This insurance policy has been arranged on your behalf by Motorplus Limited t/a Coplus and is underwritten by Astrenska Insurance Limited. This cover is provided to you in return for payment of the premium.
Who does this policy cover?
The person named as the policyholder in the motor insurance policy and who is also named as the policyholder in the schedule for this policy, together with any other person entitled to ride or drive the motor vehicle under the motor insurance policy.

What criteria apply?
The excess covered under this policy must relate to a claim made under the motor insurance policy in respect of fire, theft, attempted theft or vandalism or an accident that was your fault or partly your fault, or where you have been unable to recover your excess from a liable third party within a six month period of the date of the claim.

Important Information
This policy has been offered based on information provided by you. If any of this information is incorrect, or changes during the term of your policy, please let your insurance broker know at your earliest convenience to ensure that your cover remains fully effective and in force.

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to:
   a) supply accurate and complete answers to all the questions we or the administrator may ask as part of your application for cover under the policy
   b) to make sure that all information supplied as part of your application for cover is true and correct
   c) tell us of any changes to the answers you have given as soon as possible.

You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out, make changes to and renew your policy. If any information you provide is not complete and accurate, this may mean your policy is invalid and that it does not operate in the event of a claim or we may not pay any claim in full.

This policy must be read together with your current schedule, insurance product information document and any endorsements or certificates. These items together form your contract of insurance.

CONTENTS
Who is covered? page 1
Important information page 1
How to make a claim page 1-2
How to make a complaint page 2
Our regulator and insurer page 2
Privacy Statement page 3
Renewal procedure page 3
Choice of law and jurisdiction page 3
Contracts (Rights of Third Parties) Act 1999 page 3
Financial Services Compensation Scheme page 3
Sanctions page 4
Use of language page 4
Other formats page 4
General definitions page 4
Cover page 4
General Conditions page 5-6
General Exclusions page 6-7
Astrenska Privacy Notice page 7-8

How to make a claim
In the event of a claim, please contact us as soon as reasonably possible (and in any case no later than 30 days after the date you have paid the excess under your motor insurance policy) giving us as much information as you can about what has happened to bring about the claim. Please try to include the names and addresses of anyone else involved and any information provided by the police, if relevant.

Telephone: 0333 241 9573
Email: claims@coplus.co.uk

Or you can write to us at:

Coplus is a trading name of Motorplus Limited. Registered in England and Wales with Company No. 03092837.
Head Office: Floor 2, Norfolk Tower, 48-52 Surrey Street, Norwich NR1 3PA.
Registered Office: Speed Medical House, Eaton Avenue, Buckshaw Village, Chorley, Lancashire PR7 7NA.
Motorplus Limited is authorised and regulated by the Financial Conduct Authority (309657).
In order for us to help you more efficiently, please quote ‘Motor Excess Protect’ in all communications.

The claims line is open 24 hours a day, 365 days a year to assist you.

Any claim involving theft or attempted theft, malicious damage and/or vandalism must be reported to the police and a valid crime reference obtained.

**How to make a complaint**

We hope that you are completely happy with this policy and the service that you receive, however if you do have any reason to make a complaint, please contact us.

If your complaint relates to the sale of this policy, please contact your insurance broker.

If your complaint relates to a claim, please contact us at:

Quality Assurance Manager
Coplus
Floor 2
Norfolk Tower
48-52 Surrey Street
Norwich
NR1 3PA

Telephone: **0333 241 9573**

It will assist us in handling your complaint quickly if you can please have your claim reference available when you contact us.

If for any reason it is not possible for us to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This applies if you are an individual, or in a business capacity if your annual turnover is up to EUR 2,000,000 (or equivalent in sterling) and you have fewer than 10 members of staff. You can contact the Financial Ombudsman Service at:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone: **0800 023 4567**
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

**Our regulator and insurer**

This insurance is arranged by Motorplus Limited t/a Coplus and underwritten by Astrenska Insurance Limited, whose registered office is at Cutlers Exchange, 123 Houndsditch, London, EC3A 7BU. This insurance is effected in England and is subject to the Laws of England and Wales.

Astrenska Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial services register number 202846. These details can be checked on the Financial Services Register by visiting: www.fca.org.uk or by contacting the Financial Conduct Authority on 0800 111 6768.

Motorplus Limited t/a Coplus are authorised and regulated by the Financial Conduct Authority.

**Privacy Statement**

For full details of how we protect your privacy and process your data please read the Privacy Statement that accompanies this policy. The Privacy Statement can also be viewed online by visiting

https://www.coplus.co.uk/data-privacy-notice
Telephone calls
Please note that for our mutual protection telephone calls may be monitored or recorded.

Fraud prevention, detection and claims history
In order to prevent and detect fraud we may at any time:

- share information about you with other organisations and public bodies including the police;
- check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this.

We and other organisations may also search these agencies and databases to:

- help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
- trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
- check your identity to prevent money laundering, unless you provide us with other satisfactory proof of identity;
- undertake credit searches and additional fraud searches.

Renewal procedure
The term of your Motor Excess policy is one year. The period of insurance will end exactly one year after inception unless you renew your policy. If you wish to renew this insurance policy please contact your insurance broker who will be able to discuss your requirements. If any of your circumstances change during your period of insurance that could affect any term contained within this policy, you must notify your insurance broker as soon as you can as failure to do so may invalidate your insurance or lead us to decline a claim.

Choice of law and jurisdiction
Unless otherwise agreed in writing, the law of England and Wales will apply to the contract or if at the date of contract you are a resident of Scotland, Northern Ireland, Channel Islands or the Isle of Man, in which case the law for that country will apply.

Unless otherwise agreed in writing, the courts of England and Wales, or the country in which your main residence is situated will have jurisdiction for hearing and determining any litigation arising out of or in connection with any disputes regarding the interpretation of this policy.

Contracts (Rights of Third Parties) Act 1999
The terms of this policy are only enforceable by you. A person who is not named under this policy has no rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy but this does not affect any right or remedy of a third party, which exists or is available apart from that Act.

Your Agreement with Others
This contract of insurance is personal to you the policyholder, and the insurer.

We will not be bound by any agreement between you and your appointed representative, or you and any other person or organisation.

You may not assign any of the rights under this policy without the insurer’s express prior written consent.

Financial Services Compensation Scheme
Astrenska Insurance Limited is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme in the event that Astrenska Insurance Limited cannot meet its obligations. This depends on the type of insurance and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can obtain further information about compensation scheme arrangements from the FSCS by visiting www.fscs.org.uk.

Sanctions
We shall not provide cover or be liable to pay any claim or other sums, including return premiums, where this would expose us to any sanction, prohibition or restriction under United Nations resolutions, asset freezing or trade or economic sanctions, laws or regulations of the European Union, United Kingdom, and/or all other jurisdictions where we transact business.

Use of language
Unless agreed otherwise, for the purposes of this insurance contract the language used will be English.

Other formats
Coplus is a trading name of Motorplus Limited. Registered in England and Wales with Company No. 03092837.
Head Office: Floor 2, Norfolk Tower, 48-52 Surrey Street, Norwich NR1 3PA.
Registered Office: Speed Medical House, Eaton Avenue, Buckshaw Village, Chorley, Lancashire PR7 7NA.
Motorplus Limited is authorised and regulated by the Financial Conduct Authority (309657).
General definitions
The words and phrases listed below will have the same meanings wherever they appear in this policy. These words and phrases can be identified in bold throughout the policy.

Claim(s) An incident covered under your motor insurance policy arising as a result of:
- fire, theft or attempted theft, flood or vandalism or an accident that was your fault or partially your fault; or
- where you have been unable to recover your excess from a liable third party within a six month period of the date of the claim.

Excess The amount you must pay in the event of a claim under the terms of your motor insurance policy, or the sum that is deducted from your settlement in the event of a total loss claim.

Excess Cover means either
1) the amount of excess stated in your policy schedule; or
2) £1,000.
(whichever is the lower amount)

Insurer Astrenska Insurance Limited.

Motor Insurance Policy The insurance policy solely covering your motor vehicle, excluding any multi-vehicle or fleet policies.

Motor Vehicle The motor vehicle owned and insured by you which is detailed in the motor insurance policy.

Period of insurance The period of 12 calendar months beginning with the date of inception of this Motor Excess Policy. All cover under this policy will automatically cease if there is no motor insurance policy in force covering your motor vehicle.

Policy Schedule Your policy schedule provided to you by your broker in connection with your motor insurance policy.

Territorial limits United Kingdom, Channel Islands and the Isle of Man, including transit directly between two of these places.

Terrorism Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.

You/Your The named holder of this policy, who lives in the territorial limits, together with any other person who is entitled to drive or ride the motor vehicle under the motor insurance policy.

We/our/us Motorplus Limited t/a Coplus acting on behalf of Astrenska Insurance Limited.

Cover Upon payment of the premium, the insurer will pay you the excess cover in relation to a settled claim under your motor insurance policy which occurs within the territorial limits during the period of insurance.

General Conditions The following conditions apply to all sections of this policy. You must comply with them where applicable in order for your insurance to remain in full force and effect.

1. Vehicle Security
You must at all times take all reasonable steps to keep your motor vehicle safe, secure and protected from damage during the period of insurance;

2. Claims

Coplus is a trading name of Motorplus Limited. Registered in England and Wales with Company No. 03092837.

Head Office: Floor 2, Norfolk Tower, 48-52 Surrey Street, Norwich NR1 3PA.

Registered Office: Speed Medical House, Eaton Avenue, Buckshaw Village, Chorley, Lancashire PR7 7NA.

Motorplus Limited is authorised and regulated by the Financial Conduct Authority (309657).
a) You must keep us fully informed at all times of all matters relating to the claim and report all claims to us as reasonably possible, and in any case no later than 30 days after the date you have paid the excess under your motor insurance policy.

b) You must respond to us promptly in all matters relating to a claim;

c) You must provide us with evidence that you either paid or have had your excess deducted following your settlement by your insurer following a claim;

d) All claims involving theft or attempted theft, malicious damage and/or vandalism to your motor vehicle must be reported to the police and a valid crime reference obtained;

e) We reserve the right to:
   i) take over any claim or civil proceedings at any time and conduct them in your name;
   ii) negotiate or settle any claim on your behalf;
   iii) contact you directly at any point concerning your claim;

f) If as a result of any claim against a third party your excess is recovered from that party or their insurers, you must refund to us any monies we have previously paid to you in respect of your excess;

3. Cancellation

If you decide that for any reason, this policy does not meet your insurance needs then please return it to your insurance broker within 14 days from the day 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, we will then refund your premium in full.

You may cancel the insurance cover after 14 days by informing your insurance broker, however no refund of premium will be payable.

The insurer shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 30 days’ notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to you at your last known address. Valid reasons may include but are not limited to:

   a) Where the insurer reasonably suspects fraud
   b) Non-payment of premium
   c) Threatening and abusive behaviour
   d) Non-compliance with policy terms and conditions
   e) You have not taken reasonable care to provide accurate and complete answers to the questions we or your insurance broker ask.

If the insurer cancels the policy and/or any additional covers you will receive a refund of any premiums you have paid for the cancelled cover, less a proportionate deduction for the time the insurer has provided cover.

Where the insurer’s investigations provide evidence of fraud or misrepresentation, the insurer may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when you provided us with incomplete or inaccurate information. This may result in your policy being cancelled from the date you originally took it out and the insurer will be entitled to keep the premium.

If your policy is cancelled because of fraud or misrepresentation, this may affect your eligibility for insurance with the insurer, as well as other insurers, in the future.

4. Arbitration Clause

A dispute between you and us may arise, which may be referred to an arbitrator, who shall be either a solicitor or a barrister who you and we agree on in writing. If an arbitrator cannot be agreed then an arbitrator will be appointed by the authorised body identified in the current arbitration legislation. The decision of the arbitration shall be final and binding on both parties and he or she will decide who should pay the costs of the arbitration. If costs are awarded against you, they are not covered under this policy. This arbitration condition does not affect your rights to take separate legal action.

If a disputed claim is not referred to arbitration within 12 months of your claim being turned down, we will treat the claim as abandoned.

5. Fraudulent Claims

You must not act in a fraudulent way. If you or anyone acting for you:

Coplus is a trading name of Motorplus Limited. Registered in England and Wales with Company No. 03092837.
Head Office: Floor 2, Norfolk Tower, 48-52 Surrey Street, Norwich NR1 3PA.
Registered Office: Speed Medical House, Eaton Avenue, Buckshaw Village, Chorley, Lancashire PR7 7NA.
Motorplus Limited is authorised and regulated by the Financial Conduct Authority (309657).
The following exclusions apply to all sections of this insurance contract:

**General**
- fails to reveal or hides a fact likely to influence whether we accept your proposal, your renewal, or any adjustment to your policy;
- fails to reveal or hides a fact likely to influence the cover we provide;
- makes a statement to us or anyone acting on our behalf, knowing the statement to be false;
- sends us or anyone acting on our behalf a document, knowing the document to be forged or false;
- makes a claim under the policy, knowing the claim to be false or fraudulent in any way; or
- makes a claim for any loss or damage you caused deliberately or with your knowledge.

If your claim is in any way dishonest or exaggerated then we will not pay any benefit under this policy or return any premium to you and we may cancel your policy immediately and backdate the cancellation to the date of the fraudulent claim. We may also take legal action against you and inform the appropriate authorities;

6. **Statutory Regulations**
   In all matters relating to the performance of this insurance contract, it is the responsibility of both you and us that we both respectively comply with all Acts of Parliament and with all orders, regulations and bylaws made with statutory authority by Government Departments or by local or, other authorities. The cost of meeting the requirements of this clause will be payable by you and us in our own rights respectively;

7. **Severability Clause**
   If any term of this contract of insurance is to any extent invalid, illegal or incapable of being enforced, such term will be excluded to the extent of such invalidity, illegality or unenforceability; all other terms will remain in full force and effect;

8. **Acts of Parliament**
   All references to Acts of Parliament in this policy shall include the equivalent laws in Scotland, Northern Ireland, the Isle of Man and the Channel Islands and shall include any subsequent amendments, re-enactments or regulations.

**General Exclusions**

The following exclusions apply to all sections of this insurance contract:

1. Any claim that arises as a result of a deliberate action by you or anybody associated with you;
2. Any claim involving theft or attempted theft, malicious damage and/or vandalism to your motor vehicle which has not been reported to the police and a valid crime reference obtained;
3. More than one claim on this policy in any one period of insurance;
4. The insurer will not pay claims following your use of alcohol or illegal drugs;
5. Any claims that occur whilst your motor vehicle is being used and/or driven for the purposes of racing, pacemaking or trials;
6. Any excess payable under your motor insurance policy other than for claims as defined in this policy;
7. The insurer will not pay any excess solely in respect of any windscreen or glass damage claims;
8. The insurer will not pay any excess payable on warranty policies;
9. The insurer will not pay any excess in respect of theft or attempted theft of personal effects;
10. Any direct or indirect consequence of:
   - Irradiation, or contamination by nuclear material; or
   - The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
   - Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter;
11. Loss or damage caused by war, invasion, foreign enemy hostilities (whether war is declared or not), civil war, terrorism, rebellion, revolution, military force or coup, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority;

Coplus is a trading name of Motorplus Limited. Registered in England and Wales with Company No. 03092837.
Head Office: Floor 2, Norfolk Tower, 48-52 Surrey Street, Norwich NR1 3PA.
Registered Office: Speed Medical House, Eaton Avenue, Buckshaw Village, Chorley, Lancashire PR7 7NA.
Motorplus Limited is authorised and regulated by the Financial Conduct Authority (309657).
12. Any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted.

For the purposes of this policy, Electronic Data shall mean facts, concepts and information stored to form useable for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware.

For the purposes of this policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.

**Astrenyska Privacy Notice**

**How we use the information about you**

As your insurer and a data controller, we collect and process information about you so that we can provide you with the products and services you have requested. We also receive personal information from your agent on a regular basis while your policy is still live. This will include your name, address, risk details and other information which is necessary for us to:

- meet our contractual obligations to you;
- issue you this insurance policy;
- deal with any claims or requests for assistance that you may have;
- service your policy (including claims and policy administration, payments and other transactions); and,
- detect, investigate and prevent activities which may be illegal or could result in your policy being cancelled or treated as if it never existed;
- protect our legitimate interests

In order to administer your policy and deal with any claims, your information may be shared with trusted third parties. This will include members of The Collinson Group, contractors, investigators, crime prevention organisations and claims management organisations where they provide administration and management support on our behalf. Some of these companies are based outside of the European Union where different data privacy laws apply. Wherever possible, we will have strict contractual terms in place to make sure that your information remains safe and secure.

We will not share your information with anyone else unless you agree to this, or we are required to do this by our regulators (e.g. the Financial Conduct Authority) or other authorities.

The personal information we have collected from you will be shared with fraud prevention agencies and databases who will use it to prevent fraud and money-laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance, or employment. Further details of how your information will be used by us and these fraud prevention agencies and databases, and your data protection rights, can be found by visiting [www.cifas.org.uk/fpn](http://www.cifas.org.uk/fpn) and [www.insurancefraudbureau.org/privacy-policy](http://www.insurancefraudbureau.org/privacy-policy).

**Processing your data**

Your data will generally be processed on the basis that it is:

- necessary for the performance of the contract that you have with us;
- is in the public or your vital interest; or
- for our legitimate business interests.

If we are not able to rely on the above, we will ask for your consent to process your data.

**How we store and protect your information**

All personal information collected by us is stored on secure servers which are either in the United Kingdom or European Union.

We will need to keep and process your personal information during the period of insurance and after this time so that we can meet our regulatory obligations or to deal with any reasonable requests from our regulators and other authorities.

We also have security measures in place in our offices to protect the information that you have given us.

**How you can access your information and correct anything which is wrong**

You have the right to request a copy of the information that we hold about you. If you would like a copy of some or all of your personal information please contact us by email or letter as shown below:

**Email address:** data.protection@collinsongroup.com

**Postal Address:** Cutlers Exchange, 123 Houndsditch, London EC3A 7BU
This will normally be provided free of charge, but in some circumstances, we may either make a reasonable charge for this service, or refuse to give you this information if your request is clearly unjustified or excessive.

We want to make sure that your personal information is accurate and up to date. You may ask us to correct or remove information you think is inaccurate.

If you wish to make a complaint about the use of your personal information, please contact our Complaints manager using the details above. You can also complain directly to the Information Commissioner’s Office (ICO). Further information can be found at https://ico.org.uk/.