

# ***MOTOR EXCESS PROTECTION***



## ***INSURANCE DOCUMENTS***



**CAROLE NASH**  
The care it deserves

Six Wheel

Multi-Bike

Off Road

Custom

Future Classic

Classic

Vintage

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## **WELCOME**

We hope you find this booklet useful in ensuring you get the most out of your insurance policy.

Contained within this booklet is information about your policy cover. Please take time to read the policy wordings and your Carole Nash Terms of business (enclosed with your documents) as they contain vital information about your policy.

Thank you for choosing Carole Nash.

## **EXCESS PROTECTION POLICY WORDING**

This policy is underwritten by Inter Partner Assistance SA (IPA) which is fully owned by the AXA Assistance Group. Inter Partner Assistance is a Belgian firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority. Details about the extent of its regulation by the Financial Conduct Authority are available from Us on request. Inter Partner Assistance SA firm register number is 202664. You can check this on the Financial Services Register by visiting the website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the Financial Conduct Authority on 0800 111 6768.

This Insurance policy is governed by the laws of England and Wales.

This document sets out the terms and conditions of Your cover and it is important that You read it carefully. It explains what is covered and what is not covered. There are also exclusions and conditions that You must follow for the policy to work. The cover you hold is set out in the accompanying policy schedule.

### **DEFINITIONS**

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this policy.

#### **ANNUAL AGGREGATE LIMIT**

Means the policy will continue to respond for the period of the cover or until Your chosen level of indemnity on the reimbursement is exhausted; which ever comes first. Once the Annual Aggregate Limit is exhausted this policy is automatically cancelled and You are then liable for all and any future Excess payments as defined in Your main Motor Insurance Policy for the remainder of this period of insurance.

#### **ASSOCIATED MOTOR POLICY**

The motorcycle policy in effect at the same time as this contract.

#### **AXA ASSISTANCE (UK) LIMITED**

The administrator of this policy, which is a member of the AXA Assistance Group. Their registered address is:

The Quadrangle  
106-118 Station Road  
Redhill  
Surrey  
RH1 1PR  
UK

#### **BUSINESS USE CLASS 3 (BU3)**

Means the insured and authorised riders using the vehicle for business, to solicit orders, deliver pre-purchased goods. This includes sales representatives, consultants and agents and anyone else who uses the vehicle to travel from customer to customer for commercial business use.

#### **COMMERCIAL TRAVEL**

Means commercial use by sales representatives who has sole use & responsibility for his own company motorcycle.

#### **EVENT**

Means each claim occurrence during the Period of Insurance.

#### **EXCESS**

Means the amount You are responsible for/pay under the terms of Your Motor Insurance Policy.

#### **IMMINENT CLAIM**

Means that You are aware and or were in the knowledge of a claim prior to the attachment date of this policy that was to be or had just been reported to Your main policy insurer.

#### **MOTORCYCLE**

Means a motorcycle (also called a bike or motorbike) which is constructed with two wheeled and powered by an engine of which You are the owner or which You are authorised to drive.

#### **MOTOR INSURANCE POLICY**

Means the Insurance Policy issued by an authorised Motor Insurer to You in respect of Your Motorcycle.

#### **MOTOR INSURER**

Means an authorised Motor Insurer.

#### **NAMED RIDERS(S)**

Means riders in addition to You who are permitted to drive under the terms of Your Motor Insurance Policy.

#### **PERIOD OF INSURANCE**

Means the period as stated in Your Policy Document.

#### **POLICY SCHEDULE**

This forms part of this Policy Document and contains the name of the Policyholder and gives details of the cover provided by this Policy.

#### **TERRITORIAL LIMITS**

UK: Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

#### **VEHICLE INSURANCE (ALSO KNOWN AS AUTO INSURANCE , CAR INSURANCE , VEHICLE INSURANCE MOTOR INSURANCE OR MOTOR BIKE INSURANCE)**

Is insurance purchased for vehicles. Its primary use is to provide protection against losses and or damage incurred as a result of traffic accidents and against liability that could be incurred in an accident.

#### **WAIVED OR REIMBURSED**

Means where a third party has already made good which is the first amount of any claim, shown in the schedule under own damage of Your Motor Insurance Policy.

#### **WE/US/OUR**

Means Inter Partner Assistance UK.

#### **YOU/YOUR/INSURED PERSON**

Means the person whose name appears at the top of Your Policy Schedule.

#### **YOUR VEHICLE**

Any Motorcycle that You have given us details of and for which we have issued a certificate of motor insurance.

## MAKING A CLAIM

Your claim will be handled by AXA Assistance (UK) Ltd. To make a claim we will ask you to submit supporting documentation listed below. It is important you submit all the documentation requested, as we will be unable to process your claim until received.

- scheme code: 10352.
- evidence that the excess amount has been paid to your motor insurer following your claim.
- confirmation that your claim with your motor insurer has been settled stating that you were at fault.
- certificate of Motor Insurance Policy you have paid the excess on.
- the Policy Schedule or documentation detailing excess cover.

### VIA THE INTERNET

Visit our claims web site:  
<https://www.excessclaim.co.uk> where you will be able register your claim on line.

### BY PHONE

Please call AXA Assistance on 01737 826 082 to notify your claim. You will receive a claim form to complete and will be asked to send us copies of your documents.

Our internet solution allows you to enter all the necessary details we require to settle your claim. We recommend you use the web link as you will need to post documents to us if you contact us by phone, which could result in delays of your claim being settled.

Failure to follow these steps may delay or jeopardise the payment of your claim.

## COVER PROVIDED

- cover is provided for the Excess that You would have been responsible for following the successful settlement of any physical damage claim for Your vehicle by Your Motor Vehicle Insurer in respect of claims arising as a result of accidental damage, fire, theft, or vandalism.
- the maximum amount payable under this policy, with the level of coverage is the amount You would have to pay, which is the first amount of any claim, shown in the schedule under own damage of Your Motor Insurance Policy. Only when the Excess of the current and valid Motor Insurance Policy is exceeded will this Excess Protect policy apply.
- coverage limit available.
  - £500 in any one policy period
- please refer to the Policy Schedule for Your annual aggregate coverage limit.

## WHAT IS NOT COVERED (EXCLUSIONS)

- claims under a lower value than the value of the Excess of the main insurance policy.
- any claim on the main insurance policy which occurred prior to the attachment date of this Insurance as shown on Policy Schedule or You were in the knowledge that a claim was imminent.
- any claim notified to Us more than 31 days following the settlement of Your claim by Your main policy Insurer.
- any motor claim that involves Commercial Travel where You are not the sole user rider.
- any contribution or deduction from the settlement of Your claim against Your main Insurance Policy other than the stated Policy Excess, for which You have been made liable.
- where a third party has waived your liability to pay the excess or has reimbursed the excess that you have paid.
- any liability You accept by agreement or contract, unless You would have been liable anyway.
- any claim that is refused by Your main policy Insurers to whom You are claiming.
- any Excess claim arising from glass repair or replacement.
- any losses caused by war, revolution or any similar event.
- any losses caused by:
  - ionising radiation or radioactive contamination from any nuclear fuel; or
  - from any nuclear waste which results from burning nuclear fuel; or
  - the radioactive, toxic, explosive or other dangerous properties of any nuclear machinery or any part of it.
- any incident which occurred outside the Territorial Limits.

## YOUR RIGHT TO CANCEL

Carole Nash Insurance Consultants Ltd will refund in full your premium if within 14 days of purchasing this insurance you decide that it does not meet your needs, providing that you have not reported or intending to report a claim.

### CANCELLATION

Once the 14 days has expired you may cancel this policy but no refund will be given.

## CONDITIONS APPLICABLE

You must comply with the following conditions to have the full protection of Your policy.

### COVER

Is provided under the following Use Types;

- Social Domestic Pleasure & commuting
- Personal Business Use By Policyholder/Named Driver(s)
- Personal Business Use by Policy Holder & Named Driver(s)
- Business use by Policy Holder/Named Driver excluding commercial travel (BU3)

### RIGHT OF RECOVERY

We can take proceedings in Your name but at Our expense to recover for Our benefit the amount of any payment made under this Policy.

### OTHER INSURANCE

If You were covered by any other Insurance for the Excess payable following the incident, which resulted in a valid claim under this Policy, We will only pay Our share of the claim.

### REASONABLE PRECAUTIONS

You must take reasonable steps to safeguard against loss or additional exposure to loss.

### FRAUDULENT CLAIMS

If You make a claim under this Policy that is false or fraudulent in any way, the Policy is void and any claim will not be paid.

### THE EXCESS PROTECT POLICY

The Excess Protect policy will continue to respond for the period of the insurance or until Your chosen level of indemnity on this Excess Protect policy is exhausted; whichever comes first.

## AUTOMATIC TERMINATION OF COVER

All cover provided by this policy will cease immediately and on the same day as the associated motor policy is lapsed or it is cancelled or voidable in accordance with the terms of the associated motor policy for whatever reason and no refund will be made. This condition does not apply if an immediate replacement motorcycle policy is issued by Carole Nash Insurance Consultants Ltd.

### THE POLICY HOLDER

The policyholder as stated on the Policy Schedule must match the lead name of the individual on the policy schedule for this policy to apply.

### ONLY WHEN THE EXCESS

Only when the excess of the current and valid main insurance policy is exceeded and following the successful claim payment, will this Policy apply.

### PENDING LOSSES

Must not be aware of any pending losses on Your vehicle which will give rise to a claim on this policy.

### MISREPRESENTATION / CONCEALMENT

In the event that any misrepresentation or concealment is made by You or on Your behalf in obtaining this Insurance or in support of any claim under this Insurance the policy is voided and no refund of premium will be given.

## COMPLAINTS PROCEDURE

Whilst we will make every effort to maintain the highest standards, we recognise that there may be some occasions when we fail to satisfy the particular requirements of our customers. We therefore have procedures in place to investigate and remedy any area of concern.

### IF YOUR COMPLAINT IS IN RELATION TO CAROLE NASH:

If you wish to complain about the services provided by Carole Nash, such as the way your policy was sold to you, please contact Carole Nash:

By phone: 0800 298 5511

In writing:

Compliance and Risk Team  
Carole Nash Insurance Consultants Ltd  
Trafalgar House  
110 Manchester Road  
Altrincham  
Cheshire  
WA14 1NU

### IF YOUR COMPLAINT IS IN RELATION TO THE INSURER, PLEASE WRITE TO:

Quality Manager  
Inter Partner Assistance SA  
The Quadrangle  
106-108 Station Road  
Redhill  
Surrey  
RH1 1PR  
UK

Phone: 0870 6090 023

### FINANCIAL OMBUDSMAN SERVICE

If you have been given a **final response** and you remain dissatisfied you may refer your case to the Financial Ombudsman Service (FOS). Their address is:

South Quay Plaza  
183 Marsh Wall  
Docklands  
London  
E14 9SR  
UK

Phone: 0800 023 4567 or 0300 123 9123

These procedures do not affect your right to take legal action.

## COMPENSATION SCHEME

Inter Partner Assistance SA is a member of the Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available from the FSCS ([www.fscs.org.uk](http://www.fscs.org.uk)).

### DATA PROTECTION ACT

We may store, use and process Your personal information in order to administer Your policy and provide You with our services, identify other products and services that might be suitable for You, renew Your policy with us and keep our records about You up to date.

We may also use the information to prevent and detect fraud and/or money laundering or similar activity.

Under the Data Protection Act 1998 You are entitled to a copy of the information we hold about You on request, on payment of the relevant fee. Please let us know if You think any information we hold about You is inaccurate, so that we can correct it. The information we hold about You is confidential. We will only ever disclose it to another party with Your consent, for the purposes of contacting You about other products or services, if the law requires us to disclose it and/or to our agents providing services to You.

We monitor and record phone calls to help maintain Our quality standards and for security purposes.



**Carole Nash Insurance Consultants Limited**

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Altrincham  
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