



Important information about your policy

How we've offered this policy to you

We have offered you this policy from one insurer as they are our preferred provider for this Excess Reimbursement Insurance product.

What we do for you

We offer a product to you based on the information you have given us and provide you with the key features of that policy. We arrange cover for you and handle any customer queries and policy amendments on behalf of the insurer.

Your Demands and Needs

Whilst we are not making a personal recommendation, the policy we are offering is based on the information provided by you and includes the levels(s) of cover, policy features and additional cover options required to meet your individual circumstances. A record of your requirements is shown in the 'Your insurance requirements' section of your purchase confirmation letter and in your certificate. Please make one final check that the policy meets your requirements. If any details are incorrect, or your circumstances change, please contact us to discuss your requirements.

Charges for making changes or cancelling your policy

You can cancel the policy during the cooling off period and receive a full refund of premium, providing you have not made a claim and do not intend to make a claim.

If you cancel the policy outside of the cooling off period you will be entitled to a pro rata refund of premium for the remaining period of insurance less any customer service charge, providing you have not made and do not intend to make a claim.

Methods of Communication

Your documentation will be sent to you by email after you have purchased your policy. If you would also like to receive a copy by post at no extra charge, please contact us by email on info@insure4excess.com or by phone on 0344 892 1432.

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