

Insurance Product Information Document

Haven Insurance Company Limited (Haven Insurance) is established in Gibraltar (registration number 85914) and authorised by the Gibraltar Financial Services Commission.



Product: Excess Reimbursement - Private Car

Full Terms and Conditions of the policy can be found in the policy booklet on our website www.haven.gi, this document should be read in conjunction with your policy schedule and endorsements.

This is a summary of what you can expect from your Private Car Excess Reimbursement Policy underwritten by Haven Insurance, should you proceed to purchase the policy.

What is this type of Insurance?

This is a consumer contract providing reimbursement for the excess that you are responsible for in respect of a claim arising as a result of an insured peril under your motor insurance policy.



What is insured?

Cover for you

- ✓ Reimbursement for the excess you are responsible for following a successful claim made under your motor insurance policy as a result of an insured peril being accidental or malicious damage, fire, lightning, explosion, theft or attempted theft.
- ✓ For claims where you are deemed either partially at fault or not at fault; if your excess is not recovered from the third party within 6 months from the date of the incident, we will reimburse you any excess payment for which you have been made liable up to the annual aggregate limit insured under this policy.



What is not insured?

- ✗ The excess on any claim which is not covered by your motor insurance policy, or where a claim has been refused.
- ✗ A claim made under your motor insurance policy where the claim amount does not exceed the excess.
- ✗ The excess on any claim that has been waived or reimbursed.
- ✗ Any claim which is not as a result of damage being caused to your car.
- ✗ Any contribution or deduction from the settlement of your claim against your motor insurance policy, other than the policy excess for which you are liable.
- ✗ The excess payable for glass repair or replacement.
- ✗ Any late reporting excess.
- ✗ Any excess in relation to a third party claim.
- ✗ Any claim arising as a result of an act of war or terrorism.
- ✗ Any claim under your motor insurance policy which occurred prior to the period of insurance as stated in your schedule that you were aware was an imminent claim.
- ✗ Any liability you accept by contract or agreement unless you would have been liable anyway.
- ✗ Any claim caused by an accident where you or the driver of your car is under the influence of alcohol or drugs.



Are there any restrictions on cover?

- ! The incident that gave rise to a claim under your motor insurance policy must have occurred within the period of insurance of this policy.
- ! You must be a permanent resident of the United Kingdom.
- ! The maximum amount payable will be the annual aggregate limit as stated on your schedule.
- ! This policy can only exist alongside your motor insurance policy. If your motor insurance policy is cancelled, this policy will automatically cancel.
- ! The claim amount under this policy must exceed the excess of your motor insurance policy.



Where am I covered?

- ✓ You are covered within Great Britain, Northern Ireland, The Isle of Man the islands of Alderney, Guernsey and Jersey.



What are my obligations?

Before cover starts

- Disclose all facts accurately and in full.
- Ensure the cover offered is right for you and take note of any significant or unusual policy conditions or exclusions.

Once you have purchased the policy

- Check your schedule is correct.

During the policy

- Let us know if you make any changes that may affect the policy, this may include your name or your address. This may also include changes that you make to your motor insurance policy.

In the event of a claim

- Contact the appointed claims handlers in order to claim back your motor insurance policy excess.
- Where you have been deemed at fault, the claim will be settled on receipt of the settlement letter from your motor insurer.



When and how do I pay?

The premium can be paid in full by cash, credit or debit card as a one off payment. Your insurance broker may be able to offer you a payment plan by monthly direct debit.



When does my policy start and end?

Your insurance policy will start on DD/MM/YYYY at 00:00 and end on DD/MM/YYYY at 00:00.



How do I cancel the contract?

You can cancel the policy at any time by contacting your broker.

If **no** claims have been made on the policy (by you or a third party) and there are no open claims at the point of cancellation, you will receive a refund for the remaining days of cover. If you cancel your policy outside of the 'cooling off' period, you may be subject to broker administration fees.

If a claim has been made by you or a third party:

- If the claim has been settled and we determine you were at fault or partially at fault for the incident, we will retain what you have paid so far, and the remainder of the full annual premium will be due.
- If the claim has been settled as 'notification only' or we determine you were **not** at fault for the incident, you will receive a refund for the remaining days of cover.