

Insurance Product Information Document

Company: Newline Insurance Company Ltd

Product: Excess Reimbursement Insurance

Newline Insurance Company Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (Firm Reference No. 435028).

This document provides a summary of the key information relating to this Home Excess Reimbursement (UK and Europe) Policy. The full terms, conditions, limitations, and exclusions of your insurance can be found in the policy document, which is available on request from [Bettersafe.com](https://www.bettersafe.com). Other pre-contractual information is also available from [Bettersafe.com](https://www.bettersafe.com).

What is this type of Insurance?

Most home insurance policies apply an insurance excess, or deductible, which is the amount you are responsible for paying as the first part of a claim that you make under a home insurance policy.

Home Excess Protection Insurance is designed to repay you the amount of any policy excess you must pay when you make a successful claim under a home insurance policy.

**What is Insured?**

- ✓ **Excess Reimbursement:** following a claim on your home insurance policy, we will pay the amount of any excess that you had to pay (up to a maximum reimbursement limit per policy period as shown on your policy schedule).
- ✓ This policy applies if:
 - ✓ the incident that gave rise to the claim under your home insurance policy occurred between the start and end date of cover of this policy, as stated on your policy schedule.
 - ✓ the claim under your home insurance policy was successful and was for more than the amount of the excess.

**Are there any restrictions on cover?**

- You can claim under this excess reimbursement policy more than once during the period of insurance, but we will only reimburse you in total up to the maximum reimbursement limit shown on your policy schedule.
- You, the policyholder, must be a permanent resident of the United Kingdom of Great Britain and Northern Ireland or the Isle of Man, as defined in your full policy documentation.

**What is not Insured?**

- ✗ If the incident that gave rise to the claim under your home insurance policy happened before the start date of cover, as stated on your policy schedule.
- ✗ If no excess was paid by you or deducted from the claim settlement by the insurer of your home insurance policy.
- ✗ If your claim under your home insurance policy was not successful or was for less than the amount of the excess.
- ✗ Where any amount contributed by you or deducted from the settlement of your claim is not clearly stated as being the policy excess.
- ✗ If the excess required from you under your home insurance policy has already been/or will be reimbursed by another party.
- ✗ If you were aware at the start date of cover that you were going to make a claim under your home insurance policy.
- ✗ If you are unable to provide confirmatory evidence from the insurer of your home insurance policy to support your claim, or we are unable to validate whether the incident which gave rise to a claim occurred.

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Where am I covered?

This insurance covers your home in the United Kingdom of Great Britain and Northern Ireland plus the Isle of Man.



What are my obligations?

Your obligations include, but are not limited to:

- 🔄 You are required to abide by the terms and conditions in your policy documentation.
- 🔄 You must answer any questions to the best of your knowledge or belief as this could affect the cover under your policy or any claim you might make.
- 🔄 You must contact [Bettersafe.com](https://www.bettersafe.com) as soon as possible if you wish to make a claim.
- 🔄 You must first pay the excess and any associated costs, fees or charges as the first part of your claim.
- 🔄 If you make a claim, you must adhere to Section 8: Claims Conditions in the policy wording.
- 🔄 You must tell us as soon as possible about any changes in circumstances such as any changes to your address, if someone else lives in the home other than you, if the home becomes unoccupied, if your home is being used for business or is not in a good state of repair.



When and how do I pay?

You will need to pay for your insurance at the time of purchase of your policy. Payment is accepted via credit/debit card.



When does the cover start and end?

The cover lasts for one year and the dates of cover are specified in your policy schedule. Your policy is renewable each year for another 12 months.



How do I cancel the contract?

- 👤 If this cover does not meet your needs, please contact [Bettersafe.com](https://www.bettersafe.com).
- 👤 You may cancel your policy inside the cooling-off period (within 14-days of purchasing your policy) and receive a full refund of your premium as long as you have not made a claim and do not intend to make a claim.
- 👤 If you want to cancel your policy after the 14-day cooling-off period, you will receive a proportionate refund based on the amount of time left before the expiry of your policy. You will also be charged a £5 administration fee. No refund will be given if you have made a claim in the current period of insurance.