

Excess Insurance

Insurance Product Information Document

Company: Motorists Insurance Services Ltd

Product: MIS ROI Car Hire Excess Policy

Motorists Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority. Registration Number 307266

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of Insurance?

This cover will reimburse you the cost of the excess you have paid to make a claim under a rental agreement for a hire car.



What is insured?

- ✓ Up to €2,000 for claims for
 - Fire theft and vandalism
 - Physical damage to windscreens tyres, doors and under carriage
 - Towing costs
 - Loss of use of the rental vehicle



What is not insured?

- ✗ Any excess in respect of a claim which occurs outside the period of insurance
- ✗ Any excess in respect of a claim which has been reimbursed by a third party or part of a claim for uninsured losses
- ✗ Loss or damage caused by persons under 21 and aged over 85 years of age
- ✗ Loss or damage caused by someone who does not hold a full UK or ROI driving licence
- ✗ Loss or damage caused by being intoxicated or under the influence of drugs
- ✗ Deliberate acts of damage by you or any insured person
- ✗ Loss or damage for driving illegally or fines resulting from driving illegally
- ✗ Loss or damage caused by racing, competitions, rallies or trials
- ✗ Loss or damage caused by inputting the incorrect type of fuel



Are there any restrictions on cover?

- ! You must report claims to us within 14 days of the settlement of the claim under your motor insurance policy
- ! You must have bought the policy prior to or to coincide with the commencement of the rental agreement
- ! You may only make one claim within each period of insurance
- ! We will not pay more than €200 for towing costs
- ! The rental vehicle must be valued at less than €50,000 and under 20 years old



Where am I covered?

- ✓ Cover is offered within the Republic of Ireland.



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



When and how do I pay?

You can pay your premium as a one-off payment, annually or in monthly instalments.



When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



How do I cancel the contract?

By telephone, email or post. If you cancel your policy 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.

Important Information

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 can call, email or write to us:

Complaints regarding the SALE OF THE POLICY and CLAIMS

MIS Claims, Beechwood House, 37 Comber Road, Belfast BT16 2SA

Telephone: 01 872 0179

Email: claims@misclaims.com

If your complaint cannot be resolved by the end of the third working day, the administrator will pass it to:

The Customer Relations Department, UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds LS19 1RJ

Tel: 0345 218 2685

Email: customerrelations@ukgeneral.co.uk

On all correspondence please tell us you are insured by MIS 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 less than €2million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2

Lo Call 1890 882090

Tel: +353 1 6620899

Email: enquiries@financialombudsman.ie

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

What happens if we can't meet our liabilities?

Great Lakes Insurance SE 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.