Motor Insurance

Insurance Product Information Document

Company: Mulsanne Insurance Company Limited

Licenced by the Gibraltar Financial Services Commission to carry on insurance business under the Financial Services (Insurance Companies Act) 1987.

Product: Mulsanne Excess Recovery

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of Insurance

This Excess Recovery policy provides cover for the reimbursement of the excess on your Motor Insurance Policy following settlement of a claim on that policy.

What is Insured?

✓ Reimbursement of the excess which applies to your Motor Insurance Policy following settlement of a physical claim for damage to your vehicle under that policy.

What is Not Insured?

The main exclusions on this policy and where you will not be able to make a claim to reimburse your excess:

✗ Where the claim under your Motor Insurance Policy is for, the result of, or due to:
- glass or windscreen replacement or repair, loss of or damage to personal belongings or third party claims;
- a person driving your motor vehicle who was not allowed to either due to not being a named driver on that policy or not having a current or valid driving licence;
- your vehicle being used for a purpose or use not allowed;
- your vehicle being used for racing, rallying or when driven on a motor sport circuit;
- damage or loss caused deliberately by you.

✗ If the excess under your Motor Insurance Policy has been waived or reimbursed to you separately.

✗ If your Motor Insurer refused to pay for the claim under their policy.

Are there any restrictions on cover?

! IMPORTANT – you must make a claim under this policy no later than 31 days after settlement of the claim under your Motor Insurance Policy.

! This policy must be in the same name as that of your Motor Insurance Policy.

! Once we have paid a claim under this policy then it has fulfilled its obligations and will cancel.

Where am I covered?

✓ If the claim under your Motor Insurance Policy occurred within the United Kingdom (UK), and if the Motor Insurance Policy allows then countries within the European Union (EU) and any country which the European Commission approves as meeting the requirements of Article 7(2) of the EU Directive relating to civil liabilities arising from the use of motor vehicles (number 72/166/CEE)

What are my obligations?

- To provide information which is correct and complete to the best of your knowledge.
- IMPORTANT: To make a claim within 31 days of settlement of the claim under your Motor Insurance Policy.

When and how do I pay?

To the Insurance Broker, Agent or Intermediary who acting on your behalf has placed this insurance with us.

When does the cover start and end?

This cover lasts for one year and the dates of cover are specified on your policy schedule.

How do I cancel the contract?

Contact us or the Insurance Broker, Agent or Intermediary who acting on your behalf placed this insurance with us.
If you cancel your policy within the first 14 days we will refund your premium as long as no claim has been made. If you decide to cancel your policy after 14 days then no refund of premium is due.