

Motor Excess Protection Insurance

Insurance Product Information Document

Company: Aioi Nissay Dowa Insurance UK Limited

Aioi Nissay Dowa Insurance UK Limited, 7th Floor, 52-56 Leadenhall Street London, EC3A 2BJ. Registered in England and Wales (11105895). Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority No. 816870.

Product: Motor Excess Protection - Lexus

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contractual and contractual information about the product is provided in your policy document.

What is this type of Insurance?

This Excess Protection Insurance Policy is designed to work alongside your motor insurance to cover some of the excess you are required to pay (up to a maximum of £350) following a successful claim settlement on your motor insurance policy.



What is Insured?

- ✓ The excess you must pay following a successful claim under your motor insurance policy arising as a result of accidental damage, fire, theft, or vandalism.
- ✓ Cover is provided whether the Incident that gives rise to a Motor Insurance Claim is Your fault or not.



What is not Insured?

- ✗ Any claim where you did not have to pay an excess.
- ✗ Any claim if your vehicle was not repaired through Lexus Accident Management Care.
- ✗ More than 1 Claim
- ✗ Any amount of your excess over £350
- ✗ Any motor insurance claim rejected by your motor insurer.
- ✗ Any claim where your motor insurance excess has been waived, reimbursed or not exceeded.
- ✗ Any excess covered by any other insurance.
- ✗ Any claim requiring only glass repair / replacement
- ✗ Any claim arising from an Incident which is a vehicle breakdown or mis-fuelling event.



Are there any restrictions on cover?

- ! You are only eligible for this policy if you have taken delivery of your vehicle from an authorised Lexus Centre no more than 60 days before the policy start date.
- ! You must be the registered keeper or owner of your vehicle.
- ! You and any named drivers must have a current, valid full or provisional UK driving licence or hold a full internationally recognised licence.
- ! This insurance is only valid if you are a permanent resident of the United Kingdom (England, Wales, Scotland, Northern Ireland, Channel Islands and the Isle of Man).
- ! Your Vehicle must not be used at any time for Short-term Self-drive, as a driving tuition vehicle, as a company fleet vehicle or company pool car, in a dispatch or public service capacity, or for competition, rally; racing; track days; speed testing; off-road; pacemaking; or reliability trials.



Where am I covered?

✓ You are covered anywhere your vehicle is covered under your motor insurance policy



What are my obligations?

- You must provide us with honest, accurate and complete information.
- You must notify us of any incident involving your vehicle as soon as possible.
- You must take reasonable steps to safeguard against loss or additional exposure to loss following an Incident.
- You must notify us as soon as possible, of any changes to your circumstances, as these may affect this insurance.
- You must provide copies of your vehicle's motor insurance policy schedule, the settlement letter from your vehicle's motor insurer, and proof you have paid the motor insurance excess, in the event of a claim.



When and how do I pay?

This product is provided at no cost, so there is no premium to pay.



When does the cover start and end?

You're covered from the start date listed on your certificate of insurance until the earliest of the following;

- The end of the period of cover shown on your certificate of insurance.
- The date on which you make a successful claim under the policy.
- The date this policy is cancelled.
- The date your vehicle is sold or repossessed.



How do I cancel the contract?

To cancel this contract, please contact us in one of the following ways;

- By email: lexus.support@insurethat.com
- By telephone: 0333 0444 702
- In writing: Lexus Insurance Services, Ground floor, Grange Court, Sitka Drive, Shrewsbury Business Park, Shrewsbury, Shropshire, SY2 6LG

As this policy is provided at no cost, no refund will be applicable if you choose to cancel.