction or damage claim for your motor vehicle under your motor 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 our claims handlers are in receipt of the settlement letter from your motor insurer.
- ✓ Cover will only operate when the Excess of Your Motor Insurance Policy is exceeded and following the successful claim payment.
- ✓ The maximum amount payable under this policy will be the annual aggregate limit as shown in your policy schedule. Once the annual aggregate limit is exhausted this policy is automatically cancelled and you are then liable for all and any future excess payments as defined in your motor insurance policy.



#### What is not insured?

- ✗ Claims when the amount claimed on the motor insurance policy does not exceed the excess amount.
- ✗ Any excess for theft or attempted theft of personal belongings.
- ✗ Any claim under your motor insurance policy which did not occur during the period of insurance as shown on your policy schedule or that you were aware was an imminent claim.
- ✗ Any claim where the motor insurer does not provide cover under the terms of the underlying motor insurance policy.
- ✗ Any claims arising out of the use of the vehicle for racing, rallies or trials.



#### Are there any restrictions on cover?

- ! Your Excess Protection Insurance will continue to apply for the period of insurance or until your aggregate claims limit is exhausted, whichever comes first.
- ! Your motor insurance policy must be maintained, current and valid.
- ! You must be a permanent resident of the United Kingdom (England, Wales, Scotland, Northern Ireland, Channel Islands and the Isle of Man).
- ! You and any named driver must have a current full and valid UK driving licence, or hold a full internationally recognised licence.
- ! Cover only applies in the United Kingdom.



#### Where am I covered?

The United Kingdom of Great Britain and Northern Ireland only.



#### What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



## When and how do I pay?

You will need to pay your policy premium in full in order for cover to apply. All cover will end if payment is incomplete or rejected, or if the policy is cancelled. The premium can be paid using one of the payment options given to you by the seller of this insurance.



## When does the cover start and end?

Your policy provides cover during the period shown on your Policy Schedule.



## How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy.

## Your Insurer

This insurance is administered by ARAG plc who is a coverholder of the Insurer, ARAG Allgemeine Versicherungs-AG Branch UK. ARAG plc is registered in England number 02585818. Registered address: 9 Whiteladies Road, Clifton, Bristol BS8 1NN. ARAG plc are authorised and regulated by the Financial Conduct Authority. ARAG Allgemeine Versicherungs-AG Branch United Kingdom is authorised and regulated by BAFin (firm reference number VU5455) and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority

## Making a claim

If you need to make a claim, please obtain a claim form no later than 30 days after the event by contacting us in one of the following ways;

- Calling us on **01455 852100**
- Emailing us at [claims@rhinoprotectinsurance.co.uk](mailto:claims@rhinoprotectinsurance.co.uk) with a copy to [claims@wecovr.com](mailto:claims@wecovr.com)

**On all correspondence, please tell us you have an Excess Protection policy and provide the reference number shown in the policy wording along with the unique policy number from your policy certificate. This will help us to validate your policy details and deal with your claim as quickly as possible.**

## Complaints

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 follow the Complaints Procedure below:

Complaints regarding the SALE OF THE POLICY

Please contact your agent who arranged the Insurance on your behalf.

Complaints regarding CLAIMS

Customer Relations Department, ARAG plc, 9 Whiteladies Road, Clifton, Bristol BS8 1NN.

Tel: 0117 917 1561 (hours of operation are 9am-5pm, Mondays to Fridays excluding bank holidays.)

Email: [customerrelations@arag.co.uk](mailto:customerrelations@arag.co.uk)

On all correspondence please tell us you are insured by Rhino Protect and provide the reference number shown in the policy wording along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your query as quickly as possible.

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 up to £6.5million and which either; have up to 50 employees, or a balance sheet threshold of £5million. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service

Exchange Tower, London E14 9SR

Tel: 0300 123 9 123 Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The above complaints procedure is in addition to your statutory rights as a consumer.

## **What happens if we can't meet our liabilities?**

ARAG Allgemeine Versicherungs-AG Branch UK is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk)