

This document is a guide to the cover we provide. It is only a summary and does not contain the full terms and conditions of the contract. For full details of your cover, please read your policy booklet ([reference code ALMEC120110](#)) and schedule.

Alpha Insurance A/S provides this insurance.

Type of insurance:	UK Excess Insurance.
Length of contract:	Maximum of 12 months
The law which applies to the contract:	The law of England and Wales

Features and benefits		
Summary of the cover we provide	Details and limits	Section of the policy that contains more details
We will pay the accidental damage, malicious damage, fire or theft excess for which you are responsible in the event of a claim under your motor insurance policy but only up to the amount of excess stated in your schedule of this Policy and following a valid claim with your motor insurer	<ul style="list-style-type: none"> ▪ We will not cover any claim notified after 30 days of the incident occurring. ▪ We will not cover any excess payable on warranty policies. ▪ We will not cover any excess in respect of windscreen or glass damage claims. ▪ We will not cover any claim when no cover is provided by your motor insurers. ▪ We will not cover any excess recoverable from a third party within 6 months of the claim being made. ▪ The maximum number of claims during the same period of insurance must not exceed two. 	Your UK Excess Insurance policy, page 3.

Main exclusions and limits		
Summary of the cover	Details	Section of the policy that contains more details
Insured Vehicle	<ul style="list-style-type: none"> ▪ Car or light van shown in the schedule 	Definitions page 2
Non-fault accident	<ul style="list-style-type: none"> ▪ Where a non-fault accident involves a third party, this cover will only apply if your policy excess is not recovered from the third party within 6 months from the date of the incident. 	Section 2 - Exclusions, page 3 of your policy.
Number of claims	<ul style="list-style-type: none"> ▪ Any claim exceeding two previous claims during the same period of insurance. 	Section 2 - Exclusions, page 3 of your policy.
Geographical Limits	<ul style="list-style-type: none"> ▪ This policy applies to the countries as specified in your policy and/or schedule and/or certificate of motor insurance including transit by sea, rail or air including loading and unloading between the countries specified in Your motor insurance policy and/or schedule and /or certificate of motor insurance 	Section 3 - Policy conditions, page 3 of your policy.
Reasonable Precautions	<ul style="list-style-type: none"> ▪ You must take reasonable steps to keep your vehicle in a safe condition and protected from damage. 	Section 3 - Policy conditions, page 3 of your policy.
Start date	<ul style="list-style-type: none"> ▪ We will not cover any claim occurring within the first 48 hours of the start date of this policy only. 	Section 3 - Policy conditions, page 3 of your policy.

Cooling-off period

We hope that you will be happy with your insurance policy. However, if this policy does not meet your needs, you have 14 days from the date you received your policy document to cancel this policy and get a full refund. We will not give you a refund if you have made a claim or an incident has happened when you would make that claim.

To cancel your policy, please contact the broker or administrator who sold you your policy. To get a refund, you must return your policy document before we refund your premium.

Your and our rights to cancel your policy

After 14 days, you can cancel this policy at any time by writing to us. We will not return any premium. We, or the administrator, may cancel this policy by giving you 7 days' notice in writing. We will send this notice by recorded delivery to your last known address.

Making a claim

If you want to make a claim, please contact the broker that sold you this policy.

How to complain

We are committed to delivering the highest standards of customer care. However, we realise that there may be times when things go wrong and we have procedures in place to investigate any complaints. To complain, please contact the department where the problem happened.

For complaints about claims, please phone 01803 860 290. For complaints about administration and documents, please phone the administrator on 01803 860290 or e-mail them on info@jacksonleeunderwriting.co.uk. If you are not satisfied with our final response, you may be able to complain to the Financial Ombudsman Service.

Financial Services Compensation Scheme

Alpha Insurance A/S, who underwrite this insurance are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if they cannot meet their obligations. This depends upon the type of insurance and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim. This compensation system is subject to restrictions and not all policyholders are eligible. Further information is available from the Financial Services Authority or the FSCS. The FSCS can be visited on the web at www.fscs.org.uk or by contacting the FSCS on 0207 892 7300.

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