

# LifeStyle-Excess Insurance - Fact Sheet

This fact sheet contains information about the policy and its main benefits. We recommend that you read the policy wording for full terms and conditions. If you have questions or require clarification on any point then please email us [assistance@questor-insurance.co.uk](mailto:assistance@questor-insurance.co.uk).

## What is covered?

The excess, for which the Policyholder is responsible, where a valid claim is paid and that claim exceeds the policy excess on the following insurance products: -

1. Household
2. Motor
3. Travel
4. Pet
5. Health

## Who is eligible to purchase?

Any person aged at least 21 years of age and permanently resident in the United Kingdom

## What are the policy limits?

Clients may purchase one of following policy limits which is the maximum amount that may be claimed during the period of insurance: -

1. £250
2. £500
3. £1,000
4. £2,000

## Are there any other benefits of cover?

Clients purchasing the £1,000 limit receive free Concierge Service and client purchasing the £2,000 limit receive Concierge Service and European Annual Car Hire Insurance.

## Are there any optional extras?

Clients not receiving the Concierge or Annual European Car Hire Insurance as part of their policy may also purchase these options when they take-out the policy. All clients may in addition extend their policy to include their Partner's motor insurance as long as it is registered at the Policyholder's address.

## Concierge Service?

The Concierge Service is designed to help you gather information and make purchases or bookings when you just don't have the time yourself. So if you need to find a restaurant for that special occasion, want to arrange a gift for a member of the family or just need some help finding a particular item then our advisors are waiting for your call.

To access the Concierge Service please call +44(0)208 080 0220.

## European Car Hire Insurance

Insures the Policyholder as lead driver and any other person named on the car rental agreement for any loss or damage to the vehicle rented up to £2,000 for a single incident and £3,000 for a series of incidents each car rental agreement. You may rent as many times as you want during the period of insurance as long as no-one rental is more than 31 days.

## Who is the Underwriter?

This policy is underwritten by Inter Partners SA - Irish Branch. Inter Partners SA are part of the AXA Global Group of companies.

### **Can the Policy be upgraded or cancelled once cover has started?**

The policy limit can be increased or any optional extra (except the Concierge Service) added after the policy has started. Any additional premium charged will be the difference in the annual premium that would have been charged if the additional cover had been purchased at inception date.

The policy can only be cancelled within 14 days of purchasing the cover as long as you have not submitted or intend to submit a claim.

### **How are claims handled?**

Claims are dealt with by AXA Assistance Limited on behalf of the Insurer. Their details and the claims procedure are set out in the policy document. The claim form can be obtained by going to [http://www.questor-insurance.co.uk/\\_policies/LifeStyle-Excess\\_claimform.doc](http://www.questor-insurance.co.uk/_policies/LifeStyle-Excess_claimform.doc).

### **Which Policy Version does this fact sheet relate?**

Version 1.0 September 2008.