

# Insurance Product Information Document

Company: Fish Insurance      Product: Excess Protection

Fish Insurance is a trading name of Fish Administration Ltd which is authorised and regulated by the Financial Conduct Authority under Firm Reference 310172. Fish Insurance is registered in England and Wales. Company Registration Number 4214119. Registered Office: Rossington's Business Park, West Carr Road, Retford, Nottinghamshire, DN22 7SW. Fish Administration Ltd is part of the PIB Group.

This insurance is underwritten by Bspoke Underwriting Ltd on behalf of Watford Insurance Company Europe Limited which is authorised and regulated by the Gibraltar Financial Services Commission under incorporation number 112869. Bspoke Underwriting Ltd is authorised and regulated by the Financial Conduct Authority. Regulation number 310101.

This Insurance Product Information Document is a summary and full details of the terms and conditions are in the policy wording. The schedule will show the information given to us by you, on which your quotation is based and the cover you have chosen.

## What is this type of insurance?

This insurance policy covers the excess for which you are responsible following the successful settlement of a motor claim by your motor insurer in respect of accidental damage, fire, theft or vandalism.



### What is insured?

- ✓ The excess you will be responsible for will be refunded following the successful settlement of any claim arising from accidental damage, fire, theft or vandalism, up to the policy limit of £250 in any one period.



### What is not insured?

- ✗ Any claim that your main motor insurance policy does not respond to or the excess is not exceeded.
- ✗ Any claim on the main insurance policy which occurred prior to the start date of this insurance, as shown on your policy schedule.
- ✗ Any claim that is refused by your main policy insurers to whom you are claiming.
- ✗ Any claim in respect of damage to your own property caused by you where the value of the damage to your own property is within the original excess on your motor policy.
- ✗ Where a third party has waived or reimbursed you the first amount of any claim, shown in the schedule under own damage of your motor insurance policy.



### Are there any restrictions in cover?

- ! £250 in total in any one policy period.
- ! Reclaiming the excess must begin within 31 days of the motor insurance claim settling.

Please refer to your policy wording for the full details of exclusions and limitations.



### Where am I covered?

- ✓ The United Kingdom (England, Scotland, Wales, Northern Ireland).



### What are my obligations?

You must take reasonable care to supply accurate and complete answers to all the questions you are asked when you take out, or make changes to, this policy.

You must notify Fish Insurance as soon as possible if any of the information in your policy documents is incorrect or if you wish to make a change to your policy.

If you do not provide accurate and complete answers to the questions you are asked, or you fail to notify Fish Insurance of any incorrect information or changes you wish to make, your policy may not operate in the event of a claim, we may not pay any claim in full or your policy could be invalid.

You must follow our claims process which can be found in your policy documentation.



### When and how do I pay?

You can pay for your insurance policy in full by credit/debit card, cheque, BACS transfer or alternatively, please contact us to ask about paying by monthly direct debit.



### **When does the cover start and end?**

Your cover will start and end on the dates shown on the policy schedule, unless the policy is cancelled mid-term.



### **How do I cancel the contract?**

You can cancel your policy at any time by calling us on 0333 331 3990. How we deal with your request depends on whether you cancel within the policy 'cooling off' period or not.

#### **Cancelling in the 'cooling off' period**

Your 'cooling off' period lasts 14 days from the day you received your documents or in the case of renewal, 14 days after the renewal date. If you cancel within this period, we will issue a pro rata refund. No money can be refunded if you have made a claim, or if there has been an incident likely to result in a claim, in the 'cooling off' period.

#### **Cancelling after your 'cooling off' period**

If you decide to cancel after the 14 days cooling off period, no refund of premium will be available.