



Thank you for choosing to purchase a Universal **Motor Excess Reduction Insurance** policy from one of the Sky Insurance websites.

Subject to payment of the premium, the Insurer will pay on **your** behalf the level of **excess reduction** cover **you** have selected as a result of an insured incident from accidental damage, malicious damage, fire, theft or attempted theft to be paid by **you** under the terms of **your motor insurance policy** occurring within the territorial limits up to a maximum of 1 claim in any one period of cover, as shown on the **policy schedule**.

This **policy** document is evidence of a legally binding contract of insurance between **you** and **us**. The **insurer** will indemnify the **insured person(s)** subject to the terms, conditions, clauses and exclusions of this insurance **policy** during the period of insurance stated on the **policy schedule**.

Information and statements supplied by the **insured person(s)** have been relied upon by the **insurer** when entering into this contract of insurance. This information and statements together with this **policy, including the policy schedule** must be read together as they constitute a legally binding contract of insurance between the **insured person(s)** and the **insurer**.

The **policy schedule** tells **you** the effective date and time of cover together with the limit of indemnity. Words which appear in **bold italics**, have the meanings given to them in the policy definitions section of the policy wording. This wording clearly sets out the details of **your** insurance cover. Please read these carefully, and in particular the **policy summary** to make sure it meets **your** needs.

Unless specifically agreed otherwise, this insurance shall be subject to Guernsey Law.

The terms and conditions of this policy and all other information concerning this insurance are communicated to **you** in the English language and **we** undertake to communicate in this language for the duration of the policy.

The Contracts (Rights of Third Parties) Act 1999 save for the rights granted to insured person(s) and the insurer under this contract, any person or company who is not party to this contract does not have any rights they can enforce under this contract by virtue of the Contracts (Rights of Third Parties) Act 1999 except those they have in law.

This insurance has been effected with and is signed on behalf of Universal Insurance Company (Guernsey) Limited.

Company Signatory:

A handwritten signature in black ink, appearing to read "M J Daly", is shown on a white background.

M J Daly,  
Managing Director,  
Universal Insurance Company (Guernsey) Limited.

Universal Insurance Company (Guernsey) Limited is a company registered in the Bailiwick of Guernsey under the Companies (Guernsey) Law 2008 and is regulated under the Insurance Business (Bailiwick of Guernsey) Law, 2002.  
Company Number. 2257613

Registered Office Address:  
PO Box No: 549, Town Mills, Rue du Pre, St Peter Port, Guernsey, GY1 6HS

## Policy definitions

Certain words and expressions used in this **policy** have a specific meaning. To help identify these **we** have printed them in **bold italics** throughout.

**Certificate of Motor Insurance** – the document headed **Certificate of Motor Insurance**, which provides evidence of the existence of motor insurance as required by law.

**Dual Insurance** – If there is any other insurance in force which covers the same loss, damage or liability as this insurance, **we** will only pay **our** proportionate share of the claim.

**Excess** – the amount **you** must pay under the terms of **your** motor insurance policy, subject to a maximum of the amount shown on the **policy schedule**.

**Insured Incident** – any incident which;

- a) **you** are wholly or partially responsible for, or
- b) is caused by an unidentifiable **third party**, or
- c) is caused by an uninsured driver.

This must involve the **insured vehicle**, and occur during the **period of insurance**, and the incident is subject to a valid claim under the **motor insurance policy** arising from malicious damage, accidental damage, fire, theft or attempted theft.

**Insured Person(s)** – **you** and any named drivers on the **certificate of motor insurance** who holds a current valid UK, EU, EEA, Swiss or Commonwealth driving licence.

**Insured Vehicle** – the vehicle declared and stated in the **policy schedule**.

**Insurer** – Universal Insurance Company (Guernsey) Limited

**Limit of Indemnity** – The maximum amount the **insurer** will pay for any one claim under this insurance is **shown on the Motor Excess Reduction Insurance policy schedule**.

**Motor Excess Reduction Insurance** – an optional insurance policy available to cover the chosen **excess** that **you** have selected applicable to the **insured vehicle**.

**Period of cover** – the period not exceeding the short-term policy which this was purchased at the same time, and for which **you** have paid and **we** have agreed to accept a premium.

**Policy** – shall mean this **Motor Excess Reduction Insurance** policy.

**Policy Schedule** – the document headed **policy schedule**, which gives details of the persons Insured, the **insurer**, the Insurance Document number, details of the **insured vehicle**, the cover, the amount of the policy excess, the premium paid.

**Territorial Limits** – The **United Kingdom** only.

**Third Party** – the other person(s) and/or party(s) involved in the **insured incident**, excluding the **insured person(s)** as defined in the **policy schedule**.

**Motor Insurance Company** – the company providing motor insurance cover for the vehicle stated in the **policy schedule**.

**We/Us/Our** – shall mean Universal Insurance Company (Guernsey) Limited.

**You/Your** – shall mean the person(s) named on the **policy schedule** who has taken out and paid for this insurance.

## What this Policy will cover

This insurance policy provides indemnity if you suffer a financial loss on the specified vehicle as a result of an insured incident from malicious damage, accidental damage, fire, theft or attempted theft. The policy excess is still payable by **you** upfront and reimbursed after a successful claim has been submitted under this policy. Only one claim is permitted in any one period of insurance.

## Midterm Adjustments

No changes to the policy are permitted

## Your Right to Cancel

**You** may cancel the policy at any time. **You** must notify **us** of this in writing and return the **Motor Excess Reduction Insurance policy schedule** to the address shown on the documentation provided to **you**. There is no cancellation refund due to the nature of the contract and associated administration costs.

## What this Policy does not cover (Exclusions)

1. A claim where **your Excess** has already been repaid, waived or recoverable, and therefore no financial loss will be suffered by **you**.
2. An **insured incident**, which happened outside the period of cover under this **policy**.
3. Any claim under this **policy** reported to **us** more than 30 days following the date of the incident.
4. Any claim submitted under this **policy** within 30 days and acknowledged by **us** where **you** have not submitted any supporting evidence within 365 days of the incident.
5. Any contribution or deduction from the settlement of **your** claim against **your** motor insurance policy other than the stated **policy excess**, for which **you** have been made liable.
6. Liability attaching as a result of an agreement or contract unless that liability would have existed otherwise.
7. Declined or refused claims under the motor insurance policy.
8. An **excess** in respect of personal effects, accessories, audio/visual equipment (such as car phone, satellite navigation systems, CD or cassette player, radios etc.).
9. Claims where the **insured vehicle** has been used for hire or reward.
10. An **insured incident** arising out of the use of an **insured vehicle** by the **insured person(s)** in connection with racing, rallies, trials or competitions of any kind.
11. Mis-fuelling – excludes any claim in respect of any **excess** relating to the use of the wrong fuel.
12. Any claim relating to glass, windscreen or sunroof breakage.
13. Any claim under **your motor insurance policy** which was as a result of attempted theft, theft or malicious damage to the insured vehicle and has not been reported to the Police.
14. Any claim due to a deliberate non-disclosure or criminal act, which is found to the satisfaction of the **Insurer** to be of a fraudulent or false nature. The **insured person(s)** will be held responsible for any costs paid or due where this happens.
15. A claim under **your** motor insurance policy that arises from the **insured person(s)** unlawful use of drink or drugs.
16. Any claim caused directly or indirectly by or arising from any of the following, regardless of any other contributory cause or event;
  - (i) War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power;
  - (ii) Any action taken in controlling, preventing, suppressing or in any way relating to (i) above except as is necessary to meet the requirements of the Road Traffic Acts.
  - (iii) Ionising radiation or radioactive contamination from nuclear fuel or waste; or
  - (iv) The radioactive, toxic, explosive or other dangerous properties of nuclear equipment or its nuclear parts.
16. If parts required for repairing the **insured vehicle** are not available in the United Kingdom **our** liability for those parts shall not exceed the manufacturers' last United Kingdom list price or if not listed the price of those parts for the nearest comparable car available in the United Kingdom. **We** will not pay the cost of importing parts that are not available in the United Kingdom. **We** may at **our** option use parts that have not been supplied by the original manufacturer to repair the **insured vehicle**. These parts will be subject to the repairer's guarantee.  
**We** will not pay the cost of any repair or replacement which improves the **insured vehicle** to a better condition than it was in before the loss or damage. If this does happen **you** must make a contribution towards the cost of repair or replacement. **You** may be required to contribute to the cost of replaced items such as exhausts or tyres.

## General Conditions

The following conditions must be complied with by **you**, for **you** to have the full protection of **your policy**.

1. This **policy** will continue to respond for the period stated in the **motor insurance policy** or until **your** chosen level of cover under this **policy** has been reached; whichever comes first.
2. You must be insured under a valid **motor insurance policy** for the duration of this policy.
3. The **policyholder** as stated in the **policy summary** must match the insured persons(s) on the **certificate of motor insurance**.
4. If **you** make a claim which is at all false or fraudulent, or support a claim with any false or fraudulent statement or documents, **you** will lose all benefits and the premium **you** have paid for this policy.
5. The **insurer** will be entitled to take over and conduct at the **insurer's** expense in **your** name, legal proceedings to recover for the **insurer's** own benefit any payments made under this policy. **You** must give the **insurer** all the help and information they may need.
6. If at the time of any **insured incident**, there is any **dual insurance**, which provides cover for the loss, or any part of it, the **insurer** will only be responsible for the amount not recoverable under that insurance.
7. **You** must have taken relevant steps to protect against loss or additional exposure to loss.
8. The insurance described in this insurance document will only apply if the person claiming has observed all the terms conditions that apply.
9. **Cancellation** - Procedures are explained below dependent on who invokes cancellation:

**The Policyholder** - where **you** cancel the **motor insurance policy**, this **policy** will also be cancelled from the same date. However, there will be no return premium due to the nature of short term policies. There is no 'cooling-off' period for policies of less than one calendar month's duration.

**The Insurer** - the Insurer may cancel this insurance by sending at least three days written notice to **your** last known address.

Any such cancellation by **you** or the **insurer** will not affect any rights and responsibilities arising before cancellation takes place.

## How to make a claim

If **you** wish to make a claim under this **policy** due to an **insured incident**, **you** must report it to **your** Broker where **you** purchased the **policy** immediately or no later than 30 days from the date of the incident.

To consider **your** claim, the **insurer** of this **policy** will require the following supporting documentation:

- (i). A copy of **your excess** receipt from the repairers, where applicable or
- (ii). A copy of the final settlement letter from the **motor insurance company** showing any **excess** deducted.

Please remember to provide all of the information and documentation that has been requested to your broker as failure to do so may result in a claim not being paid.

## Fraudulent claims

**We** will not pay for any loss, damage or liability if **you** or any other person covered by this policy or anyone acting for **you** makes a claim that is fraudulent or exaggerated in any way, makes a false statement or provides false or stolen documents to support a claim. In such circumstances **we** will cancel this insurance contract without refunding any premium and will seek to recover any costs that **we** have incurred from **you**.

## Use of personal information

### Insurance Administration

Information **you** supply may be used for the purposes of insurance administration by the insurer and its agents, by re-insurers and **your** intermediary. In assessing any claims made, insurers may undertake checks against publicly available information such as electoral roll, county court judgement, bankruptcy or repossessions. Information may also be shared with other insurers either directly or via those acting for the insurer such as loss adjusters or investigators.

## Information on Products and Services

**We** may use the details **you** have provided to send **you** information about **our** other products and services or to carry out research. **We** may contact **you** by letter, telephone or e-mail. Please be reassured that **we** won't make **your** personal details available to any companies outside of **our** company. If **you** would prefer not to receive information from **us** or those companies who participate in research on **our** behalf, simply write to the Data Protection Officer at:

Universal Insurance Company (Guernsey) Limited, PO Box No: 549, Town Mills, Rue du Pre, St Peter Port, Guernsey, GY1 6HS

## Contact Information

You should refer all enquiries to the Broker where this policy was purchased in the first instance.

**We** would like to know what **you** think about the service **we** give **you**. Please let **us** know if **you** have any suggestions or feedback for **us**.

Email: [universal@robus-risk.com](mailto:universal@robus-risk.com)

Please remember that **you** will need the policy number each time **you** contact **us**.

## If you need to complain

**We** aim to provide **you** with a high level of service at all times. However, there may be a time when **you** feel that **our** service has fallen below the standard **you** expect. If this is the case and **you** want to complain, **we** will do **our** best to try and resolve the situation.

*By Email to:* [universal@robus-risk.com](mailto:universal@robus-risk.com)

*By Post to:* The Customer Services Manager, Universal Insurance Company (Guernsey) Limited, PO Box No: 549, Town Mills, Rue du Pre, St Peter Port, Guernsey, GY1 6HS

Whilst we always aim to respond to a complaint as soon as possible, if **we** are unable to reply fully within 8 weeks **we** will write to **you** before this time and advise why **we** have not been able to offer a final response and how long **we** expect **our** investigation to take.

Final Point of Contact

If **you** are not satisfied with **our** final response to **your** complaint, **you** can refer **your** complaint to the Channel Islands Financial Ombudsman ("CIFO").

**You** can contact CIFO at:

Channel Islands Financial Ombudsman, PO Box 114, Jersey, Channel Islands, JE4 9QG

Email: [enquiries@ci-fo.org](mailto:enquiries@ci-fo.org) | Website: [www.ci-fo.org](http://www.ci-fo.org)

Jersey local phone: 01534 748610 | Guernsey local phone: 01481 722218 | International phone: +44 1534 748610

This complaints procedure does not affect **your** statutory rights.

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