

Mrs A Test
 Address 1
 Address 2
 Address 3
 POST CODE



**Mrs Test, thank you for insuring
 your Toyota Yaris with O2 Drive.**

You are insured until 30 June 2018.

Your policy number: 123123123-01

You will need this number if you contact us.

28 June 2017

Thanks for picking us. Need a hand? We'll be ready to help.
 You'll find the benefits of your policy listed overleaf.

It is important that the information you provide throughout the quote and duration of the policy is accurate. Failure to disclose correct and complete information to the best of your knowledge and belief may result in increased premiums, refusal of a claim or not being fully paid, your policy being cancelled or being made null & void and treated as if it never existed.

In the meantime, here's what you need to do now...

Check your documents

- Policy Payment Arrangement
- Standard European Consumer Credit Information
- Fixed Sum Loan Agreement
- Statement of Insurance
- Additional Benefits Policy Summary
- Your Keycare documents will be sent to you separately
- Motor Policy Summary
- Schedule of Insurance
- Motor Policy Wording

If any of the items above are missing or incorrect, please call **0330 018 0802**. We do not charge an administration fee if you change your policy within 14 days of the start of your policy.

Proof of your no claims discount

We do not need proof of your no claims discount. However you should keep a copy of your last renewal notice, Schedule of Insurance or letter from your last insurer, as we may need to see it at a later date.

Review benefits of your policy

- Emergency claims line - 24 hours a day, 7 days a week
- Up to £500 cover for loss/damage to audio equipment in your car
- 3 Year Guarantee on all approved claims repairs
- Keycare
- 60 days European Union cover included as standard
- Courtesy car whilst an approved repairer fixes your car (subject to availability)
- Vandalism cover included as standard



Call if you'd like to upgrade, change your details, or need help

**24 Hour Accident Helpline /
to make a claim**

0330 018 8802

24 hours a day, 7 days a week. You will need your policy number and the policyholder's name and address.

**Windscreen replacement or
repairs**

0330 018 1152

24 hours a day, 7 days a week.

**Customer services &
upgrade your policy**

0330 018 0802

Mon to Fri 8am-9pm,
Sat 9am-6pm,
Sun 10am-4pm.

**For friends who would
like a quote**

0330 018 3002

Mon to Fri 8am-9pm,
Sat 9am-6pm,
Sun 10am-4pm.

Visit us online at o2.co.uk/drive

Download the O2 Drive app to manage your policy, get perks and more. Go to o2.co.uk/apps/drive

→ Welcome Pack Contents

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Policy Payment Arrangement

If any details are incorrect please call our Customer Services team on **0330 018 0802**. If we don't hear from you we will continue to take payments from your account as shown below. Should you wish to change the date of your monthly payments, please visit us at drive.o2.co.uk/myo2drive and log into My O2 Drive. Alternatively please call us on the number above. Please note we require at least 3 working days notice to change your monthly payment date.

The cost of your policy

Total cash price of your policy (inclusive of insurance premium tax)

£195.59

Your price has been calculated by 'Us', which includes the cost of your cover from the underwriter selected from our panel.

(*We/Us/Our* - BISL Limited. Authorised and regulated by the Financial Conduct Authority)

How we have calculated the cost of your policy

Your car insurance £195.59

Total charge for credit (for paying by instalments) £22.22

Total amount payable £217.81

Insurance Premium Tax has been included at the appropriate rate, this is the only tax applicable on your premium.

For information on any fees or charges that may be included in this price, please refer to the Important Information About Our Insurance Intermediary Services section of your documents.

Your Payments

Payments will be collected from the account(s) shown below on or around the following dates: -

Date	Amount	Date	Amount
3-Jul-2017	£16.29	3-Feb-2018	£18.32
3-Aug-2017	£18.32	3-Mar-2018	£18.32
3-Sep-2017	£18.32	3-Apr-2018	£18.32
3-Oct-2017	£18.32	3-May-2018	£18.32
3-Nov-2017	£18.32	3-Jun-2018	£18.32
3-Dec-2017	£18.32		
3-Jan-2018	£18.32		

Each monthly payment includes a £2.02 charge for paying monthly. The APR applicable for paying the cost of your policy monthly is 26.5%.

Account details

Account number ****0000
Name of account Mrs A Test
Sort code 00-00-00

Account details

Account number ****0000
Name of account Mrs A Test
Sort code 00-00-00

Refunds

We will pay any refund due to the bank account or credit/debit card we hold on file. The minimum amount we will refund is £1. Any refund less than £1 will not be given.

Direct Debit Guarantee

This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.

If there are any changes to the amount, date or frequency of your Direct Debit BISL Limited will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request BISL Limited to collect a payment, confirmation of the amount and date will be given to you at the time of the request.

If an error is made in the payment of your Direct Debit, by BISL Limited or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.

If you receive a refund you are not entitled to, you must pay it back when BISL Limited asks you to.

You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

PRE-CONTRACT CREDIT INFORMATION
(Standard European Consumer Credit Information)

1. Contact details

Creditor. Address.	BFSL Limited (we, us, our) Pegasus House, Bakewell Road, Orton Southgate, Peterborough, PE2 6YS
Credit intermediary. Address.	BISL Limited (BISL) Pegasus House, Bakewell Road, Orton Southgate, Peterborough, PE2 6YS

2. Key features of the credit product

The type of credit.	Fixed Sum Credit
The total amount of credit. This means the amount of credit to be provided under the proposed credit agreement or the credit limit.	£179.30.
How and when credit would be provided.	When you enter into an insurance policy (the Policy) together with any related products purchased at the same time (together with the Policy, the Insurance Transaction), we will advance the amount being financed under the credit agreement to BISL, who will be responsible for arranging the Insurance Transaction on your behalf.
The duration of the credit agreement.	12 months from the Policy commencement date.
Repayments.	The first instalment due will be £18.32 followed by 10 monthly payments of £18.32.
The total amount you will have to pay. This means the amount you have borrowed plus interest and other costs.	£217.81.
The proposed credit will be linked to the supply of specific goods or the provision of a service. Description of goods / services / land (as applicable). Cash price.	The credit agreement will finance: <ul style="list-style-type: none"> • The premium payable for the Policy, with the Number 123123123-01 • Keycare The cash price for: <ul style="list-style-type: none"> • The Policy is £195.59 • Keycare is Included
Security required. This is a description of the security to be provided by you in relation to the credit agreement.	As security for the payment of all amounts that you are at any time required to pay under the credit agreement, by signing the credit agreement you will agree to give us a first ranking mortgage over all rights to and interest in all sums payable under the Insurance Transaction (including refunds).

3. Costs of the credit

The rates of interest which apply to the credit agreement.	12.37% per annum, fixed for the term of the credit agreement.
Annual Percentage Rate of Charge (APR). This is the total cost expressed as an annual percentage of the total amount of credit. The APR is there to help you compare different offers.	26.5%
Related Costs	
Any other costs deriving from the credit agreement.	The advance payment required is £16.29

Costs in the case of late payments.	If you fail to make a payment we will charge you a fee of £20. Where it is necessary to instruct agents to recover the debt, a transaction charge of £0.85 will be applied to any payments made to the agents.
Consequences of missing payments.	Missing payments could have severe consequences and make obtaining credit more difficult. If you fail to pay what is owed we may instruct BISL to cancel your Policy and we may take legal action against you to enforce our rights.

4. Other important legal aspects

Right of withdrawal.	You have a right to withdraw from the credit agreement. After you have signed the credit agreement, we will send you a notice with various information, including confirmation that the credit agreement has been made. You may withdraw from the credit agreement within 14 days of receiving the notice.
Early repayment.	You have the right to repay the credit early at any time in full or in part.
Consultation with a Credit Reference Agency.	If we decide not to proceed with the credit agreement on the basis of information obtained from a credit reference agency, we will notify you of our decision and will inform you that it has been reached on the basis of such information and of the particulars of the agency.
Right to a draft credit agreement.	You have the right, upon request, to obtain a copy of the draft credit agreement free of charge, unless at the time of the request we are unwilling to enter into the credit agreement.
The period of time during which the creditor is bound by the pre-contractual information.	This information is valid from 1 July 2017 until 8 July 2017.

5. Additional information in the case of distance marketing of financial services

(a) concerning the creditor	
Registration number.	Authorisation Number. 730397 Company Registration No. 2706280
The supervisory authority.	The Financial Conduct Authority
(b) concerning the credit agreement	
The law taken by the creditor as a basis for the establishment of relations with you before the conclusion of the credit agreement.	The law of England and Wales.
The law applicable to the credit agreement and/or the competent court.	The credit agreement will be governed by the law of England and Wales and subject to the exclusive jurisdiction of the English courts.
Language to be used in connection with the credit agreement.	The information and contractual terms relating to the credit agreement will be in English. With your consent, we intend to communicate in English for the duration of the credit agreement.
(c) concerning redress	
Access to out-of-court complaint and redress mechanism.	If you have a complaint, please contact our Customer Services on 0330 018 0802. If we do not resolve your complaint to your satisfaction, you may be able to refer it to the Financial Ombudsman Service. You can find out more by writing to them at Financial Ombudsman Service, Exchange Tower, London, E14 9SR or by telephoning 0800 023 4567. Details are also available at their website: www.financial-ombudsman.org.uk

Fixed Sum Loan Agreement regulated by the Consumer Credit Act 1974

Creditor: BFSL Limited, Pegasus House, Bakewell Road, Orton Southgate, Peterborough, PE2 6YS ("we" "us" "our")

Customer: Mrs A Test, Address 1, Address 2, Address 3, POST CODE ("you" "your")

Credit Intermediary: BISL Limited, Pegasus House, Bakewell Road, Orton Southgate, Peterborough, PE2 6YS ("BISL")

This Agreement is for a fixed sum loan to finance the cost of an insurance Policy (the "Policy") together with any related products purchased at the same time (together with the Policy, the "Insurance Transaction") and is made on the terms set out below and overleaf.

Key Financial Information

- A. The amount of credit provided under this Agreement is £179.30, which must be paid by 11 monthly payments.
- B. The advance payment required is £16.29.
- C. The total charge for credit is £22.22, which consists wholly of interest.
- D. The total amount payable under this Agreement is £217.81.
- E. The term of this Agreement is 12 months from the commencement date of the Policy.
- F. The first monthly payment is due on 3 August 2017 and further payments are due monthly thereafter for the following 10 months on the same day of each month.
- G. The first monthly payment due will be £18.32 and all further monthly payments will be £18.32.
- H. The APR is 26.5%.
In calculating the APR, we have assumed that all payments set out in this Agreement will be made in full and on time and that there will be no variation in the terms of this Agreement.
- I. The interest rate is 12.37% per annum, fixed for the term of this Agreement.
Interest is calculated and charged on the amount of credit and is applied equally over all the monthly payments.

Other Financial Information

- J. This Agreement is to finance:
- The premium payable for the Policy, with the number 123123123-01
 - Keycare
- K. The cash price for:
- The Policy is £195.59
 - Keycare is Included

Default Charges

- L. The following charges shall apply under this Agreement:
- If you fail to make a payment we will charge you a fee of £20
 - Where it is necessary to instruct agents to recover the debt, a transaction charge of £0.85 will be applied to any payments made to the agents.

Your Right to Repay Early

- M. You can settle this Agreement in full or in part at any time by contacting us either in writing or orally (using the details set out in Clause 10) and paying off the full amount you owe under this Agreement or the amount you wish to pay in partial settlement (which may be reduced by a rebate). If you wish to settle this Agreement early the amount you will have to pay us for the credit provided will be:
- At 3 months £4.04
 - At 6 months £10.10
 - At 9 months £16.16
- In calculating the above, no account has been taken of any variation which might occur under this Agreement, and therefore, the amounts are illustrative only.

Missing Payments

Missing payments could have severe consequences and make obtaining credit more difficult. If you fail to pay what is owed we may instruct BISL to cancel your Policy and we may take legal action against you to enforce our rights.

Unsatisfactory Goods or Services

If the Insurance Transaction financed by this Agreement costs more than £100 but not more than £30,000 and is unsatisfactory, you may have the right to sue the insurer or related product provider (as the case may be), us, or both of us.

Customer Notice and Acknowledgement

You should not sign this Agreement unless: you have read and understand all the terms and conditions, you will be able to afford the monthly payments, you have obtained such legal advice and financial advice as you consider appropriate, and then decided that you want to be legally bound by this Agreement. When we are considering whether to enter into this Agreement with you we will rely upon the information you have given us about yourself. It is important that all such information is accurate and complete.


Signed for and on behalf of BFSL Limited
Dated the 01 July 2017

This is a Credit Agreement regulated by the Consumer Credit Act 1974. Sign it only if you want to be legally bound by its terms.

Signature(s) of Borrower(s):

Date(s) of signature(s):

Signing Instructions

We enclose two copies of this Agreement. Please sign one copy and return it to us at Insurance Services, Unit 25 Tresham Road, Orton Southgate, Peterborough, PE2 6BU and keep the other in a safe place. After you have signed the Agreement, we will send you a notice with various information, including confirmation that the credit agreement has been made (the "Notice").

Payments

- You must make all payments due under this Agreement in full and on time. Payments must be made by Direct Debit.
- All monthly payments shall remain payable regardless of any claim under the Policy.
- In the event of a cancellation of the Policy, you must immediately repay the proportion of the balance outstanding under this Agreement. We will tell you in writing of the amount due.
- We may vary your monthly payments at any time to take account of any refund received on the cancellation or any adjustment of the Policy, any proceeds received in respect of a settlement of a claim under the Policy, or any other agreed variation under this Agreement. We will tell you in writing of any changes to your monthly payments.

Periodic Statements of Account

5. You are entitled, under Section 77B of the Consumer Credit Act 1974 (the "Act") to receive, on request and free of charge at any time during the term of this Agreement, a statement of account showing details of each monthly payment owing under this Agreement, the date on which each monthly payment is due, the amount and conditions relating to its payment, and a breakdown of each monthly payment showing how much comprises capital, interest and (if applicable) other charges.

Security

6. As security for the payment of all amounts that you are at any time required to pay under this Agreement, by signing this Agreement you agree to give us a first ranking mortgage over all rights to and interest in:
- all sums payable under the Policy (including refunds); and
 - the right to cancel and/or enforce the Policy.
- If any event listed in Clause 15 below occurs whilst any balance is outstanding under this Agreement, we shall be entitled to take possession of the Policy and to retain it (either ourselves or through BISL) until that balance has been repaid in full, following which we will deliver the Policy to BISL.

Credit and Insurance Intermediary

- You were introduced to us by BISL.
- BISL is solely responsible for arranging and administering the Insurance Transaction on your behalf. When you enter into an Insurance Transaction, we will advance the amount being financed under this Agreement to BISL.
- You authorise us to instruct BISL:
 - to receive any sums advanced under this Agreement on your behalf;
 - to cancel the Policy on your behalf following one or more of the events set out in Clause 15;
 - in the event of the cancellation of the Policy, howsoever affected, to remit to us any refund or claim of premium, which we will credit to the outstanding balance under this Agreement; and
 - to remit to us any refunds of premium and/or any claim payments otherwise payable under the Policy, which we will credit to the outstanding balance under this Agreement.

Your Withdrawal Rights

- You have the right to withdraw from this Agreement without giving any reason. The withdrawal reason period:
 - begins on the day after you receive the Notice; and
 - ends 14 calendar days later.Please contact us if you want to withdraw. You can call us on 0330 018 0802 or write to us at: Insurance Services, Unit 25 Tresham Road, Orton Southgate, Peterborough, PE2 6BU.
- If you withdraw from this Agreement before any insurance cover has come into force in respect of the Policy no further payment need be made by you, the Policy will not be issued and a rebate will be made by us to you of all sums then paid under this Agreement by you.
- If you withdraw from this Agreement whilst the Policy is in force you must repay any credit provided and any interest

accrued on it from the date the credit is advanced until the date it is repaid. Such repayment should be paid to us without delay and no later than 30 calendar days after you give the withdrawal notice. To arrange any necessary payment, please contact us on 0330 018 0802.

13. Interest will be calculated at the daily rate of £0.05.

Claims

14. If you make any claims under your Policy then the outstanding amount under this Agreement will become payable, subject to us providing you with any necessary notices.

Default

15. If:
- (i) you fail to make a monthly payment on the date it is due to be paid;
 - (ii) any information provided by you, or on your behalf in connection with this Agreement and/or the Policy is incorrect;
 - (iii) for any reason we do not have a valid Direct Debit instruction and you have failed to cooperate with us to correct this;
 - (iv) you fail to observe or perform any material provision contained in this Agreement and you have failed to correct this within a reasonable time of us requesting you to do so; or
 - (v) for any reason the security constituted hereby is or becomes unenforceable and you have failed to cooperate with us to correct this, then we will assume that you cannot or will not comply with the terms and conditions of this Agreement, and we will be entitled, on or after the date specified in any notice required by the Act to be served on you, to end this Agreement and/or demand repayment of the balance outstanding under this Agreement and all charges and arrears due (if any) less any rebate to which you may be entitled under the Act.

In addition, we will request that the Insurance Transaction is cancelled. Any rebate of the premium from that cancellation will be used by us towards repayment of the balance outstanding under this Agreement.

Transfer

16. We may assign our rights under this Agreement to another person. We may also transfer our responsibility under this Agreement to another person. This will not take away any of your rights or responsibilities under this Agreement.
17. You may not transfer any of your rights or responsibilities under this Agreement to another person.
18. References in this Agreement to "we", "us" and "our" refer to BFSL Limited and any persons to whom our rights have been assigned or to whom our rights and responsibilities under this Agreement have passed by assignment or transfer.

Your Information

19. You agree we may give information about you and your payment record under this Agreement to (i) credit reference agencies; (ii) debt collecting agents; (iii) any third party servicing company we use to administer this Agreement; (iv) any actual or proposed transferee or assignee of this Agreement or party providing funding in connection with this Agreement or any other agreement between us, their insurers and advisers; and (v) any other party with whom we consider entering into a contractual arrangement in relation to this Agreement or any other agreement with you. In the event of any potential or actual assignment, transfer, assumption or securitisation of our rights and/or obligations under this Agreement or any other agreement with you, or any other transfer, assumption or disposal of such rights and/or obligations, we may pass any information to any interested person who may use the information for such purposes and as otherwise described in this Agreement.

Complaints

20. If you have a complaint about our service which we cannot resolve, you have a right to ask the Financial Ombudsman Service to consider the

complaint.

21. Financial Conduct Authority of 25 The Colonnade, Canary Wharf, London E14 5HS is the supervisory authority under the Act.

Miscellaneous

22. We will not be taken to have waived our rights under this Agreement if we decide for any reason not to exercise, or delay in exercising, any of those rights or we exercise any of those rights only partially.
23. Any notice of communication given to you under this Agreement will be sent by post or, where permitted, by email. Notice given by post shall be deemed correctly served if sent by post to your last known address and shall be deemed to have been given two days after it was sent by ordinary post. Notice given by email shall be deemed correctly served if sent to the email address you gave us and shall be deemed to have been delivered when sent. We will communicate with you in English for the duration of this Agreement.
24. This Agreement is governed by the law of England and Wales and is subject to the exclusive jurisdiction of the English courts.

Fixed Sum Loan Agreement regulated by the Consumer Credit Act 1974

Creditor: BFSL Limited, Pegasus House, Bakewell Road, Orton Southgate, Peterborough, PE2 6YS ("we" "us" "our")

Customer: Mrs A Test, Address 1, Address 2, Address 3, POST CODE ("you" "your")

Credit Intermediary: BISL Limited, Pegasus House, Bakewell Road, Orton Southgate, Peterborough, PE2 6YS ("BISL")

This Agreement is for a fixed sum loan to finance the cost of an insurance Policy (the "Policy") together with any related products purchased at the same time (together with the Policy, the "Insurance Transaction") and is made on the terms set out below and overleaf.

Key Financial Information

- A. The amount of credit provided under this Agreement is £179.30, which must be paid by 11 monthly payments.
- B. The advance payment required is £16.29.
- C. The total charge for credit is £22.22, which consists wholly of interest.
- D. The total amount payable under this Agreement is £217.81.
- E. The term of this Agreement is 12 months from the commencement date of the Policy.
- F. The first monthly payment is due on 3 August 2017 and further payments are due monthly thereafter for the following 10 months on the same day of each month.
- G. The first monthly payment due will be £18.32 and all further monthly payments will be £18.32.
- H. The APR is 26.5%.
In calculating the APR, we have assumed that all payments set out in this Agreement will be made in full and on time and that there will be no variation in the terms of this Agreement.
- I. The interest rate is 12.37% per annum, fixed for the term of this Agreement.
Interest is calculated and charged on the amount of credit and is applied equally over all the monthly payments.

Other Financial Information

- J. This Agreement is to finance:
- The premium payable for the Policy, with the number 123123123-01
 - Keycare
- K. The cash price for:
- The Policy is £195.59
 - Keycare is Included

Default Charges

- L. The following charges shall apply under this Agreement:
- If you fail to make a payment we will charge you a fee of £20
 - Where it is necessary to instruct agents to recover the debt, a transaction charge of £0.85 will be applied to any payments made to the agents.

Your Right to Repay Early

- M. You can settle this Agreement in full or in part at any time by contacting us either in writing or orally (using the details set out in Clause 10) and paying off the full amount you owe under this Agreement or the amount you wish to pay in partial settlement (which may be reduced by a rebate). If you wish to settle this Agreement early the amount you will have to pay us for the credit provided will be:
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Missing payments could have severe consequences and make obtaining credit more difficult. If you fail to pay what is owed we may instruct BISL to cancel your Policy and we may take legal action against you to enforce our rights.

Unsatisfactory Goods or Services

If the Insurance Transaction financed by this Agreement costs more than £100 but not more than £30,000 and is unsatisfactory, you may have the right to sue the insurer or related product provider (as the case may be), us, or both of us.

Customer Notice and Acknowledgement

You should not sign this Agreement unless: you have read and understand all the terms and conditions, you will be able to afford the monthly payments, you have obtained such legal advice and financial advice as you consider appropriate, and then decided that you want to be legally bound by this Agreement. When we are considering whether to enter into this Agreement with you we will rely upon the information you have given us about yourself. It is important that all such information is accurate and complete.


Signed for and on behalf of BFSL Limited
Dated the 01 July 2017

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Signature(s) of Borrower(s):

Date(s) of signature(s):

Signing Instructions

We enclose two copies of this Agreement. Please sign one copy and return it to us at Insurance Services, Unit 25 Tresham Road, Orton Southgate, Peterborough, PE2 6BU and keep the other in a safe place. After you have signed the Agreement, we will send you a notice with various information, including confirmation that the credit agreement has been made (the "Notice").

Payments

- You must make all payments due under this Agreement in full and on time. Payments must be made by Direct Debit.
- All monthly payments shall remain payable regardless of any claim under the Policy.
- In the event of a cancellation of the Policy, you must immediately repay the proportion of the balance outstanding under this Agreement. We will tell you in writing of the amount due.
- We may vary your monthly payments at any time to take account of any refund received on the cancellation or any adjustment of the Policy, any proceeds received in respect of a settlement of a claim under the Policy, or any other agreed variation under this Agreement. We will tell you in writing of any changes to your monthly payments.

Periodic Statements of Account

5. You are entitled, under Section 77B of the Consumer Credit Act 1974 (the "Act") to receive, on request and free of charge at any time during the term of this Agreement, a statement of account showing details of each monthly payment owing under this Agreement, the date on which each monthly payment is due, the amount and conditions relating to its payment, and a breakdown of each monthly payment showing how much comprises capital, interest and (if applicable) other charges.

Security

6. As security for the payment of all amounts that you are at any time required to pay under this Agreement, by signing this Agreement you agree to give us a first ranking mortgage over all rights to and interest in:
- all sums payable under the Policy (including refunds); and
 - the right to cancel and/or enforce the Policy.
- If any event listed in Clause 15 below occurs whilst any balance is outstanding under this Agreement, we shall be entitled to take possession of the Policy and to retain it (either ourselves or through BISL) until that balance has been repaid in full, following which we will deliver the Policy to BISL.

Credit and Insurance Intermediary

- You were introduced to us by BISL.
- BISL is solely responsible for arranging and administering the Insurance Transaction on your behalf. When you enter into an Insurance Transaction, we will advance the amount being financed under this Agreement to BISL.
- You authorise us to instruct BISL:
 - to receive any sums advanced under this Agreement on your behalf;
 - to cancel the Policy on your behalf following one or more of the events set out in Clause 15;
 - in the event of the cancellation of the Policy, howsoever affected, to remit to us any refund or claim of premium, which we will credit to the outstanding balance under this Agreement; and
 - to remit to us any refunds of premium and/or any claim payments otherwise payable under the Policy, which we will credit to the outstanding balance under this Agreement.

Your Withdrawal Rights

- You have the right to withdraw from this Agreement without giving any reason. The withdrawal reason period:
 - begins on the day after you receive the Notice; and
 - ends 14 calendar days later.Please contact us if you want to withdraw. You can call us on 0330 018 0802 or write to us at: Insurance Services, Unit 25 Tresham Road, Orton Southgate, Peterborough, PE2 6BU.
- If you withdraw from this Agreement before any insurance cover has come into force in respect of the Policy no further payment need be made by you, the Policy will not be issued and a rebate will be made by us to you of all sums then paid under this Agreement by you.
- If you withdraw from this Agreement whilst the Policy is in force you must repay any credit provided and any interest

accrued on it from the date the credit is advanced until the date it is repaid. Such repayment should be paid to us without delay and no later than 30 calendar days after you give the withdrawal notice. To arrange any necessary payment, please contact us on 0330 018 0802.

13. Interest will be calculated at the daily rate of £0.05.

Claims

14. If you make any claims under your Policy then the outstanding amount under this Agreement will become payable, subject to us providing you with any necessary notices.

Default

15. If:
- (i) you fail to make a monthly payment on the date it is due to be paid;
 - (ii) any information provided by you, or on your behalf in connection with this Agreement and/or the Policy is incorrect;
 - (iii) for any reason we do not have a valid Direct Debit instruction and you have failed to cooperate with us to correct this;
 - (iv) you fail to observe or perform any material provision contained in this Agreement and you have failed to correct this within a reasonable time of us requesting you to do so; or
 - (v) for any reason the security constituted hereby is or becomes unenforceable and you have failed to cooperate with us to correct this, then we will assume that you cannot or will not comply with the terms and conditions of this Agreement, and we will be entitled, on or after the date specified in any notice required by the Act to be served on you, to end this Agreement and/or demand repayment of the balance outstanding under this Agreement and all charges and arrears due (if any) less any rebate to which you may be entitled under the Act.

In addition, we will request that the Insurance Transaction is cancelled. Any rebate of the premium from that cancellation will be used by us towards repayment of the balance outstanding under this Agreement.

Transfer

16. We may assign our rights under this Agreement to another person. We may also transfer our responsibility under this Agreement to another person. This will not take away any of your rights or responsibilities under this Agreement.
17. You may not transfer any of your rights or responsibilities under this Agreement to another person.
18. References in this Agreement to "we", "us" and "our" refer to BFSL Limited and any persons to whom our rights have been assigned or to whom our rights and responsibilities under this Agreement have passed by assignment or transfer.

Your Information

19. You agree we may give information about you and your payment record under this Agreement to (i) credit reference agencies; (ii) debt collecting agents; (iii) any third party servicing company we use to administer this Agreement; (iv) any actual or proposed transferee or assignee of this Agreement or party providing funding in connection with this Agreement or any other agreement between us, their insurers and advisers; and (v) any other party with whom we consider entering into a contractual arrangement in relation to this Agreement or any other agreement with you. In the event of any potential or actual assignment, transfer, assumption or securitisation of our rights and/or obligations under this Agreement or any other agreement with you, or any other transfer, assumption or disposal of such rights and/or obligations, we may pass any information to any interested person who may use the information for such purposes and as otherwise described in this Agreement.

Complaints

20. If you have a complaint about our service which we cannot resolve, you have a right to ask the Financial Ombudsman Service to consider the

complaint.

21. Financial Conduct Authority of 25 The Colonnade, Canary Wharf, London E14 5HS is the supervisory authority under the Act.

Miscellaneous

22. We will not be taken to have waived our rights under this Agreement if we decide for any reason not to exercise, or delay in exercising, any of those rights or we exercise any of those rights only partially.
23. Any notice of communication given to you under this Agreement will be sent by post or, where permitted, by email. Notice given by post shall be deemed correctly served if sent by post to your last known address and shall be deemed to have been given two days after it was sent by ordinary post. Notice given by email shall be deemed correctly served if sent to the email address you gave us and shall be deemed to have been delivered when sent. We will communicate with you in English for the duration of this Agreement.
24. This Agreement is governed by the law of England and Wales and is subject to the exclusive jurisdiction of the English courts.

Statement of Insurance

Policy Number : 123123123-01

Effective Date : 01 July 2017

Issue Date : 28 June 2017

Important: Please read the following information carefully. Please advise us immediately on 0330 018 0802 should any of the information be incorrect or missing. We will advise you of any change to your premium or to the terms the insurer requires and send you a new form. Failure to disclose correct and complete information to the best of your knowledge and belief may result in increased premiums, refusal of a claim or not being fully paid, your policy being cancelled or being made null & void and treated as if it never existed. There is no need to return this form if all the information is correct and complete. Please keep it in a safe place together with your Motor Policy Wording, Schedule of Insurance and Certificate of Motor Insurance.

About you

Title:	Mrs	Surname:	Test
Forename(s):	A	Postcode:	POST CODE
Full Address:	Address 1, Address 2, Address 3,	Telephone - Work:	01234 123124
Telephone - Mobile:	01234 123123	Homeowner:	No
Email Address:	atest10@email.com		

About the vehicle

Make, model and engine size:	2017 Toyota Yaris Colour Collection Vvt-I 0998cc 3dr		
Type of body:	Hatch	Right hand drive:	Yes
Registration mark:	NEW REG	Fuel type:	Petrol
Year of manufacture:	2003	Transmission:	Manual
Estimated annual mileage:	up to 999	Where the vehicle is parked overnight:	Public Road
Estimated vehicle value:	Market Value		
Date purchased:	February 2016	Risk address postcode:	POST CODE
Any modification to the manufacturers' original specification e.g. alloy wheels, suspension, bodywork or engine?			No
Details of the modifications if applicable:	Not Applicable		
Details of security device if applicable:	Approved immobiliser - Confirmed		
Are you the registered keeper of this vehicle:	Yes	Full details if applicable:	Not Applicable

Who is entitled to drive

Driving restriction: Insured only

Details of all drivers

Driver 1

Forename(s):	A	Surname:	Test
Date of birth:	01/01/1955	Sex:	Female
Marital status:	Divorced/dissolved	Occupation:	Health Care Assistant
Licence type:	Full UK Licence (this includes a licence that may be restricted) - 9 Or More Years	Employer's business:	Social Services
Licence date:	Jun 1997	Regular driver:	Yes
Access to another vehicle:	No	Has any previous insurance been refused, voided, cancelled or had special terms imposed in the last 5 years:	No
Relationship to driver 1:	N/A		

Details of all claims, accidents, thefts or losses regardless of blame in the last 5 years

Driver	Date	Details	At fault?
None disclosed			

Details of any motoring convictions, driving licence endorsements, fixed penalties, or disqualifications in the last 5 years

Driver	Conviction date	Conviction code	Penalty points	Disqualified from driving	Suspension period (months)
None disclosed					

Medical conditions or disabilities

Driver DVLA informed Restricted licence
None disclosed

Cover details

Type of cover: **Comprehensive** Use required: Use for social, domestic and pleasure purposes (including commuting to and from a permanent place of work).

Voluntary Excess: **£250** Note: **Additional excesses may apply.**

This document should be read in conjunction with the Schedule of Insurance and Certificate of Motor Insurance.

No claims discount

Number of years no claims discount you are claiming: 9 years

If eligible is protected no claims discount required: No

Important note : If we have not requested evidence of your no claims discount entitlement, it is important that the evidence is retained safely. In the event of a claim you may be required to provide this evidence to your insurer and any incorrect information could prejudice any claim.

Important notes

You must have answered truthfully all questions relating to your details; those of the car and of all named drivers on your policy, that we asked when your policy started. You must also have truthfully agreed to all statements that we listed in the Statement of Insurance relating to your policy when it started. You must also advise us as soon as possible of all changes to this information. It is an offence under the Road Traffic Act to make any false statement or withhold any information for the purpose of obtaining a Certificate of Motor Insurance.

This is an important document and should be read in conjunction with your Schedule of Insurance, Certificate of Motor Insurance and Motor Policy Wording.

No cover is in force until a Cover Note or Certificate of Motor Insurance has been issued by us.

Your authorised insurer : Insurer Insurance Limited

Address : Insurer
Hampshire Corporate Park
Hampshire
SO53 3YA

Motor Policy Summary

keyfacts[®]

About this document

This document provides you with the basic details of your private car insurance contract. Full details of the terms and conditions are contained in the Motor Policy Wording, Schedule of Insurance and Certificate of Motor Insurance.

This summary relates to private car insurance policies effective from 01/07/2017. Your policy will run for 12 months.

The level of cover you have chosen, including any excesses applicable is shown in the Schedule of Insurance.

The contract of insurance is made up of the following documents:

- the Statement of Insurance; this shows the information that you give us, including information given on your behalf and verbal information you give prior to commencement of the policy;
- the Motor Policy Wording; this gives full details of the terms and conditions and all exclusions;
- the Schedule of Insurance; this shows the period of insurance, the policy sections which apply, any excesses payable in the event of a claim and the level of cover applicable;
- the Certificate of Motor Insurance; which shows the registration number of the vehicle insured, who may drive and what the vehicle can be used for.

Your insurer

The authorised insurer is: Ageas Insurance Limited.

The Insurer is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. You can check this on the register by visiting the FCA's website www.fca.org.uk or Tel 0800 111 6768. The Insurers registered number is 202039.

Financial Services Compensation Scheme (FSCS)

If the insurer cannot meet its liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme. Claims for compulsory insurance, such as third party motor insurance, are covered in full.

Any claims made to the Financial Services Compensation Scheme for non-compulsory (optional) insurance, such as damage to the insured car, and for any unused premium, are covered up to 90% of the value of the claim submitted. You can get more information from the Financial Services Compensation Scheme at www.fscs.org.uk or by calling 020 7741 4100.

Significant features and limitations of your policy

The summary below shows the significant features and limitations of this policy and is dependent on the level of cover shown in your Schedule of Insurance.

Cover	Policy section	Significant features or limitations	Comprehensive	Third party, fire & theft	Third party only
Liability to others	1	Limited for £20 million third party property damage including expenses and costs.	✓	✓	✓
Driving other cars extension	1	Cover only applies for the specific driver as shown on the Certificate of Motor Insurance. Cover is limited to third party only.	✓	✓	✓
Loss or damage to the car by an accident	2	Subject to excesses shown in the Schedule of Insurance. Additional excesses for young or inexperienced drivers may apply.	✓		
Loss or damage to the car by fire or theft	3	Subject to excesses shown in the Schedule of Insurance.	✓	✓	
Car audio, navigation and entertainment equipment	2 & 3	Unlimited for equipment fitted as original equipment by the manufacturer; or £500 for any other equipment.	✓	✓	
Glass damage	4	Subject to the excess shown in the Schedule of Insurance. Unlimited cover if our approved repairer is used. £150 if a non approved repairer is used.	✓		
Personal belongings	5	Up to £500 per incident.	✓		
Medical expenses	6	Up to £200 per person.	✓		
Personal accident	7	Up to £5,000 per incident.	✓		
Replacement locks	8	Up to £500. Subject to £100 excess.	✓		
Travelling abroad	9	Full policy cover up to 60 days in EU countries and those other countries set out in section 9 of the Motor Policy Wording.	✓	✓	✓

Cover	Policy section	Significant features or limitations	Comprehensive	Third party, fire & theft	Third party only
Child seat cover (Comprehensive only)	10	We will contribute up to £150 per child seat fitted in your car if your car is involved in an accident or damaged following fire or theft.	✓		
Vandalism Promise (Comprehensive only)	11	If your car suffers damage caused by vandalism your no claims discount will not be reduced in the event of a claim under this section.	✓		
Uninsured driver Promise (Comprehensive only)	12	If the driver of your car is involved in an accident caused by an uninsured motorist, we will refund the cost of any excess you have had to pay.	✓		
Onward travel following an accident (Comprehensive only)	13	In the event of an accident if your car cannot be made roadworthy within a reasonable time we will arrange to transport you and your passengers home to any destination in Great Britain.	✓		

Significant exclusions to your policy

Cover	Policy section	Significant exclusions or limitations
Driving other cars extension	1	Use outside the territorial limits. There is a current and valid Certificate of Motor Insurance held for the other car. A car which is registered outside the territorial limits. Does not apply if your car is disposed of, or damaged beyond economical repair or stolen and not recovered.
Loss or damage to the car	2 & 3	Loss or damage resulting from incorrectly maintaining or fuelling the car or from the use of substandard fuel, lubricants or parts. Loss of, or damage to, the car caused by a person known to you taking the car without your permission, unless that person is reported to the police for taking the car without your permission. Loss or damage arising directly or indirectly from water freezing in the cooling system of the car. Any increase in damage as a result of the car being moved under its own power following an incident. Any increase in costs due to parts or accessories not being available within the territorial limits. Loss or damage to the car and/or its contents as a result of someone taking it by fraud or trickery while pretending to be a buyer. Loss of, or damage to telephone or other communication equipment.
Loss or damage to the car	3	Loss or damage caused by theft or attempted theft if the keys or lock transmitter or entry card from the keyless entry system are left in or on the car while it is left unattended. Loss or damage whilst the car is left unattended without being properly locked and or if any window, roof opening, roof panel or hood is left open or unlocked. Loss or damage unless the incident has been reported to the police and a crime reference obtained.
Car audio, navigation and entertainment equipment	2 & 3	Equipment that is not permanently fitted to your car. Loss of, or damage to, telephone or other communication equipment.
Glass damage	4	Damaged or broken glass in panoramic glass roofs. Repair or replacement of the hood/roof structure of a convertible or cabriolet vehicle. Repair or replacement of any glass that is part of a removable or folding convertible roof. Repair or replacement of any windscreen or window not made of glass.
Personal belongings	5	Loss or damage whilst the car is left unattended without being properly locked and/or if any window, roof opening, roof panel or hood is left open or unlocked. Loss of money, credit or debit cards, stamps, tickets, vouchers, documents and securities are not covered. Loss of, or damage to, telephone or other communication equipment.
Personal accident	7	Death or injury to any person not wearing a seat belt when required to by law. Any intentional self injury, suicide or attempted suicide. Death or injury to any person driving who is found to have a higher level of alcohol or drugs in their body than is allowed by law.
Replacement locks	8	Any claim where the keys, lock activation device or the lock transmitter and central locking interface are either: left in or on the car at the time of the loss; or taken without your permission by a person known to you, unless that person is reported to the police.
Onward travel following an accident (Comprehensive only)	13	Isle of Man and the Channel Islands is not included.

Cancellation rights

You must contact us in order to cancel your policy. Our contact details are on the reverse of your Certificate of Motor Insurance.

We will cancel your policy from the date you contact us, or any later date you tell us. For full cancellation terms, please see the 'Cancellation' section in the Motor Policy Wording and the 'Important Information about Our Insurance Intermediary Services' document.

Claims

Should you wish to make a claim under your car insurance policy you should call the Claims Helpline on 0330 018 8802. You must not settle, reject, negotiate or agree to pay any claim without our written permission. For full details of how to claim, please see the 'Making a claim' section in the Motor Policy Wording.

Complaints

If you wish to register a complaint, please contact us:

- 1) by phone on 0330 018 0802
- 2) in writing to The Customer Relations Manager, O2 Drive, Fusion House, Bretton Way, Peterborough, PE3 8BG.

If we cannot resolve your complaint, you may refer your complaint to the Financial Ombudsman Service within six months of receiving our final response letter.

Authorisation

BISL Limited is authorised and regulated by the Financial Conduct Authority (FCA). Our firm reference number is 308896.

Our permitted business is arranging general insurance contracts which you can check on the Financial Services register by visiting the website www.fca.org.uk or by contacting the FCA on 0800 111 6768.

→ Schedule of Insurance

Important: This document should be read in conjunction with the Motor Policy Wording and Certificate of Motor Insurance.

Policyholder details

Name: Mrs A Test
Address: Address 1, Address 2, Address 3, POST CODE
Policy number: 123123123-01
Start time and date: 00:01 01 July 2017 **Expiry time and date:** 23:59 30 June 2018
Premium (includes insurance premium tax and VAT where applicable): £217.81
Document issued: 10:19 28 June 2017 **Reason for Issue:** New business

Vehicle details

Make, model and engine size: 2017 Toyota Yaris Colour Collection Vvt-I 0998cc 3dr
Registration mark: NEW REG
Car value: Market Value
Estimated annual mileage: up to 999
Postcode where vehicle is kept: POST CODE
Overnight location: Public Road
Registered keeper: Mrs A Test

Cover details

Type of cover: Comprehensive
Use: Use for social, domestic and pleasure purposes (including commuting to and from a permanent place of work).
Driving restriction: Insured Only

People insured to drive Mrs A Test **(Regular Driver)**

Excesses that apply

Voluntary excess: £250
Compulsory excess: £100
Total excess: £350
Glass excess: £75
Replacement locks: £100

Additional excesses may apply while your vehicle is being driven by a young or inexperienced driver. Details of these are:

Drivers aged under 21: £400
 Drivers aged 21 to 24: £200
 Drivers aged 25 or older who hold a provisional licence or who have held a full driving licence issued within the territorial limits, the European Union or European Economic Area for less than 12 months: £150

Sections of the Motor Policy Wording that apply: 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 16, 17

Policy underwritten by: Insurer Insurance Limited **Registered address:**

→ Motor Policy Wording

O2 Drive

24 hour claims helpline: 0330 018 8802

Please keep this document safe

→ Policy Wording Contents

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Policy cover	Section B
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Contract of insurance	Section E
Liability to others	Section 1
Damage to the car	Section 2
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Medical expenses	Section 6
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Travelling abroad	Section 9
Child seat cover	Section 10
Vandalism promise	Section 11
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A Definitions

Certain words appearing in your Motor Policy Wording, **Schedule of Insurance** or **Certificate of Motor Insurance** have been defined and they will have the same meaning wherever they are shown in **bold**.

Word or Expression	Definition
Accessories	Additional or supplementary parts of the car not directly related to its function as a vehicle, whilst in or on the car or held in a locked private garage. Accessories do not include trailers, personal belongings, mobile telephones, audio, navigation or entertainment equipment.
Certificate of Motor Insurance	The document headed Certificate of Motor Insurance which provides evidence of the existence of motor insurance as required by the Road Traffic Acts.
Excess(es)	The excess is the amount you must pay towards any claim, this can include both compulsory and voluntary excesses in which case the insurer will add them together.
Inexperienced driver	Drivers aged 25 or older who hold a provisional licence or who have held a full driving licence issued within the territorial limits , the European Union or European Economic Area for less than 12 months.
Insurer(s)	The Insurance Company or Lloyd's syndicate which covers you and whose name is specified in the Statement of Insurance , Schedule of Insurance and the Certificate of Motor Insurance on whose behalf this document is issued.
Market value	The cost of replacing the car with another of the same make, specification, model, age, mileage and condition as the car immediately before the loss or damage happened.
Partner	Your husband, wife, civil partner or a person living with you at the same address on a permanent basis sharing financial responsibilities, as if you were married to them. This does not include business partners, unless you also have a relationship with them as described in the first sentence.
Period of insurance	The length of time for which the insurer will insure you . This is shown in the Schedule of Insurance .
Policy	The documents consisting of this wording, the Statement of Insurance , the Schedule of Insurance , the Certificate of Motor Insurance identified by the same policy number.
Regular driver	The person named as such in your Schedule of Insurance who you told us is the person who drives the car the most often.
Risk address	The address where the car is normally kept overnight.
Road traffic acts	Any Acts, Laws or Regulations which govern the driving or use of any motor vehicle. In the United Kingdom this is the Road Traffic Act 1988 and any subsequent amendments thereto or successors thereof.
Schedule of Insurance	The latest Schedule of Insurance the insurer has issued to you . This forms part of the contract of insurance. It gives details of the period of insurance , the sections of the policy which apply, the premium, the car which is insured and details of any excesses .
Statement of Insurance	The form that shows the information that you gave us , including information given on your behalf and verbal information you gave prior to commencement of the policy .
Territorial limits	Great Britain, Northern Ireland, the Isle of Man, The Channel Islands including transit by sea, air or land within and between these places.
Terrorism	Terrorism as defined in the Terrorism Act 2000.
The car(s)	The vehicle specified in the Certificate of Motor Insurance by registration number.
Third party	Any person who makes a claim against anyone insured under this policy .
Unattended	When you or any passenger is not inside the car .
We/Us/Our	BISL Limited.
You/Your/Policyholder	The person named as the policyholder on your Schedule of Insurance .
Young driver	A person under 25 at the time of an event which you or they may be entitled to claim for.

B Policy cover

Your **Schedule of Insurance** shows the level of cover you have chosen. The cover and **policy** sections applicable are shown below.

Section name	Cover applicable		
	Comprehensive	Third party fire and theft	Third party only
Section 1 : Liability to others	✓	✓	✓
Section 2 : Damage to the car	✓		
Section 3 : Fire and theft	✓	✓	
Section 4 : Glass damage	✓		
Section 5 : Personal belongings	✓		
Section 6 : Medical expenses	✓		
Section 7 : Personal accident benefits	✓		
Section 8 : Replacement locks	✓		
Section 9 : Travelling abroad	✓	✓	✓
Section 10 : Child seat cover (Comprehensive only)	✓		
Section 11 : Vandalism promise (Comprehensive only)	✓		
Section 12 : Uninsured driver promise (Comprehensive only)	✓		
Section 13 : Onward travel following an accident (Comprehensive only)	✓		
Section 14 : No claims discount	✓	✓	✓
Section 15 : Cancellation	✓	✓	✓
Section 16 : General policy exclusions	✓	✓	✓
Section 17 : General policy conditions	✓	✓	✓

C Important customer information

You must tell us straight away if anything changes to the information you provided as per the **statement of insurance**. The changes include the following and if you do not tell us about these changes, this may result in increased premiums, refusal of a claim or not being fully paid, **your policy** being cancelled or being made null & void and treated as if it never existed.

This list is not exhaustive and if you are unsure about whether to tell us about something please call us on **0330 018 0802** to check:

- You sell **the car**, change **the car** or its registration number, or you get another car.
- You change **your** address.
- **The car** is modified or changed in any way from the manufacturer's original specification (including but not limited to: optional fit extras, alloy wheels, suspension, bodywork, engine, audio, video and satellite navigation equipment).
- You want to add or remove a driver.
- There is a change in the **regular driver of the car**.
- There is a change in the purpose **the car** is used for.
- There is a change in estimated annual mileage.
- Anyone who drives **the car** passes their driving test or has their driving licence revoked.
- Anyone who drives **the car** gets a motoring conviction or has a prosecution pending (including fixed penalty offences).
- Anyone who drives **the car** changes occupation, starts a new job (including any part-time work) or stops work.
- Anyone who drives **the car** develops a health condition, which requires notification to the DVLA, or an existing condition worsens. You can find additional information in the driving and transport section of www.gov.uk or pick up leaflet D100 from the Post Office.

- **The car** is involved in an accident or fire, or someone steals, damages or tries to break into it.
- Anyone who drives **the car** is involved in any accident or has a vehicle damaged or stolen.
- Anyone who drives **the car** had insurance refused, cancelled or had special conditions applied.
- **The car** is taken abroad for more than 60 days or outside the European Union.

Please note that any amendments to **your policy** may result in a change to **your premium** and **policy terms**, including **your excess**.

D Making a claim

We must be notified as soon as possible of any accident or loss involving **the car** or any other incidents which may lead to a claim by **you** or by a **third party**.

What to do if you have an accident

In the unfortunate event that **you** are involved in an accident, please take the following simple steps;

- Don't leave the accident scene.
- Call the police if anyone is injured.
- Obtain the details of all witnesses.
- Note the details of the **third party**, including name, address, vehicle registration number, the name of their insurance company and their policy number.
- Take pictures of the accident scene with your mobile phone.
- Sketch a rough diagram of the accident scene.
- Do not admit liability, seek settlement or offer to negotiate.
- Report the accident to **us** as soon as possible on **0330 018 8802**.

What to do if your car is subject to a theft, attempted theft or malicious damage

- Call the police and obtain a crime reference number.
- Report the incident to **us** as soon as possible on **0330 018 8802**.

What to do if your car windscreen or window glass is broken or damaged

- If **you** have comprehensive cover and **your** claim is for **the car** windscreen, side or rear windows, or the sunroof, please contact **our** claims department on **0330 018 1152**. Claims under this section will not affect **your** no claims discount. If the glass has to be replaced the glass **excess** shown on **your Schedule of Insurance** will be payable.
- If **you** do not have comprehensive cover, **you** can still call the claims department but **you** will have to pay the cost of the replacement or repair.

How to notify us of a claim

To report a claim or for claims enquiries call **our** claims line on **0330 018 8802**. **We** will ask **you** a number of questions over the phone so please make sure **you** have the following information when **you** call:

- Date, time and description of the incident.
- Details of any **third party** involved including name, address, vehicle registration, the name of their insurance company and their policy number.
- Name and address of any witnesses.
- If the police were in attendance, the incident reference number.

We will usually be able to take all the information to allow the **insurer** to handle **your** claim efficiently within one phone call. However **we** or **your insurer** may need to contact **you** again to check certain aspects of **your** claim or in certain circumstances require that **you** complete a claim form.

E Contract of insurance

This document gives details of **your** cover and it should be read along with **your Statement of Insurance, Schedule of Insurance and Certificate of Motor Insurance**.

Please take time to read through these documents which contain important information about the details **you** have given. **You** should also show **your policy** to anyone else who is covered under it.

It's important that **you** check the information **you** have provided and notify **us** immediately of any changes to these details. Failure to disclose correct and complete information to the best of **your** knowledge and belief may result in increased premiums, refusal of a claim or not being fully paid, **your policy** being cancelled or being made null & void and treated as if it never existed. **You** are required to update **us** with any changes to **your** information.

In return for **your** premium, the **insurer** will provide the cover shown in **your policy** for accident, injury, loss or damage that happens within the **territorial limits** during the **period of insurance**.

The parties to this contract are **you** and the **insurer**. Nothing in this contract shall create any rights to third parties under the Contracts (Rights of Third Parties) Act 1999 and no variation of this contract, nor any supplemental or ancillary agreement, shall create any such rights unless expressly so stated. This does not affect any right or remedy of a third party which exists or is available apart from this Act.

Financial Services Compensation Scheme (FSCS)

If the **insurer** cannot meet its liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme. Claims for compulsory insurance, such as third party motor insurance, are covered in full.

Any claims made to the Financial Services Compensation Scheme for non-compulsory (optional) insurance, such as damage to the insured car, and for any unused premium, are covered up to 90% of the value of the claim submitted. You can get more information from the Financial Services Compensation Scheme at www.fscs.org.uk or by calling 0207 741 4100.

The law applicable to this policy

English Law will apply to this contract of insurance unless agreed otherwise.

We will provide the terms and conditions of this **policy** for the **period of insurance**, and any subsequent communication between **us**, whether verbal or written in the English language.

1 Liability to others

What is covered under this section

The **insurer** will pay amounts including claimant's costs that **you** are legally liable to pay for:

- The death of or bodily injury to any person caused by an incident involving **the car**; and
- Damage to someone else's property caused by an incident involving **the car** up to a maximum of £20,000,000 (including all legal and other expenses) for any one claim or number of claims arising from one cause.

Driving other cars extension

The cover under this section of the **policy** is extended to the specific driver noted in the **Certificate of Motor Insurance** as having the benefit of this extension when driving other cars not owned by, or registered to, or hired, rented or leased to the specific driver, their business partner or their employer, or is being kept or used in connection with their employer's business.

This extended cover only applies if:

- This extension is shown on **your Certificate of Motor Insurance**; and
- There is no other insurance in force that covers the same claim; and
- There is a current and valid **Certificate of Motor Insurance** held for the other car in accordance with **Road Traffic Acts**; and
- The other car has not been seized by, or on behalf of, any government or public authority; and
- The driver has the owner's permission to drive the other car; and
- The other car is registered within the **territorial limits**; and
- The other car is not being used outside the **territorial limits**; and
- **You** still have **the car** and it has not been stolen and not recovered; or damaged beyond cost effective repair.

Legal costs

In the event of an accident covered by this section and subject to the **insurer's** prior agreement, the **insurer** will pay for the following at **your** request:

- Solicitors' fees for representation at any coroner's inquest, fatal accident inquiry or magistrates court (including a court of equal status in any country within the **territorial limits**).
- Legal costs for defending a charge of manslaughter or causing death by dangerous or careless driving.
- Any other costs and expenses for which the **insurer** has given prior agreement.

If anyone who is covered by this section dies while they are involved in legal action, **the insurer** will give the same cover as they had to their legal personal representatives.

Emergency treatment

The **insurer** will pay for the cost of any emergency treatment or hospital treatment which **you** incur under the UK **Road Traffic Acts** for injuries arising out of any accident involving any car which this **policy** covers. If this is the only payment made, it will not affect **your** no claim discount.

Towing

The cover under this section of the policy is extended to **you** while any vehicle covered by this **policy** is towing a trailer, trailer caravan or broken down car. The cover will apply as long as:

- The towing is allowed by law; and
- The trailer, trailer caravan or broken down car is attached properly by towing equipment made for this purpose; and
- The trailer, trailer caravan or broken down car is not being towed for hire or reward.

Cover for other users of your car

The **insurer** will provide the same cover, other than the Driving other cars extension for liability to **third parties** to:

- Anyone travelling in, or getting into or out of **the car**.
- Any person using **the car**, with your permission, to tow any single trailer, trailer-caravan or broken down car while it is attached to **the car** and if allowed by law, provided it is not being towed for hire or reward.
- Anyone driving **the car** with your permission, as long as **your Certificate of Motor Insurance** shows that they are allowed to drive **the car**. The person driving must not be excluded by any endorsement, exception or condition.
- Anyone using (but not driving) **the car** with **your** permission for social domestic and pleasure purposes.
- The employer or business partner of **you** or **your partner** (if covered under this **policy**) should they become legally liable as a result of the use of **the car** by **you** or **your partner** in the course of their business or employment, providing that such use is covered by the **Certificate of Motor Insurance**. This does not apply if :
 - o **The car** belongs to or is hired by such employer or business partner.
 - o The insured is a corporate body or firm.

What is not covered under section 1

The **insurer** will not pay for;

- Any amount the **insurer** has not agreed to in writing.
- Any loss of or damage to property which belongs to, or is in the charge of, any person who is claiming cover under this **policy**.
- Any loss of or damage to any vehicle, trailer, trailer caravan or disabled vehicle covered by this **policy**
- Any liability for death or injury to any employee in the course of their employment by anyone insured by this **policy** if the employer is covered by an employer's liability policy except as required by any compulsory **Road Traffic Acts**.
- Death or injury to any person being carried in or on or getting in or out of the trailer or trailer caravan **you** tow.
- Any liability incurred while the trailer, trailer caravan or broken down car **you** tow is not attached.
- Any loss of or damage to property being carried in or on the trailer, trailer caravan or broken down car **you** tow.
- Any claim for pollution or contamination, unless it is caused by a sudden identifiable event which was unintended and unexpected and happened at one specific time and place.
- Any amount over £1 million, for any one pollution or contamination event.

2 Damage to the car

What is covered under this section

This section provides **you** with cover for loss or damage to **the car** and its **accessories** caused by accidental or malicious damage, or vandalism.

The **insurer** will decide either to;

- Repair the damage themselves; or
- Pay to have the damage repaired; or
- Pay to replace what is lost or damaged if this is more cost effective than repairing it; or
- Pay **you** an amount equal to the loss or damage.

If to the **insurer's** knowledge **the car** is the subject of a hire purchase or leasing agreement, the **insurer** may, in the event of **the car's** total loss or destruction, pay the hire purchase or leasing company directly for the loss or damage to the vehicle.

If the **insurer's** estimate of the **market value** is more than the amount owed any balance will be paid to **you**.

If the **insurer's** estimate of the **market value** is less than the amount owed **you** may have to pay the outstanding balance.

By purchasing this **policy** **you** agree that the **insurer** can handle **your** claim in this way.

The **insurer** will also pay reasonable costs for the protection, removal and storage of **the car** and delivery after repair to **your risk address**.

The **insurer** may use warranted replacement parts or recycled parts which are not supplied by the manufacturer of **the car** but will be of a similar standard. If suitable replacement parts are not available the **insurer** will pay the manufacturer's last list price.

The **insurer** will not pay more than the **market value** of **the car** at the time of the loss unless the new car benefit applies.

New car benefit

The **insurer** will replace **the car** with one of the same make, model and specification if;

- The loss or damage happens within twelve months from the date **the car** was first registered; and
- **You**, or **your partner**, are the first and only registered keeper of **the car** (or the second registered keeper if the first registered keeper is the manufacturer or supplying dealer and the delivery mileage is under 250 miles); and
- **You**, or **your partner**, have owned **the car** (or it has been hired to **you**, or **your partner**, under a hire-purchase or leasing agreement) since it was first registered as new (or **you** are the second owner if the first owner is the manufacturer or supplying dealer and the delivery mileage is under 250 miles); and
- The cost of repair is valued at more than 60% of the cost of buying an identical new car at the time of the loss or damage (based on the United Kingdom list price); and
- **The car** was supplied as new from within the **territorial limits**.

In these circumstances, if **you** ask the **insurer** to they will replace **the car** (and pay reasonable delivery charges) with a new car of the same make, model and specification.

The **insurer** can only do this if a replacement car is available in the **territorial limits** and anyone else who has an interest in **the car** agrees.

If a replacement car of the same make, model and specification is not available, the **insurer** will, where possible, provide a similar car of identical list price.

If this is not acceptable to **you**, the **insurer** will not pay more than the **market value** of **the car** at the time of the loss.

Car audio, navigation and entertainment equipment

The **insurer** will also cover the cost of replacing or repairing **the car's** audio, navigation and entertainment equipment up to the following amounts:

- Unlimited for equipment fitted as original equipment by the manufacturer; or
- £500 for any other equipment not fitted by the manufacturer, provided it is permanently fitted to **the car**.

Recommended repairer

If the damage to **the car** is covered under **your policy** and it is repaired by a recommended repairer, **you** do not need to obtain any estimates and repairs can begin immediately after the **insurer** has authorised them. The **insurer** will arrange for one of their repairers to contact **you** to arrange to collect **the car**. Repairs made by the **insurer's** recommended repairers are guaranteed for three years.

At **your** option, **you** can arrange for a repairer of **your** choice to carry out the repairs. **You** must send the **insurer** at least two detailed repair estimates as soon as reasonably possible. The **insurer** will only be liable for the repair costs at a non-recommended repairer if the **insurer** has agreed that the costs are reasonable and the **insurer** has issued an authorisation to the repairer. The **insurer** may need to inspect **the car**.

The **insurer** reserves the right to ask **you** to obtain alternative estimates and the **insurer** may not pay **you** more than their recommended repairer would have charged them for the repair of **the car**.

Courtesy cars

This **policy** also covers loss or damage to any courtesy car the **insurer's** recommended repairer provides to **you** while any damage to **the car** is being repaired. The provision of a courtesy car is subject to availability and the recommended repairers terms and conditions. In addition, the terms, conditions and **excesses** of **your policy** remain in force for the courtesy car.

What is not covered under section 2

- Loss of or damage to **the car** caused by fire, theft or attempted theft.
- The total **excess** shown in **your Schedule of Insurance**. **You** must pay these amounts for every incident that **you** claim for under this section.
- The additional **excesses** shown in the **Schedule of Insurance**, if **the car** is damaged while it is being driven by a **young driver** or **inexperienced driver**.

- Loss of keys, keyless entry system devices, tapes, compact and mini discs, DVD's and other portable media storage devices.
- Loss or damage caused to **the car**, if at the time of the incident, it was under the custody or control of anyone with **your** permission who is not covered under this **policy**.
- Loss or damage to **the car** and/or its contents as a result of someone taking it by fraud or trickery while pretending to be a buyer.
- Loss or damage to **the car** caused by malicious damage unless this has been reported to the police and a crime reference number obtained.
- The **insurer** will not pay for any losses that are not directly associated with the incident that caused **you** to claim, unless expressly stated in this **policy**.
- Loss or damage deliberately caused by any person entitled to be covered under this **policy** or any person acting on their behalf.
- Loss or damage resulting from incorrectly maintaining or fuelling **the car** or from the use of substandard fuel, lubricants or parts.
- Loss of or damage to **the car** caused by a person known to **you** taking **the car** without **your** permission, unless that person is reported to the police for taking **the car** without **your** permission.
- Costs resulting from loss of use of **the car**.
- Any reduction in the **market value** of **the car** following repair.
- Any part of the cost of repair or replacement which improves **the car** or its **accessories** beyond its condition immediately before the loss or damage occurred.
- Loss or damage to any trailer, caravan or disabled motor vehicle, or their contents, being towed by **the car**.
- Loss or damage from taking **the car** and returning it to the legal owner.
- Loss or damage to in car audio, television, DVD, phone, games-console, or electronic navigation, unless these items are permanently fitted to **the car**.
- Loss or damage caused by wear and tear or depreciation.
- Loss or damage caused by any mechanical, electrical, electronic computer or computer software failures, breakdowns, faults or breakages.
- Loss or damage arising directly or indirectly from water freezing in the cooling system of **the car**.
- Damage caused by the process of cleaning, modification, repairing or restoring or by any gradually operating cause.
- Damage to tyres caused by braking, punctures, cuts or bursts not as a direct result of an accident.
- Any storage charges unless **you** tell the **insurer** about them and unless the **insurer** agree in writing to pay for them.
- Any increase in damage as a result of **the car** being moved under its own power following an incident.
- Costs of importing parts or **accessories** or storage costs caused by delays, where the parts or **accessories** are not available from current stock within the **territorial limits**.
- Any amount over the cost shown in the manufacturer's latest price guide for any lost or damaged parts or **accessories** if such parts or **accessories** are not available.
- Loss or damage resulting from confiscation, nationalisation, requisition or destruction by or under the order of any government or public or legal authority.

3 Fire and theft

What is covered under this section

This section provides **you** with cover for loss or damage to **the car** and its **accessories** caused by fire, theft or attempted theft.

The **insurer** will decide either to;

- Pay to have the damage repaired ; or
- Pay to replace what is lost or damaged if this is more cost effective than repairing it; or
- Pay **you** an amount equal to the loss or damage.

If to the **insurer's** knowledge **the car** is the subject of a hire purchase or leasing agreement, the **insurer** may, in the event of **the car's** total loss or destruction, pay the hire purchase or leasing company in the first instance. If the **insurer's** estimate of the **market value** is more than the amount owed any balance will be paid to **you**.

If the **insurer's** estimate of the **market value** is less than the amount owed **you** may have to pay the outstanding balance.

By purchasing this **policy** **you** agree that the **insurer** can handle **your** claim in this way.

The **insurer** will also pay reasonable costs for the protection, removal and storage of the **car** and delivery after repair to **your risk address**.

The **insurer** may use warranted replacement parts or recycled parts which are not supplied by the manufacturer of **the car** but will be of a similar

standard. If suitable replacement parts are not available **we** will pay the manufacturer's last list price.

The **insurer** will not pay more than the **market value** of **the car** at the time of the loss unless the new car benefit applies.

New car benefit

The **insurer** will replace **the car** with one of the same make, model and specification if;

- The loss or damage happens within twelve months from the date **the car** was first registered; and
- **You**, or **your partner**, are the first and only registered keeper of **the car** (or the second registered keeper if the first registered keeper is the manufacturer or supplying dealer and the delivery mileage is under 250 miles); and
- **You**, or **your partner**, have owned **the car** (or it has been hired to **you**, or **your partner**, under a hire-purchase or leasing agreement) since it was first registered as new (or **you** are the second owner if the first owner is the manufacturer or supplying dealer and the delivery mileage is under 250 miles); and
- The cost of repair is valued at more than 60% of the cost of buying an identical new car at the time of the loss or damage (based on the United Kingdom list price); and
- **The car** was supplied as new from within the **territorial limits**.

In these circumstances, if **you** ask the **insurer** to they will replace **the car** (and pay reasonable delivery charges) with a new car of the same make, model and specification.

The **insurer** can only do this if a replacement car is available in the **territorial limits** and anyone else who has an interest in **the car** agrees.

If a replacement car of the same make, model and specification is not available, the **insurer** will, where possible, provide a similar car of identical list price.

If this is not acceptable to **you**, the **insurer** will not pay more than the **market value** of **the car** at the time of the loss.

Car audio, navigation and entertainment equipment

The **insurer** will also cover the cost of replacing or repairing **the car's** audio, navigation and entertainment equipment up to the following amounts:

- Unlimited for equipment fitted as original equipment by the manufacturer; or
- £500 for any other equipment not fitted by the manufacturer, provided it is permanently fitted to **the car**.

Recommended repairer

If the damage to **the car** is covered under **your policy** and it is repaired by a recommended repairer, **you** do not need to obtain any estimates and repairs can begin immediately after the **insurer** has authorised them. The **insurer** will arrange for one of their repairers to contact **you** to arrange to collect **the car**. Repairs made by the **insurer's** recommended repairers are guaranteed for three years.

At **your** option, **you** can arrange for a repairer of **your** choice to carry out the repairs. **You** must send the **insurer** at least two detailed repair estimates as soon as reasonably possible. The **insurer** will only be liable for the repair costs at a non-recommended repairer if the **insurer** has agreed that the costs are reasonable and the **insurer** has issued an authorisation to the repairer. The **insurer** may need to inspect **the car**.

The **insurer** reserve the right to ask **you** to obtain alternative estimates and the **insurer** may not pay **you** more than their recommended repairer would have charged them for the repair of **the car**.

What is not covered under section 3

- The total **excess** shown in **your Schedule of Insurance**.
- Loss or damage caused by theft or attempted theft if the keys or lock transmitter or entry card from the keyless entry system are left in or on **the car** while it is left **unattended**.
- Loss of keys, keyless entry system devices, tapes, compact and mini discs, DVD's and other portable media storage devices.
- Loss or damage caused by theft or attempted theft if **the car** is left **unattended** without being properly locked and/or if any window, roof opening, removable roof panel or hood is left open or unlocked.
- Loss or damage if any security or tracking device, which the **insurer** has insisted is fitted to **the car**, has not been set or is not in full working order.
- Loss or damage caused to **the car**, if at the time of the incident, it was under the custody or control of anyone with **your** permission who is not covered under this **policy**.
- Loss or damage to **the car** and/or its contents as a result of someone taking it by fraud or trickery while pretending to be a buyer.
- Loss of or damage to **the car** by theft, attempted theft unless this has been reported to the police and a crime reference number obtained.
- The **insurer** will not pay for any losses that are not directly associated with the incident that caused **you** to claim, unless expressly stated in this **policy**.

- Loss or damage deliberately caused by any person entitled to be covered under this **policy** or any person acting on their behalf.
- Loss or damage resulting from incorrectly maintaining or fuelling **the car** or from the use of substandard fuel, lubricants or parts.
- Loss of or damage to **the car** caused by a person known to **you** taking **the car** without **your** permission, unless that person is reported to the police for taking **the car** without **your** permission.
- Costs resulting from loss of use of **the car**.
- Any reduction in the **market value** of **the car** following repair.
- Any part of the cost of repair or replacement which improves **the car** or its **accessories** beyond its condition immediately before the loss or damage occurred.
- Loss or damage to any trailer, caravan or disabled motor vehicle, or their contents, being towed by **the car**.
- Loss or damage from taking **the car** and returning it to the legal owner.
- Loss or damage to in car audio, television, DVD, phone, games-console, or electronic navigation, unless these items are permanently fitted to **the car**.
- Loss or damage caused by wear and tear or depreciation.
- Loss or damage caused by any mechanical, electrical, electronic computer or computer software failures, breakdowns, faults or breakages.
- Loss or damage arising directly or indirectly from water freezing in the cooling system of **the car**.
- Damage caused by the process of cleaning, modification, repairing or restoring or by any gradually operating cause.
- Damage to tyres caused by braking, punctures, cuts or bursts not as a direct result of an accident.
- Any storage charges unless **you** tell the **insurer** about them and the **insurer** agree in writing to pay for them.
- Any increase in damage as a result of **the car** being moved under its own power following an incident.
- Costs of importing parts or **accessories** or storage costs caused by delays, where the parts or **accessories** are not available from current stock within the **territorial limits**.
- Any amount over the cost shown in the manufacturer's latest price guide for any lost or damaged parts or **accessories** if such parts or **accessories** are not available.
- Loss or damage resulting from confiscation, nationalisation, requisition or destruction by or under the order of any government or public or legal authority.

4 Glass damage

What is covered under this section

If the glass in the front windscreen, side, rear windows, or sunroof of **the car** is damaged during the **period of insurance** the **insurer** will pay the cost of repairing or replacing it. The **insurer** will also pay for any repair to the bodywork of **the car** that has been damaged by broken glass from the windscreen or windows.

If the repair or replacement is carried out by one of **our** approved suppliers, cover is unlimited. *(To contact one of our approved suppliers please refer to the 'Making a claim section' of this **policy**.)*

If **you** choose to use **your** own supplier, then cover will be limited to £150 less any **excess**.

A claim under this section only will not affect **your** no claims discount.

What is not covered under section 4

- The glass **excess** shown in **your Schedule of Insurance**, unless the glass is repaired and not replaced in which case no **excess** applies.
- Loss of use of **the car**.
- Damaged or broken glass in panoramic glass roofs.
- Repair or replacement of the hood/roof structure of a convertible or cabriolet vehicle.
- Repair or replacement of any glass that is part of a removable or folding convertible roof.
- Repair or replacement of any windscreen or window not made of glass.
- The cost of importing parts or storage costs caused by delays where the parts are not available from stock within the **territorial limits**.
- Loss or damage deliberately caused by any person entitled to be covered under this **policy** or any person acting on their behalf.

5 Personal belongings

What is covered under this section

The **insurer** will pay up to a maximum of £500 for personal belongings not permanently fitted to **the car**, which are lost or damaged following an accident, fire, theft or attempted theft involving **the car**.

What is not covered under section 5

- Loss or damage caused by wear and tear or depreciation.
- Loss of, theft of or damage to property from an open or convertible car, unless the personal belongings were left in a locked boot or locked glove compartment.
- Loss or damage if **the car** is left **unattended** without being properly locked and/or if any window, roof opening, removable roof panel or hood is left open or unlocked.
- Money, credit or debit cards, stamps, tickets, vouchers, documents and securities.
- Goods or samples carried in connection with any trade or business
- Loss of or damage to any radar detection equipment.
- Loss of or damage to telephone or other communication equipment.

6 Medical expenses

What is covered under this section

If **you** or anyone in **the car** is injured in an accident involving **the car**, the **insurer** will pay up to £200 in medical expenses for each injured person.

7 Personal accident benefits

What is covered under this section

If **you** or **your partner** are accidentally killed or permanently injured while getting in, travelling in or getting out of **the car** (or any other private car that **you** do not own), the **insurer** will pay the following:

- For death - £5,000
- For the total and irrecoverable loss of sight in one or both eyes - £5,000
- For the permanent loss of use of one or more limbs above the wrist or ankle - £5,000

The **insurer** will only pay these amounts if the cause of death or injury is an accident involving a car and the death or loss happens within 3 calendar months of the accident.

What is not covered under section 7

- More than £5,000 per incident.
- Death or injury to any person not wearing a seat belt when required to by law.
- Any intentional self injury, suicide or attempted suicide.
- Any injury or death arising wholly or in part from any natural or inherent disease or medical condition.
- Any injury or death to any person driving at the time of the accident who is found to have a higher level of alcohol or drugs in their body than is allowed by law.
- If **you** or **your partner** has any other car insurance **policy** with the **insurer**, they will only pay the benefit under one policy.

8 Replacement locks

What is covered under this section

If the keys or other ignition activation device to **the car** or the lock transmitter are stolen the **insurer** will pay up to a maximum of £500 under this section towards the cost of replacing:

- The door locks and/or boot lock.
- Ignition/steering lock.
- The keys or ignition activation device or the lock transmitter and central locking interface.
- The reasonable cost of protecting **the car**, transporting it to the nearest repairers when necessary and delivering it after repair to **your** address.

Provided it can be established that the identity or the **risk address** of **the car** is likely to be known to any person in receipt of such items.

What is not covered under section 8

- The first £100 of any claim.
- Any claim where the keys, lock activation device or the lock transmitter and central locking interface are either:
- Left in or on **the car** at the time of the loss; or
- Taken without **your** permission by a person known to **you**, unless that person is reported to the police.

9 Travelling abroad

What is covered under this section

The **insurer** will cover **your** legal liability to others while **you** or any driver covered by this policy are using **the car** within the European Union and any other country which has agreed to follow Article 7(2) of the EU Directive on Insurance of Civil Liabilities arising from the use of motor vehicles (number 72/166/EEC).

You do not need an International Motor Insurance Card (Green Card) for visits to these countries as the legal evidence of this cover is shown on the reverse of **your Certificate of Motor Insurance**.

Further information on the countries that follow the above EU Directive can be found by visiting www.mib.org.uk.

The **insurer** will also provide the cover shown on **your Schedule of Insurance** for up to 60 days in any **period of insurance** while **you** are using **the car** within the countries referred to above.

The **insurer** may agree to extend the cover for more than 60 days as long as:

- **The car** is taxed and registered within the **territorial limits**; and
- **Your** main permanent home is within the **territorial limits**; and
- **Your** visit abroad is only temporary; and
- **You** tell **us** before **you** leave; and
- **You** pay any additional premium **we** ask for.

If **you** want to extend **your** policy to give the same cover in a country outside the countries referred to above, **you** must:

- Tell **us** before **you** leave; and
- Get the **insurer's** written agreement to cover **you** in the countries involved; and
- Pay any additional premium **we** ask for.

If the **insurer** agrees to **your** request, the **insurer** will issue **you** with an International Motor Insurance Card (Green Card) as legal evidence of this cover.

The **insurer** will also pay customs duty if **the car** is damaged and the **insurer** decides not to return it after a valid claim on the policy.

Cover also applies while **the car** is being carried between sea or air ports or railway stations within these countries, as long as this travel is by a recognised sea, air or rail route.

What is not covered under section 9

If **your Certificate of Motor Insurance** allows a specific driver to drive any other vehicle, that cover does not apply outside of the **territorial limits**.

10 Child seat cover

Comprehensive Only

If **you** have a child seat fitted in **your** car and **your** car is involved in an accident or damaged following fire or theft **we** will contribute up to £150 per child seat towards the cost of a replacement even if there is no apparent damage, subject to **you** making a claim on this insurance policy.

11 Vandalism Promise

Comprehensive Only

You will still be responsible for paying any applicable excess.

- **You** have reported the incident to the police and provided **us** with the crime reference number;
- Damage was not caused by another vehicle;
- Damage was not due to fire or theft;

If **your** car suffers damage caused by vandalism **your** no claims discount will not be reduced in the event of a claim under this section providing:

- **Your** car was parked and unattended at the time the damage was caused;

Vandalism is defined as malicious damage to your car (other than by fire or theft) while parked and unattended.

12 Uninsured Driver Promise

Comprehensive Only

If the driver of **your** car is involved in an accident caused by an uninsured motorist, **we** will refund the cost of any excess **you** have had to pay. **You** must provide:

- the vehicle registration and the make/model of the car;
- and the driver's details

The promise only applies where the driver of **your** car was not at fault for the accident.

Where the accident was not **your** fault and the driver was uninsured, **you** will not lose your no claims discount.

13 Onward Travel following an accident

Comprehensive Only

In the event of an accident if **your** car cannot be made roadworthy within a reasonable time **we** will arrange to transport **you** and **your** passengers home to any destination in Great Britain (Isle of Man and the Channel Islands is not included).

14 No claims discount (NCD)

If **you** do not make a claim during the **period of insurance**, the **insurer** will increase **your** no claims discount when you renew your policy with **us** in line with scale shown below:

Current years NCD	Your NCD years at renewal if no fault claims	Your NCD years at renewal if one fault claim	Your NCD years at renewal if two fault claims	Your NCD years at renewal if more than two fault claims
0	1	0	0	0
1	2	0	0	0
2	3	0	0	0
3	4	1	0	0
4	5	2	0	0
5	6	3	1	0
6	7	3	1	0
7	8	3	1	0
8	9	3	1	0
9	9+	3	1	0
9+	9+	3	1	0

If **you** do make a claim during the **period of insurance**, **your** no claims discount will be reduced at the next renewal date in accordance with the scale shown above.

The following will not affect **your** no claims discount:

- Payments made under Section 4 - Glass damage of this **policy**.
- Payments made under Emergency treatment (Section 1) of this **policy**.
- Claims where **you** were not at fault, as long as the **insurer** has recovered all that the **insurer** has paid from those who were responsible.

Your no claims discount cannot be transferred to another person or used on more than one policy at the same time.

You should note any change in the level of **your** no claims discount is no guarantee that **your** premium will not rise.

15 Cancellation

How to cancel your policy

You must contact **us** if **you** wish to cancel **your** policy. **Our** contact details are on the reverse of **your Certificate of Motor Insurance**.

We will cancel **your** policy either from the date **you** contact **us**, or from any later date **you** specify. The **policy** cannot be cancelled from an earlier date than when **you** contact **us**.

If **you** are paying **your** premiums by instalments, **you** must still pay **us** any balance of premium due. Cancelling any direct debit instruction does not mean **you** have cancelled the **policy**. **You** will still need to follow the instructions above.

In the event of cancellation, a cancellation fee shown in the Important Information about Our Insurance Intermediary Services document will apply.

Cancellation by you within the first 14 days

If **you** cancel **your** policy within 14 days of the date **you** receive **your** policy documents **we** will refund a percentage of the premium calculated on a daily pro rata basis equivalent to the period of cover left unused, unless **you** have made a total loss claim in which case no refund of premium will be given and all premiums would be due.

Cancellation by you after the first 14 days

If **you** cancel this **policy** after the 14-day period **we** will refund a

percentage of the premium calculated on a daily pro rata basis equivalent to the period of cover left unused, providing no claims have been made. If a claim has been made, or there has been an incident which may lead to a claim, no refund of premium will be given and all premiums would be due.

Where we cancel your policy

We may cancel **your policy** if there are serious grounds to do so such as non-payment, failure to supply requested validation documentation (proof of No Claims Discount, Security etc) or **you** have provided **us** with incorrect information and **you** have failed to provide a remedy when requested. Where **we** cancel **we** will provide seven days' prior written notice to **your** last known address unless **we** are required to cancel earlier. If **we** cancel **your policy** **we** will refund a percentage of the premium calculated on a daily pro rata basis equivalent to the period of cover left unused, providing no claims have been made. If a claim has been made, or there has been an incident which may lead to a claim, no refund of premium will be given and all premiums would be due.

If **we** cancel **your** policy on the grounds of fraud, cancellation may be immediate and **we** may keep any premium **you** have paid. **We** may also inform the police of the circumstances.

16 General policy exclusions

You are not covered under **your policy** for any of the following:

Contracts

Any claim as a result of an agreement or contract unless it is one the **insurer** would have been liable for anyway.

Who uses the car

Any injury, loss or damage which takes place while **the car** is being:

- Driven by or in the charge of any person not covered by **your Certificate of Motor Insurance**; or
- Used other than for the purposes allowed on **your Certificate of Motor Insurance**; or
- Driven by or in the charge of any person who does not hold or comply with the conditions of a valid licence to drive such a vehicle in the country within which the incident occurred.

This exception does not apply if **the car** is;

- Being serviced or repaired by a member of the motor trade.
- Stolen or being taken away without **your** permission; or
- Being parked by an employee of a hotel or restaurant as part of a car-parking service.

Track days and off road events

Any liability, loss or damage resulting from the use of **the car** at any event during which **the car** may be driven on a motor racing track, airfield or at an off road event.

Use on airfields

The **insurer** will not pay claims arising directly or indirectly from any car being in a place used for the take-off, landing, parking or movement of aircraft, including the associated service roads, refuelling areas, ground equipment parking areas and the parts of passenger terminals of international airports which come with the Customs examination area or any part of airport premises to which the public does not have access to drive their vehicle.

Pollution

Any accident, injury, damage, loss or liability caused by pollution or contamination, unless the pollution or contamination is caused by a sudden, identifiable, unexpected and accidental incident which happens during the **period of insurance**.

Earthquake

Any loss or damage caused by earthquakes and the result of earthquakes.

Pressure waves

Any loss or damage caused by pressure waves from aircraft or aerial devices travelling at sonic or supersonic speeds.

Riot

Any loss or damage caused by riot, civil commotion occurring outside Great Britain, the Isle of Man or the Channel Islands. This exception does not apply to Section 1 - Liability to others.

Radioactivity

Any loss or damage caused by, contributed to or arising from;

- Ionising radiation or radioactive contamination from any fuel or waste; or
- The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component or of any nuclear fuel or any nuclear waste.

Terrorism

Any loss or damage caused by or arising from **terrorism** unless the **insurer** has to provide cover under any **Road Traffic Acts**.

War

Any loss or damage caused directly or indirectly by war, invasion, act of enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection or military or usurped power other than to meet the requirements of the **Road Traffic Acts**.

17 General policy conditions

The **insurer** will only give **you** the cover described in this **policy** document provided that **you** and all other drivers comply with the conditions set out below and that the information that **you** gave **us** regarding **the car** and all insured drivers is true and complete as far as **you** know.

Taking care of your car

You and all other drivers must ensure that:

- **The car** is kept in a roadworthy condition.
- **The car** has a current MOT certificate if applicable.
- All reasonable steps are taken to ensure **the car** has been protected against loss or damage.

The **insurer** may examine **the car** at any time.

Your duty to provide accurate information

You must have answered truthfully all questions relating to **your** details; those of **the car** and of all named drivers on **your policy** that **we** asked when **your policy** started. **You** must also have truthfully agreed to all statements that we listed in the **Statement of Insurance** relating to **your policy** when it started.

You must notify **us** as soon as reasonably possible if any of your details change.

It's important that **you** check the information **you** provided and notify **us** immediately of any changes to these details. Failure to disclose correct and complete information to the best of **your** knowledge and belief may result in increased premiums, refusal of a claim or not being fully paid, **your policy** being cancelled or being made null & void and treated as if it never existed.

Please refer to Important Customer Information section for further details.

Accidents and claims

You must notify **us** as soon as reasonably possible if **you** or any driver become aware of any accident or loss involving **the car** or of any other incident which may lead to a claim by **you** or by a **third party**.

If **you** or any driver receive any notice of prosecution, inquest or fatal accident enquiry or **you** or any driver are sent a claim form from a court or a letter, **you** or any driver must send it to the **insurer**, unanswered, as soon as reasonably possible.

You must ensure that the police are notified within 48 hours of **you** or any driver becoming aware of any incident involving theft, attempted theft, or malicious damage and a crime reference number is obtained.

You or anyone who drives **the car** must not admit liability for, offer, negotiate or seek settlement of any claim without **our** written permission.

You or anyone who drives **the car** must take reasonable steps to minimise the loss if an incident which gives rise to a claim occurs.

The **insurer** is entitled under this **policy** to;

- Take over and conduct the defence and settlement of any claim in **your** name or in the name of any other person insured by **your policy**.
- Instigate proceedings at their own expense and for their own benefit but in **your** name or in the name of any other person insured by

your policy to recover any payment that they have made under **your policy**.

- Recover from **you** the amount of any claim that they are required to settle by law which the **insurer** would not otherwise have paid under this **policy**.
- Pay the legal owner of the **car** in the event of a loss.
- Require proof of ownership and value of the insured property in the event of a loss.

You or any person who makes a claim under **your policy** must give the **insurer** all reasonable assistance and information in relation to any claim made under **your policy**.

Fraud

You must not act in a fraudulent manner. **You**, any authorised driver, or any person acting for **you** must not make false or exaggerated claims. If **you**, any authorised driver, or anyone acting for **you** makes a claim knowing any part of it to be false or exaggerated, the **insurer** will not pay the claim and the **insurer** will cancel **your policy**. The **insurer** shall be entitled to recover from **you** the amount of any claim already paid under the **policy** during the **period of insurance**.

If the **insurer** cancels **your policy** on the grounds of fraudulent activity, they will keep any premium **you** have paid and may inform the police of the circumstances.

Other insurances

If at the time of any incident which results in a claim under **your policy** there is any other insurance in force covering the same liability, loss or damage, the **insurer** will only pay their share of the claim. The share to be paid by each **insurer** will be determined either by the appropriate court or by agreement between the **insurers** involved.

F Complaints procedure

We aim to provide a high level of service to all **our** customers but occasionally things can go wrong, when this happens **we** will do everything **we** can to put things right.

Complaints procedure

If **you** have a complaint about **our** service or the administration of **your policy**, please contact **us** in the first instance by phoning customer services on 0330 018 0802. **We** will aim to resolve **your** complaint over the phone within 24 hours.

If **your** complaint is not resolved to **your** satisfaction within 24 hours **we** will send **you** a written acknowledgment of **your** complaint together with the next steps **we** will be taking to resolve it. If **you** prefer to put **your** complaint in writing please send it to The Customer Relations Manager, O2 Drive, Fusion House, Bretton Way, Peterborough, PE3 8BG.

Next steps

In the unlikely event that **your** complaint remains unresolved four weeks after being made, **we** will send **you** either **our** final response or a letter explaining why **we** are not yet in a position to resolve **your** complaint and advise **you** when **we** will be in contact again.

If after eight weeks of making **your** complaint **we** are still not in a position to issue **you** with **our** final response **we** will send **you** a letter explaining the reason for the delay and advising **you** of **your** right to complain to the Financial Ombudsman Service.

If **we** cannot resolve your complaint, **you** may refer **your** complaint to the Financial Ombudsman Service within six months of receiving **our** final response letter.

The address is Financial Ombudsman Service, Exchange Tower, London, E14 9SR. The website address is www.financial-ombudsman.org.uk and their telephone number is 0800 023 4567.

Complaints which your **Insurer** is required to resolve will be passed on to them by **us**. **We** will notify **you** when **we** do this. If **you** are unhappy with the decision **you** receive **you** can refer **your** complaint to the Financial Ombudsman Service within six months of receiving **your Insurers** final response letter.

Following the complaints procedure does not affect **your** right to take legal action.

G Data protection notice

Please read this notice as it explains the purposes for which **we** or the **insurer** will use personal data and sensitive personal data which **we** hold. Please show this notice to anyone insured to drive the vehicle covered under this **policy**.

Your personal data

For mutual security calls are recorded and may be monitored for training purposes and to prevent and detect fraud. For the purposes of the Data Protection Act 1998 the Data Controllers in relation to the personal data **you** supply are BISL Limited and Telefónica UK Limited.

This section sets out how data will be used in relation to **your insurance policy**. **Your** information will also be used by O2 in accordance with the O2 Privacy Policy which can be found at o2.co.uk/termsandconditions/privacy-policy.

Insurance administration, renewal and claims handling

Information **you** supply may be used for the purpose of insurance administration, renewal and claims handling by the **insurer**, its agents, **reinsurers** and **your** intermediary. In assessing any claims made, **insurers** may undertake checks against publicly available information such as Electoral Register, County Court Judgments, bankruptcy or repossession information. Information may also be shared with other **insurers** either directly or via those acting for the **insurer** such as loss adjusters or investigators.

We may also use other information that **we** or O2 may hold on **you** if **you** hold other products and services with **us** or O2 now (or if **you** have held such products and services in the past). This may include information about how **you** use your mobile phone and may include location data. **We** use this information to help **us** to better understand **you** and this may help **us** offer **you** a more personalised quote now and at renewal. This information is also used for research and analysis purposes to help **us** improve and develop the service **we** provide.

Driving Licence Number

If **you** have provided **your** driving licence number this may be passed to the DVLA, either by **us** or the **Insurers** on our panel, in order for a search to be carried out to confirm **your** (or any named driver's) licence status, entitlement and relevant restriction information and endorsement/conviction data. Searches may be carried out as part of **your** quote or at any point throughout the duration of **your** insurance **policy** including when amendments are made to the **policy** and at renewal. Undertaking searches using **your** driving licence number helps **Insurers** check information to prevent fraud and reduce incidences of negligent misrepresentation and non-disclosure.

A search with the DVLA will not show on **your** (or any named driver's) driving licence record.

For details relating to information held about **you** by the DVLA, please visit www.dvla.gov.

Claims & Underwriting Exchange and Other Registers and Databases

We or the **Insurer** exchange information with various databases and registers to help **us** check information provided, to detect and prevent crime or fraud and to obtain information about **your** no claims history. These may include the Claims and Underwriting Exchange Register run by Insurance Database Services Limited (IDS Ltd), the Hunter Database run by MCL Software Ltd, the Motor Insurance Anti-Fraud and Theft Register run by the Association of British **Insurers** (ABI), the No Claims History Database run by Reed Elsevier (UK) Limited trading as LexisNexis and any other relevant industry databases or registers. Information may be shared with these registers and checks carried out against the information held on these registers when **we** or the **Insurer** deal with **your** request for insurance, at renewal, when amendments are made to **your** policy, where a claim is made or where it is necessary to update **our** policy records. Under the conditions of **your** policy, **you** must tell **us** about any incident (such as an accident or theft) which may give rise to a claim. When **you** tell **us** about an incident, **we** or the **Insurer** will pass this information to the registers and any other relevant registers. **You** can ask **us** for more information about this.

Your electronic information

If **you** contact **us** electronically, **we** or the **insurer** may collect **your** electronic identifier, e.g. Internet Protocol (IP) address or telephone number supplied by **your** service provider. This information may be used by **us** or the **insurer** to aid in the detection of fraud.

Sensitive personal data

In order to assess the terms of the insurance contract or administer claims, **we** or the **insurer** will need to collect personal data which the Data Protection Act 1998 defines as sensitive, such as medical history or criminal convictions and **we** or the **insurer** may need to transfer this data overseas. By proceeding with this contract, **you** will signify **your** explicit consent to such information being processed by **us**, the **insurer** or its agents.

Motor Insurance Database

Information relating to your insurance policy will be added to the Motor Insurance Database ("MID") managed by the Motor Insurers' Bureau ("MIB"). MID and the data stored on it may be used by certain statutory and/or authorised bodies including the Police, the DVLA, the DVLNI, the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including :

- I. Electronic Licensing
- II. Continuous Insurance Enforcement
- III. Law enforcement (prevention, detection, apprehension and or prosecution of offenders)
- IV. The provision of government services and or other services aimed at reducing the level and incidence of uninsured driving.

If **you** are involved in a road traffic accident (either in the UK, the EEA or certain other territories), **insurers** and or the MIB may search the MID to obtain relevant information.

Persons (including his or her appointed representatives) pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID.

It is vital that the MID holds **your** correct registration number. If it is incorrectly shown on the MID **you** are at risk of having **your** vehicle seized by the Police. **You** can check that **your** correct registration number details are shown on the MID at www.askmid.com

Credit searches and use of third party information

In assessing **your** application/renewal, to prevent fraud, check **your** identity and to maintain their policy records, **we** or the **insurer or the credit provider** may:

- Search files made available to them by credit reference agencies who may keep a record of that search. **We** or the **insurer** or the **credit provider** may also pass to credit reference agencies information they hold about **you** and **your** payment record. The information will be used by other **credit providers** for making credit decisions about **you** and the people with whom **you** are financially associated for fraud prevention, money laundering prevention and for tracing debtors. **We** or the **insurer** or the **credit provider** may ask credit reference agencies to provide a credit scoring computation. Credit scoring uses a number of factors to work out risks involved in any application. A score is given to each factor and a total score obtained. Where automatic credit scoring computations are used by **us** or the **insurer** or the **credit provider**, acceptance or rejection of **your** application/renewal will not depend only on the results of the credit scoring process.
- Use information relating to **you** and **your** vehicle supplied to **us** or the **insurer** or the **credit provider** by other third parties.

Overseas transfer of data

We and the other companies processing **your** data for the purposes mentioned above may from time to time need to undertake some of the processing in countries outside of the European Economic Area which may not have laws to protect your personal data, but in all cases **we** will ensure that it is kept securely and only used for the purposes for which **you** provided it. Details of the companies and countries involved can be provided on request.

Fraud prevention

In order to prevent and detect fraud **we** or the **insurer** may at any time: Share information about **you** with other organisations including the Police; Undertake credit searches; Check and/or share **your** details with fraud prevention and detection agencies.

If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

We, the **insurer** or other organisations may also access and use this information to prevent fraud and money laundering, for example when: Checking details on applications for credit and credit related or other facilities; Managing credit and credit related accounts or facilities; Recovering debt; Checking details on proposal and claims for all types of insurance; Checking details of job applicants and employees.

Please contact **us** on the number shown on **your** policy documentation if **you** want to receive details of the relevant fraud prevention agencies. **We**, the **insurer** or other organisations may access and use from other countries the information recorded by fraud prevention agencies.

Marketing and market research

Telefónica UK Limited and its agents may use **your** information to keep **you** informed by SMS, email, telephone, post or other means of products and services which may be of interest to **you**. They may also contact **you** to conduct market research. **Your** information may also be used for the above purposes after **your policy** has lapsed.

If **you** do not wish **your** information to be used for these purposes please write to the Data Protection Officer at the address below.

Your rights

You are entitled to request a copy of the information **we** hold about **you** for which **we** may charge a small fee. If **you** have any questions or **you** would like to find out more about this notice please write to the Data Protection Officer, BISL Limited Pegasus House, Bakewell Road, Orton Southgate, Peterborough, PE2 6YS.

For more information on the Data Protection Act **you** may also write to the Office of the Information Commissioner at Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF. Telephone: 0303 123 1113 or 01625 545745 or visit www.ico.org.uk

This policy and other associated documentation are also available in large print, audio and braille. If you require any of these formats please contact us.

➔ Additional Benefits Policy Summary

keyfacts[®]

About this document

This document provides you with the basic details of your additional benefits you have purchased with your car insurance policy. Full details of the terms and conditions are contained in the relevant policy wording for each product.

This summary relates to private car insurance policies effective from 01/07/2017. Your policy will run for 12 months.

Keycare - underwritten by Ageas Insurance Limited

Cover against loss or theft of keys including up to £1000 towards replacement locksmith's charges. For terms and conditions of your Keycare cover, please refer to your Keycare documents that will be sent separately.

Cancellation Rights

You must contact us in order to cancel any of your additional benefits. Our contact details are on the reverse of your Certificate of Motor Insurance.

Cancelling your policy within the first 14 days

You may cancel any of your additional products within 14 days of receiving your policy documentation. We, on receipt of this confirmation, will issue a full refund, unless you have made a total loss claim in which case no refund will be given and all premiums would be due.

Cancelling your policy after the first 14 days

After this time, you may cancel any of your additional products during the life of the policy. We will refund a percentage of the premium in proportion to the cover left unused, unless you have made a claim in which case no refund will be given and all premiums would be due. If you cancel the main policy then any additional products taken out will also be cancelled.

If upon investigation we find that you are no longer eligible for an add-on product, a refund will be provided on a pro-rata basis.

Claims

Should you wish to make a claim under your car insurance policy you should call the Claims Helpline on 0330 018 8802. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to claim are included in the policy documentation.

Complaints

If you wish to register a complaint, please contact us:

- 1) by phone on 0330 018 0802
- 2) in writing to The Customer Relations Manager, O2 Drive, Fusion House, Bretton Way, Peterborough, PE3 8BG.

If we cannot resolve your complaint, you may refer your complaint to the Financial Ombudsman Service within six months of receiving our final response letter.

Authorisation

BISL Limited is authorised and regulated by the Financial Conduct Authority (FCA). Our firm reference number is 308896.

Our permitted business is arranging general insurance contracts which you can check on the Financial Services register by visiting the website www.fca.org.uk or by contacting the FCA on 0800 111 6768.

Financial Services Compensation Scheme (FSCS)

If the insurer cannot meet its liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme. Claims for compulsory insurance, such as third party motor insurance, are covered in full.

Any claims made to the Financial Services Compensation Scheme for non-compulsory (optional) insurance, such as damage to the insured car, and for any unused premium, are covered up to 90% of the value of the claim submitted. You can get more information from the Financial Services Compensation Scheme at www.fscs.org.uk or by calling 0207 741 4100.

Important Information about Our Insurance Intermediary Services

Your contract with BISL Limited ('We/Us/Our')

BISL Limited is an insurance intermediary and you will enter into two separate contracts when you take out an insurance policy through Us. The first contract is with Us and sets out the terms and conditions under which We will arrange and administer your insurance policy on your behalf and any fee(s) that We shall charge you for providing Our insurance intermediary services. Use this information to decide if Our services are right for you.

You will also enter into a separate contract with the insurer for providing your insurance. Details of the premium charged and the terms and conditions relevant to the insurance policy are set out in your Welcome Pack. When you purchase additional products or pay for your policy by instalments using a fixed sum loan agreement, you will enter into further contracts with each insurer or supplier for these services.

Your demands and needs

We have not provided advice on whether the policy is suitable for your needs or made any recommendations.

Your additional products:

Keycare

We offer products from a range of insurers for car insurance. We only offer products from a single insurer or supplier for:

Keycare, underwritten by Ageas Insurance Limited

What Insurance Intermediary Services will We provide?

Our insurance intermediary services We provide to you on your behalf include:

- We will arrange your vehicle insurance by selecting a range of prices from Our panel of insurers that We can offer, We will arrange your cover with the insurer based on your requirements, We will deal with your payment and provide you with the details and documentation relating to your policy.
- Deal with your requests for adjustments you have to make to your policy, such as changes to the cover required, the use and/or vehicle insured. We will notify the insurer, deal with any amendments of risk or adjustments of premium required and provide you with confirmation of any changes to your policy. We may arrange cover with an alternative insurer if the amendments to your policy are not acceptable to your original insurer.
- We will also arrange the cancellation of your policy at your request, notify the insurer, deal with any refunds of premium, confirm the changes to your policy and arrange for the return of documents.
- Deal with your requests for any duplicate or replacement documentation relating to your policy and/or additional products.
- We will arrange optional additional add-on products where you consider these products meet your needs.
- We will also arrange the renewal of your insurance and additional products based on your requirements (see Automatic Renewal section).

Our fees and charges for providing Our insurance intermediary services to you

We will charge you the following fees where applicable for Our services:

Cancellation fee

If either you or We cancel within 14 days of receiving your policy documentation We will charge you the cost for the amount of time you have been covered unless you have made a total loss claim in which case no refund will be given and all premiums will be due. If either you or We cancel more than 14 days after receiving your policy documentation We will charge you a fee of £60 plus the cost for the period of cover you have benefitted from.

This is providing no claims have been made. If a claim has been made, or there has been an incident which may lead to a claim, no refund will be given and all premiums will be due.

You may cancel any of your additional products within 14 days of receiving your policy documentation. We, on receipt of this confirmation, will issue a full refund, unless you have made a total loss claim in which case no refund will be given and all premiums would be due.

After this time, you may cancel any of your additional products during the life of the policy. We will refund a percentage of the premium in proportion to the cover left unused, unless you have made a claim in which case no refund will be given and all premiums would be due.

If you cancel the main policy then any additional products taken out will also be cancelled.

If upon investigation we find that you are no longer eligible for an add-on product, a refund will be provided on a pro-rata basis.

We have provided you with information on how to cancel your policy in the cancellation section of your Motor Policy Wording, Section 12. This clearly sets out Our approach to providing you with a refund of premium for your time on cover.

We will pay any refund due to the bank account or credit/debit card We hold on file. The minimum amount We will refund is £1, refunds less than £1 will not be given.

Failed payment fee

If you fail to make a payment We will charge you a fee of £20 as shown in the Default Charges section your Fixed Sum Loan Agreement.

Paper documents fee

If you want a duplicate copy of your policy, or any of its component parts throughout the period of insurance, We will charge you a £3 fee.

Transaction fee

In the event that any payments due on your policy are not paid, it may be necessary for Us to instruct agents to recover this amount.

Please note that where it is necessary for agents to recover any amount owing under your policy a transaction fee of £0.85 will be applied to each payment made to the agents by credit or debit card.

We are entitled to change any of the fees or terms and conditions of this contract between you and Us, (i) with 30 days notice during the term of the policy if required by law or regulatory authorities, or (ii) at renewal.

Automatic renewal

Prior to renewal, We will use the details you've given Us to search our panel again for a renewal price. We will contact you before the end of your policy explaining what you need to do. We may automatically renew the policy where We are able to, using the payment method that you have provided Us with ****0000 in order to ensure you remain continuously covered. You can ask Us to stop taking payments automatically or change your payment method at any time by contacting Us on: **0330 018 0802**.

Compensation

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if We cannot meet Our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS website; www.fscs.org.uk, or write to Financial Services Compensation Scheme, 10th floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU.

Who regulates Us

BISL Limited is authorised and regulated by the Financial Conduct Authority (FCA). Our firm reference number is 308896.

Our permitted business is arranging general insurance contracts which you can check on the Financial Services register by visiting the website www.fca.org.uk or by contacting the FCA on 0800 111 6768.

Duration and Choice of Law

The minimum duration of this contract with Us is the duration of your related insurance policy. This contract will terminate simultaneously with the termination of your related insurance policy.

These terms and conditions are governed by the laws of England and Wales unless you and We agree otherwise and such agreement has been put in writing by Us.