



Home Excess Reimbursement Insurance

Policy Summary



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ABOUT THIS DOCUMENT:

Please note that this policy summary does not contain the full terms and conditions of the contract of insurance; so please take time to read the policy document to make sure you understand the cover it provides. We recommend that you review your cover periodically to ensure that it continues to meet your needs.

INSURER:

Excess Reimbursement Insurance is arranged by XS Cover Company with Premier Insurance Consultants Ltd trading as Nova Insurance on behalf of Evolution Insurance Company Limited. Evolution Insurance Company Limited is registered at Level 2, Ocean Village Business Centre, 23 Ocean Village Promenade, Gibraltar.

Evolution Insurance Company Limited (Company No. 88737) is authorized and regulated in Gibraltar by the Gibraltar Financial Services Commission and is permitted to issue policies in the UK by the UK Financial Conduct Authority under FCA number 227649

This can be checked on the Financial Services Register at www.fca.org.uk/register or by calling 0800 111 6768.

TYPE OF INSURANCE AND COVER PROVIDED:

Cover up to a limit shown on your policy schedule as a result of you having to pay an excess under your primary insurance policy. You are eligible for cover if:

- You are named as the policyholder under the primary insurance policy and an excess applies in the event of you making a claim under the primary insurance policy;
- You are a permanent resident of the United Kingdom (England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of

Man. Please note that we will not accept claims for reimbursement of your excess if it has been paid, or is due to be recovered, from another party.

(Please refer to policy booklet for specific exclusions)

Features and Benefits	Significant exclusions & limitations	Policy Section
We will reimburse the cost of the excess that you incur under your primary insurance policy following a successful claim.	We will not reimburse your excess where the amount of the claim was less than the cost of the excess.	What Is Covered - part 3.2
	You may claim more than once in the period of insurance but the maximum we will pay in anyone period shall be the limit shown on your policy schedule	What Is Covered
	We will not reimburse your excess for claims which occurred outside of the period of insurance of this Home Excess Reimbursement Insurance policy.	What Is Not Covered - part 4.1
	We will not reimburse your excess if you did not incur an excess or if it was deducted from your claim settlement by your primary insurance policy provider.	What Is Not Covered - 4.4
	We will not reimburse your excess where your claim was in connection with a motor insurance policy and the excess incurred was for glass repair or glass replacement only.	What Is Not Covered - part 4.7
	This Home Excess Reimbursement Insurance only applies to primary insurance policies which cover items or locations within the United Kingdom, and in respect of claims which occur within the United Kingdom.	What Is Not Covered - parts 4.10 & 4.11
	The primary insurance policy must be provided by an authorized and regulated insurer	Definitions - 'Primary Insurance Policy'

DURATION OF COVER:

12 months from the date of inception of this insurance as detailed on the policy schedule.

INFORMATION YOU PROVIDE TO US:

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to supply accurate and complete answers to all the questions when you apply for cover and to make sure that all information supplied to us is true and correct.

Your responsibility to answer questions truthfully and accurately also applies when we contact you at the annual renewal of your policy, or if you wish to make any changes to your policy during the period of insurance, or if you make a claim under this policy. You must tell us of any changes to the answers you have given as soon as possible. Failure to advise us of a change to your answers may mean that your policy is invalid and that it does not operate in the event of a claim.

If you do not answer questions truthfully and accurately, then this may affect your policy cover.

CANCELLATION RIGHT:

You may cancel this insurance within 14 days of receiving it (this is known as the cooling off period) and you will be entitled to a full refund of the premium as long as you have not made a claim. You can cancel at any time after the 14 day cooling off period and we will make a proportionate refund of the premium paid, as long as you have not made a claim. However, such refund may be subject to an administration charge from XS Cover Company Limited and/or the broker. To cancel your cover please contact your broker shall not be bound to accept the renewal of any insurance and may at any time cancel this policy by sending you 14 days' notice in writing at your last known address. Valid reasons for cancellation may include but are not limited to:

- Fraud
- Non-payment of premium
- Threatening and abusive behavior
- Non-compliance with policy terms and conditions

Provided that the premium has been paid in full, you shall be entitled to a proportionate refund of premium in respect of the unexpired period remaining on the insurance.

MAKING A CLAIM:

Nova Insurance, 3 Redwing Court Business Centre, Ashton Road, Romford, Essex, RM3 8QQ

Phone: 0800 083 1566

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 should follow the procedure below.

Complaints regarding the sale of your policy should be directed to:

The broker from whom you purchased this policy.

Complaints regarding policy administration should be directed to:

Customer Services Manager, XS Cover Company Limited, 145-157 St John Street, London, EC1V 4PW. Email: customersupport@thexscovercompany.com

Complaints regarding a claim on your policy should be directed to:

Nova Insurance, 3 Redwing Court Business Centre, Ashton Road, Romford, Essex, RM3 8QQ. Tel: 0808 274 5460

If your complaint cannot be resolved in either case by the end of the next working day, it will be passed to: The Customer Relations Department, Evolution Insurance Company Ltd, Level 2 Ocean Village Business Centre, 23 Ocean Village Promenade, Gibraltar.

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 €2 million and fewer than ten staff. You may contact the Financial Ombudsman Service at: The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR.

GOVERNING LAW:

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute it will only be dealt with in the courts of England, or of the country within the United Kingdom in which your main residence is situated.

COMPENSATION SCHEME:

The Insurance Compensation Fund in Ireland exists for the protection of consumers. In the event that an insurer is unable to pay a claim, compensation may be available from this fund. You may obtain more information about the Insurance Compensation Fund by visiting the Central Bank of Ireland's website at www.centralbank.ie.

DATA PROTECTION:

Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.