

# Your car insurance will be automatically renewed



## Customer Reference

29053252



Mr Alex Wynter  
20, Yeatmans Close  
Shaftesbury  
Dorset  
SP7 8LU

Dear Mr Wynter

Thanks for choosing Adrian Flux for your car insurance last year. Your policy on vehicle registration number WF61 EKV is due to expire on 24/07/2023 at 23:59 and because we'll renew your policy automatically by Direct Debit, you'll only need to call us if anything has changed or if any of our information is incorrect. You'll find your *Renewal Notice* overleaf—this contains a summary of your cover along with a breakdown of the price of your policy and any extra benefits selected. There's also important information about the automatic payment process.

You will have noticed that your renewal premium has increased from last year. Multiple factors are currently affecting the insurance industry, such as persistent national inflation driving prices up across the market, and significantly increased claims costs due to parts delays, labour shortages, and materials costs. Although we at Adrian Flux aren't able to avoid these increases, rest assured that we are working hard to offer our customers the best renewal premiums we can.

## Our unbeatable price guarantee

For your car insurance renewal we won't be beaten on price. Call us before 25/07/2023 and we guarantee to beat the price of any like-for-like quote. Details must match our renewal - we may ask for proof - and terms and conditions may vary.

## So what happens next?

We'll automatically renew your insurance and email your new certificate because it is convenient for you, and because it is a legal requirement to have continuous insurance unless your vehicle is declared SORN. If you would like to opt out of your automatic renewal, or make any changes, you must call us on 0344 381 6522, or contact us via post or email. In the meantime, please familiarise yourself with the *Renewal Notice* overleaf and ensure that the information contained in the enclosed *Statement of Fact* is correct.

If you do not wish to renew this policy it is essential that you contact us at least five working days before the renewal date either by phone, post or email. It is not enough to only cancel the Direct Debit at your bank as charges will apply if your policy is cancelled once it has been renewed.

Yours sincerely

Adrian Flux Renewals Team

## CONTACT US

Renewal enquiries: 0344 381 6522 | Lines are open 9:00am - 5:30pm Monday to Friday and 9:00am - 1:00pm Saturday

Shorter wait times likely between 10am to 3pm weekdays and 9am to 12pm on Saturdays

Claims: 0344 381 4420 | Lines are open 24/7 365 days a year

Email: [renewals@adrianflux.co.uk](mailto:renewals@adrianflux.co.uk)

Manage your policy online at: [adrianflux.co.uk/myadrianflux](https://adrianflux.co.uk/myadrianflux)

Correspondence address: FREEPOST RTGX-KBGU-YLEU, Adrian Flux, East Winch Hall, East Winch, King's Lynn, PE32 1HN

Adrian Flux is a part of Adrian Flux Insurance Services, an independent intermediary, authorised and regulated by the Financial Conduct Authority 307071. Partners: D Flux, Y Flux.

# Renewal Notice



## Customer Reference

29053252

## Name

Mr Alex Wynter

## Your renewal price

This year's price of **£372.94** includes:  
FREE Legal Expenses cover  
£28.02 No Claims Bonus Protection

The price quoted also includes insurance premium tax (IPT) at the applicable rate, and a £100.00 policy issue fee. Your quote was generated on 05/07/2023 so it may change if you claim before 25/07/2023.

The price of the policies you selected last year was **£306.21** including IPT and the £100.00 policy issue fee. If there were any changes during the year, this is the amount you would have paid if these changes were included for the full 12 months.

It is important to check that your renewal is still suitable for your needs so we understand that you might want to shop around to compare price and cover.

In the last year, persistent inflation and increased claims costs have caused a sharp rise in insurance premiums industry-wide. This means that your premium has risen more than usual at this renewal.

## Your payments

The premium will be collected in 10 monthly Direct Debit instalments of £44.12 from the bank account ending in \*\*\*\*797 and your bank statement will show 'PC/ADRIAN FLUX INS'. The first monthly instalment is due on 25/07/2023 although in practice it may not be taken until up to 10 working days later. Please ensure that you have sufficient funds in your bank account to enable us to take the stated payments. If you had changed your Direct Debit payment date and it is now different to your renewal date then the first payment for your renewal may be accelerated, which means two payments will be taken in quick succession. You should call us if you need to update your bank details. The finance is provided by Premium Credit Limited who will contact you with full details of your credit agreement.

Plan A - Selected  
10 monthly instalments of £44.12  
Total payable £446.20  
Premium finance costs £73.26 more than a single upfront payment  
Representative 38.5% APR variable  
First instalment will have an additional £5 facility fee added

If you wish to pay by an alternative method, please call us on 0344 381 6522.

## Is your information correct?

This quote is based on your current policy and the information contained in the enclosed *Statement of Fact*. If any of these details have changed, the cost of your insurance may also change. It is important to check the information you provided and tell 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, your policy being cancelled, or your claim prejudiced.

## Statement of demands and needs

Based on the information we have and the assumption that there have been no changes to your circumstances that we have not been advised of, Ageas Insurance Limited are offering the most suitable policy. We have not given you a personal recommendation as to whether this policy is suitable for your specific needs.

## Summary of cover

Renewal date	24/07/2023 at 23:59
Insurer	Ageas Insurance Limited
Vehicle details	VAUXHALL Zafira Exclusiv Ecoflex Cdti (110) (WF61 EKV)
Value	£4000
No Claims Bonus	11 Years Protected
Excesses	£125 Compulsory Excess for Accidental Damage and Malicious Damage Claims £100 Compulsory Excess for Fire and Theft Claims £125 Compulsory Excess for replacement Glass claims £25 Compulsory Excess for Windscreen Repair Claims £0 Voluntary Excess £100 Compulsory Excess for Replacement Locks and Keys
Cover	Comprehensive
Glass cover	Yes [subject to policy terms and conditions]
Driving other cars benefit	Included
Annual mileage	11000



# NCB Protection Schedule

## Customer Reference

29053252

## Name

Mr Alex Wynter

No claims bonus protection does not protect the overall price of your insurance policy. The price of your insurance policy may increase following an accident even if you were not at fault.

No claims bonus protection allows you to make one or more claims before your number of no claims bonus years falls. Please see the step-back procedures for details.

You are considering whether to purchase NCB protection. This would increase your premium by £28.02. You have declared a current NCB of 11 years. The tables below show:

(i) the average NCB bonus awarded to Ageas motor insurance policyholders last year according to their number of NCB years; and

(ii) what would happen to your NCB years if you were to make one or more claims in the next 12 months with and without this protection.

Number of years No Claims Bonus	Average No Claims Bonus in 2022
One year of NCB	13%
Two years of NCB	14%
Three years of NCB	15%
Four years of NCB	17%
Five years of NCB	19%
Six years of NCB	20%
Seven years of NCB	22%
Eight years of NCB	28%
Nine+ years of NCB	48%

## No Claims Bonus Step-Back Procedures

Number of years No Claims Bonus at this renewal	11
<b>No Claims Bonus at Next Renewal Date <u>without</u> NCB Protection</b>	
1 claim in next 12 months	3 years
2 claims in next 12 months	1 years
3 claims in next 12 months	0 years

<b>No Claims Discount at Next Renewal Date with NCB Protection</b>	
1 claim in any 3 year period	11 years
2 claims in any 3 year period	11 years
3 claims in any 3 year period	3 years
4 claims in any year period	1 years

Please Note: claims under certain sections of the policy may not impact NCB. Please refer to your policy wording for further details.



## DON'T MISS OUT ON OUR ADDITIONAL BENEFITS POLICIES

### **AUTO EXTRA** (Personal Accident Cover) - £17.00

Most comprehensive motor policies only have basic personal accident cover as standard, and at lower levels of cover there's often none at all. This means that you might not be covered for your injuries if an animal runs out and causes you to swerve and hit a tree or other object, or if you're a victim of road rage; did you know that the UK has among the highest number of reported incidents of road rage in Europe? Auto Extra covers you and any passengers for up to £40,000 each for road rage injuries, death and certain disabilities. There is no additional excess to pay, and the policy also covers emergency dental treatment, clothing, personal possessions and stress counselling following a road-rage assault. Auto Extra is underwritten by Trinity Lane Insurance Company Limited. It includes an insurance policy arrangement fee of £12.52.

### **KEYCARE COVER** (Cover loss and replacement of ALL your keys) - £19.00

Key crime has increased dramatically over the years as more sophisticated security systems are being fitted to vehicles as standard, making them harder for thieves to steal. Many vehicle thefts now occur as a result of keys being stolen. We offer a Keycare policy which covers up to £1,500 in the event your keys are stolen. You're also covered if you lock yourself out of your home or vehicle, or if you lose your keys, including replacement locks, locksmith charges and reprogramming alarms and immobilisers (which can be expensive). All your keys are covered, and you'll get up to three days of car hire or onward travel costs while your vehicle is out of use. There's no excess to pay, and no limit on the number of claims you can make until you reach the total £1,500 of cover. The policy is underwritten by Trinity Lane Insurance Company Limited and the premium shown above incorporates a policy arrangement fee of £12.16. There is no cover until the key fob is received and it is recommended that your keys are attached to the fob to improve the likelihood of recovery. All claims must be reported within 30 days of the loss occurring.

### **TOTAL LOSS PROTECT** (Supplementary payment in the event of a total loss) - Between £19 and £49

This pays you an additional 25% of the insurer's or third party insurer's settlement amount, up to a maximum of £10,000, if you have a total loss claim. The Insurer of Total Loss Protection is Trinity Lane. It includes a policy arrangement fee of between £5.60 and £16.80 (depending on policy length selected).

### **REPLACEMENT VEHICLE** (14 Day Replacement Vehicle Cover) - Between £33.00 and £75.00

Did you know that a courtesy car is not a guarantee in the event of an accident? Comprehensive policies only provide a courtesy car while your vehicle is being repaired after an accident, and Third Party Fire and Theft policies don't provide courtesy cars at all. Our replacement vehicle cover provides you with a suitable car for up to 14 days if you're claiming for a car which has been stolen and not recovered, written off, or rendered un-driveable by an accident. If you are unable to use a vehicle due to injury as a result of an accident, we will provide £150 for alternative transportation costs (£1,000 for adapted vehicles). There is no excess to pay and you can claim up to twice a year. This policy is underwritten by Trinity Lane Insurance Company Limited. It includes a policy arrangement fee between £1.88 and £16.80.

### **MISFUEL INSURANCE** (Incorrect Fuel Type Used) - £13.99

It's easily done; your mind is elsewhere and you fill up with the wrong fuel. According to the AA, over 150,000 drivers a year misfuel their vehicles — that's over 400 a day! Our misfuel insurance covers removing the incorrect fuel, cleansing the tank, and refilling with £10 of correct fuel. Expenses such as phone calls, taxi services and loss of earnings as a result of the misfuelling are also covered for up to £250. There's no excess to pay and you can claim up to three times during the policy term. There is no cover for the cost of any repair or damage to the engine. The policy is underwritten by Trinity Lane Insurance Company Limited. It includes an insurance policy arrangement fee of £11.19.

### **EXCESS PROTECTION** (Protect your excess) – Between £34.99 to £52

Claims on your motor insurance can happen at any time, and could be caused by anything from car park incidents and hit-and-runs to storms, theft and vandalism, leaving you with an unexpected excess to pay. Our Excess Protection policy covers you for this, so in the event of a fault or non-fault claim you would be reimbursed up to a maximum of £300/£500/£1000 (as applicable on premium paid) if you can't recover your excess. There is no cover for excesses relating to glass claims or if any claim amount is less than your excess. The policy is underwritten by Trinity Lane Insurance Company Limited and the premium shown above incorporates a policy arrangement fee of between £13.17 and £19.77.

### **FLEXDRIVE COVER** (Increase Your Driving Other Cars Benefit to include Accidental Damage, Fire and Theft) - £24.99

If you are covered to drive anyone else's car on your main policy, this will only be on a Third Party Only basis (even if you are covered comprehensively on your main policy), which leaves you exposed to possible costs should you have an incident. Our Flexdrive policy can increase the level of cover on the car you have borrowed to Accidental Damage, Fire and Theft — we pay up to £20,000 for repairs or losses incurred while you are using the borrowed car. The car covered by this policy must not be owned, hired or leased by you or by any person residing at your home address. The insured car must also be insured to be driven on the road by its owner. You are only covered to use the insured car for Social, Domestic and Pleasure within the UK, the Isle of Man or the Channel Islands. Commuting use is excluded. Claims under this policy are subject to a £500 excess. The policy is underwritten by Trinity Lane Insurance Company Limited and the premium includes an £8.75 arrangement fee.

### **AGREED VALUE** (Confirmed Valuation of Your Vehicle Should a Claim Occur) - £40.00

You know how much your vehicle is worth to you. However, if your vehicle is written off, lost or stolen, the amount your insurer pays out will be based on the market value at that time, and because the market can change rapidly, you may get a lower payout than you would hope for. Our agreed value policy guarantees that the payout you get will match how much your vehicle is worth, based on an evaluation by our dedicated team of specialists — just submit current photographs of your vehicle and an agreed value form. In the event you have a total loss claim, this covers the difference between the insurer's payout and your agreed value, meaning you should be able to replace your vehicle like-for-like. There is also no additional excess to pay. In the event of a total loss occurring before your agreed value has been confirmed, this policy will be void and a full refund given. This policy is underwritten by Trinity Lane Insurance Company Limited and the premium includes an arrangement fee of £28.78.

### **SPARE PARTS COVER** (Provides cover for your spare parts) - £12.99

If you keep spare parts or accessories for your insured vehicle in a locked outbuilding or garage, your home insurance policy may not cover them. Our Spare Parts Cover policy covers loss, vandalism, accidental damage and theft up to £2,000 for any spare parts or accessories kept in your locked outbuilding or garage at an address you've declared to us. Mechanical and cosmetic items are covered. Spares or accessories temporarily housed in your locked vehicle (but not attached to it) are also covered. There is a £50 excess per claim. The above premium incorporates a policy arrangement fee of £7.39. This policy is underwritten by Trinity Lane Insurance Company Limited.

### **POTHOLE COVER** (Provides cover for your wheels, tyres and suspension) - £59.99

Pothole cover protects the alloy wheels, tyres and suspension on the vehicle insured through us for up to £1,500, should they be damaged due to a pothole. You must be able to provide evidence of the pothole in order to claim, and there is a £75 excess applicable. The insurer is Trinity Lane and the policy includes an arrangement fee of £17.43.

### **PERSONAL POSSESSIONS COVER** (Provides cover for your personal effects) - £26.00

Coats, gym bags, portable sat navs; you may carry lots of personal possessions in your vehicle, and many insurance policies only have a basic level of cover for this as standard, while some policies can't cover this at all. Our personal effects policy covers up to £4,000 during the policy term if your personal items are stolen or damaged maliciously while in your locked vehicle, or by a fire, storm or flood, or a road traffic accident. This includes clothing, children's car seats, sporting equipment and portable devices such as tablets, laptops and sat navs. Claims on this policy won't affect your no claims bonus. All thefts from your vehicle must be reported to the police within 24 hours of the incident. There is no cover for any business goods or samples, cover is limited to personal possessions within a locked vehicle, and there is an excess of £50 for all claims. This policy is underwritten by Trinity Lane Insurance Company Limited, and it includes a policy arrangement fee of £6.97.

### **GADGET COVER**

**(Cover for theft and accidental damage to electrical gadgets) - £49.99**

More and more of us are relying on our portable electronic gadgets for day-to-day life. Unfortunately, more and more are being stolen, lost or dropped. Our gadget cover policy covers electronic gadgets purchased new by you within the last three years for up to £1,500 per claim, with a maximum of two claims per year. Your gadgets are covered for accidental damage, including water damage, and theft, with mobile phones and tablets also covered for accidental loss. Your equipment (excluding laptops and portable computers) is covered for electronic or mechanical breakdown if the guarantee period provided by the manufacturer has expired, and you also are covered worldwide as long as repairs take place in the UK. This does not affect any no claims bonus you may have accrued on any other policy. All thefts and losses of mobile phones must be reported within 24 hours to your airtime provider, and theft and losses of all other gadgets must be reported to the police with 48 hours. The insurer of Gadget Cover is Astrenska, and the excess for any claims ranges from £75 to £125, depending on the value of the gadget.

### **FLUX RESCUE**

**(Breakdown Package) - £65**

Need help with punctures, battery faults, or worse? Need assistance after an accident if the vehicle is no longer roadworthy? Our Flux Rescue policy covers you for home start, roadside recovery, and relay to a garage, final destination or home for the whole of the UK. You also get cover for 60 days in most European countries. There are unlimited call outs within the £3,500 of cover, and on top of that, there is no excess to pay. A similar level of cover could cost over £135 with some breakdown companies. There is no cover in force for the first 24 hours of the policy. The policy is underwritten by Trinity Lane Insurance Company Limited and incorporates a policy arrangement fee of £14.00.

### **LICENCE DEFENCE**

**(Motoring Offence Legal Cover) - £19.99**

Our Licence Defence policy gives you access to an expert solicitor, a free helpline and provides up to £25,000 per claim to defend a driving prosecution. It covers the cost of Licence Defence's panel of experts to defend legal action in respect of a motoring offence, arising from the use of the insured vehicle by you or any named drivers. Licence Defence will only proceed with legal defence if there are prospects of a successful outcome. It won't cover you if the conviction is related to drink or drugs, having no insurance, or parking offences where you will not incur licence penalty points. There is also no cover where the insured incident occurred before you purchased the insurance. This policy is underwritten by AM Trust Europe Limited.

### **Public Liability**

**(£2 Million £19.99 or £5 Million £27.50)**

Do you display your vehicle at classic or modified car shows? Perhaps you're a driving instructor? There might be situations where you aren't covered by your normal motor insurance — your display board at a show might fall and damage another vehicle, or a member of the public might trip over cones you set out for your student during driving lessons. Our Public Liability cover will indemnify you for up to either £2 million or £5 million (depending on the level of cover you select) against legal liability for other people's property damage or accidental bodily injury caused by you or your vehicle when your vehicle isn't in use or involved. This policy is underwritten by The Salvation Army General Insurance Corporation Limited.

### **ALL OUR CUSTOMERS RECEIVE**

**MOTOR LEGAL PROTECTION FOR FREE**

Our customers receive this policy free of charge, providing up to £100,000 worth of legal assistance in the event of a claim (unless the claim is allocated to the small claims track, in which case it provides up to £500 worth of legal assistance), for uninsured losses including policy excesses, loss of earning and personal injury claims. The policy is underwritten by Allianz Insurance plc.

**Call us on 0344 381 6522 to talk about adding some of these fantastic benefits.**

***All additional policies listed above are optional and no refund is applicable after 14 days if cancelled.***

# Statement of Fact

**IMPORTANT: Your Insurers have agreed to treat the attached proposal form as a Statement of Fact and it is therefore important that you carefully read the Statement below.** Please read the information on this statement of fact carefully. It is a record of the statements made and the information, given orally and/or when you answered questions and completed your transaction online, and constitutes the basis of your contract of insurance. If the information is not correct, you should contact us immediately to let us know of the relevant corrections. Failure to disclose all necessary information could invalidate your insurance. We will make sure you are aware of any premium changes or any changes to the terms and conditions that may result from the amendments to this proposal. The statement of fact should be retained with your certificate and policy booklet.

**INSURERS MAINTAIN A MOTOR INSURANCE ANTI-FRAUD AND THEFT REGISTER AND EXCHANGE INFORMATION WITH EACH OTHER TO PREVENT FRAUDULENT CLAIMS. IT IS OUR PRACTICE TO CO-OPERATE WITH POLICE AUTHORITIES IN BRINGING PROSECUTIONS WHERE FRAUDULENT CLAIMS ARE DETECTED**

Your Details		Please initial any alterations	
Full Name	<input type="text" value="Mr Alex Wynter"/>	Mobile Phone number	<input type="text" value="07717470855"/>
		Marital Status	<input type="text" value="Married"/>
Full Address	<input type="text" value="20 Yeatmans Close&lt;br/&gt;Shaftesbury&lt;br/&gt;Dorset&lt;br/&gt;SP7 8LU"/>	Gender	<input type="text" value="Male"/>
		E-Mail address	<input type="text" value="alex.wynter@bopenworld.com"/>
Residential status	<input type="text" value="Owned By Proposer - Home Owner"/>	Type of dwelling	<input type="text" value="House"/>
		Length of UK residency	<input type="text" value="10+"/>
Have you had a County Court Judgment registered against you in the past six years and/or defaulted on any credit agreement			<input type="text" value="No"/>

Cover	
Type of cover	<input type="text" value="Comprehensive"/>
Use of the vehicle:	<input type="text" value="Social, Domestic And Pleasure"/>
Driving restriction	<input type="text" value="Insured And Spouse"/>
Voluntary excess	<input type="text" value="£0"/>
No Claims Bonus Protection required (if available)	<input type="text" value="Yes"/>

Vehicle Details					
Make and Precise Model	<input type="text" value="VAUXHALL Zafira Exclusiv Ecoflex Cdti (110)"/>	Type of vehicle	<input type="text" value="Hatchback"/>	Cubic Capacity	<input type="text" value="1686"/>
Registration number	<input type="text" value="WF61 EKV"/>	Year of first registration	<input type="text" value="2011"/>	Transmission	<input type="text" value="Manual"/>
		Number of doors	<input type="text" value="5"/>	Number of seats	<input type="text" value="7"/>
Purchase price	<input type="text" value="£7500"/>	Purchase date	<input type="text" value="01/07/2016"/>	Estimated value	<input type="text" value="£4000"/>
		ABI/LMUA code	<input type="text" value="52093901"/>		
State if right or left hand drive	<input type="text" value="Right Hand Drive"/>	Type of fuel used	<input type="text" value="Diesel"/>	Vehicle legally owned by	<input type="text" value="Proposer/Policyholder"/>
		Registered keeper	<input type="text" value="Proposer/Policyholder"/>		
Estimated annual mileage	<input type="text" value="11000"/>	Details of any security or tracking devices fitted to the vehicle.	<input type="text" value="Unspecified Cat 2"/>		
		Vehicle Manufacturer	<input type="text"/>		

Has your vehicle been modified, altered or adapted in any way from the manufacturer's standard specification whether or not performance is altered, or do you intend to alter it later? If 'Yes' provide full details.

**Please Note: Failure to disclose any modification could result in the policy being declared invalid. If in doubt you should disclose it.**

Examples would be changes to the bodywork, changes to suspension or brakes, cosmetic changes such as alloy wheels, changes affecting performance such as engine management system or exhaust changes, changes to the audio equipment. Be aware this is not a full list and that any changes from the standard manufacturer's specification must be disclosed.

State the address at which the vehicle is normally kept

Where is the vehicle normally kept at night

Insurance History			
Name of previous insurer	<input type="text" value="Ageas"/>	Policy number	<input type="text" value="....."/>
Number of years No Claims Bonus	<input type="text" value="11"/>	Expiry date	<input type="text" value="24/07/2023"/>
		Type of policy	<input type="text" value="Private Car Bonus"/>

**Give Details Below of All Persons Who Will drive the Vehicle, Including Yourself (Drivers under 25 years of age must be disclosed)**

Full name	Mr Alex Wynter	Mrs Donna Wynter		
Marital Status & Gender	Married Male	Married Female		
Date of Birth & Age	30/06/1955 Age:68	18/01/1964 Age:59		
Period resident in the U.K (Years)	10+	10+		
Type of car driving licence held	Full UK Car Licence	Full UK Car Licence		
Period car driving licence held (Years)	10+	10+		
Date car driving test passed	10+	10+		



Full time occupation	Marketing Agent	Producer		
Nature of employers' business	Marketing	Video Services		
Employment Status	Employed	Employed		
Part time occupation	No	No		
Nature of employers' business (2 <sup>nd</sup> Occupation)				
Employment Status (2 <sup>nd</sup> Occupation)				
Relationship of this driver to the Proposer	Proposer	Spouse		
Nature of use of the vehicle for this driver	Social, Domestic And Pleasure	Social, Domestic And Pleasure		
Estimated annual mileage of driver in this vehicle	11000			
Does this driver own another vehicle?	Yes	No		
Does this driver have use of another vehicle?	Yes	Yes		
<b>Is this driver the main user (the person who drives the vehicle most frequently)?</b>	Yes	No		

Have you passed an advanced driver qualification? **No**  
 If 'yes' please advise which qualification you have attained in the additional information section.

Driver Name	Qualification Description	Date Obtained
Mr Alex Wynter		
Mrs Donna Wynter		

**The onus is on you to ensure that you and all named drivers hold a valid driving licence(s) and/or CBT certificate (if applicable) for the vehicle(s) you are proposing to insure. Failure to hold a valid licence will make this insurance invalid and all cover will stop from the start of the contract. We reserve the right to request a copy of the driving licence for all drivers/riders at any time.**

**Driving History (applicable to any motor vehicle)**

Have you or any person who may drive:

(a) been involved in any accident, claim or loss (including loss by fire, theft or malicious acts), irrespective of blame, during the past five years?

**No**

**Note: Any loss should be disclosed whether or not a claim was submitted to the insurer concerned. If 'Yes', give details below.**

Name of Person	Date of accident/loss	Circumstances of accident/loss	Costs (£)	NCD Affected*	At fault?
Mr Alex Wynter					
Mrs Donna Wynter					

\* or would have had it not been for the operation of No Claims Discount Protection

(b) been convicted of any motoring offence, had driving licence endorsements, including Fixed Penalty offences, or have you been disqualified from driving within the last five years or is there any prosecution pending for any motoring offence? If 'Yes' please provide full details below.

**No**

Name of person	Date of offence	Motoring Offence Code	Alcohol reading (if any)	Fine	Penalty Points	Disqualification Period (if any)
Mr Alex Wynter						
Mrs Donna Wynter						

Have **you** or **any person** who may drive;

(c) been convicted of any other offence, including offence relating to theft, fraud or dishonesty?

No

(d) any prosecution or police enquiry pending?

No

(e) ever been disqualified from driving?

No

(f) ever been declined or refused any type of insurance or had special terms imposed?

No

(g) Do you, or does any person who to your knowledge will drive have any history of defective vision not corrected by glasses or hearing not corrected by hearing aid, diabetic, epileptic, cardiac or alcoholic condition, or any disease or physical or mental infirmity or fits of any kind?

No

Name of Person	Nature of Condition	Date of onset	DVLA Advised
Mr Alex Wynter			
Mrs Donna Wynter			

You are reminded that you are required by law to inform Driver Medical Branch, DVLA, Swansea, SA99 1AT, at once, if you have a disability (including any physical or mental condition) which is or may become likely to affect your fitness as a driver.

### Additional Information

Has ANY of the information shown in this document changed?

Do you need to add additional information to this document, such as modifications or accessories?

Have you received any endorsements or penalty points on your driving licence that aren't shown on this document (including any that are pending)?

Have you or any drivers named on this policy had any accidents (whether your fault or otherwise) or other incidents that may result in a claim being made (such as fire, theft, hit and run or vandalism) on this, or any other vehicle that you/they drive or are insured on?

**IF YOU HAVE ANSWERED 'YES' TO ANY OF THE ABOVE YOU  
MUST CONTACT US TO UPDATE THE POLICY**

#### IMPORTANT NOTES

1. Insurers pass information to the Claims and Underwriting Exchange Register, run by Insurance Database Services Ltd (IDS Ltd), the Hunter Database, run by MCL Software Ltd and the Motor Insurance Anti-Fraud and Theft Register, run by the Association of British Insurers (ABI). The aim is to help us to check information provided and also to prevent fraudulent claims. When we deal with your request for insurance, we may search these registers. Under the conditions of your policy, you must tell us about any incident (such as an accident or theft) which may or may not give rise to a claim. When you tell us about an incident, we will pass information relating to it to the registers.

Your policy details will be added to the Motor Insurance Database (MID), run by the Motor Insurers Information Centre (MIIC). MID data may be used by the DVLA and DVLNI for the purpose of Electronic Vehicle Licensing and by the Police for the purposes of establishing whether a driver's use of the vehicle is likely to be covered by a motor insurance policy and/or for preventing and detecting crime. If you are involved in an accident (in the UK or abroad), other UK insurers, the Motor Insurers' Bureau and MIIC may search the MID to ascertain relevant policy information.

Persons 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. You can find out more about this from your insurer, or at [www.miic.org.uk](http://www.miic.org.uk).

You should show this notice to anyone insured to drive the vehicle covered under this policy.

2. If you are in any doubt about how to respond to the questions on this document, such as whether a particular fact or certain information is relevant, you must ensure that you advise us of it. Failure to provide information or providing false information by inaccurately answering the questions may result in this policy being void from inception – leaving you without insurance cover. You should keep a complete record (including copies of all letters) of all information supplied to Underwriters for the purpose of entering into this Contract of Insurance.

3. Underwriters' liability does not operate until acceptance has been notified and Cover Note or Certificate of Motor Insurance delivered to the insured. If the proposal should disclose any special features, the Underwriters may quote special terms and they reserve the right to decline a proposal.

4. Details of full policy terms will be supplied on request.

5. You and the Underwriters are free to choose the law applicable to this insurance contract. Unless we have agreed otherwise with you, this insurance is governed by English law.

6. At your request, a copy of this completed form will be supplied to you, provided the request is made within a period of three months after its completion.

#### DATA PROTECTION ACT

The details you have provided will be used by the Underwriters to process your request in accordance with the Data Protection Act 1998 and other applicable laws. We share data with approved organisations for underwriting and fraud prevention purposes. Your data may also be processed outside the European Economic Area. In all instances we take steps to ensure an adequate level of protection is given to your information. In order to assess the terms of an insurance contract or administer claims that arise, we may need to collect data that the Data Protection Act 1998 defines as sensitive (such as medical data or criminal convictions). In order to process your information for the purposes of providing insurance and claims handling, it may be necessary to pass your information to carefully selected third parties and other Group companies. By proceeding with this application you signify your consent to such information being processed in this way.

Authorised and regulated by the Financial Conduct Authority

# TERMS OF BUSINESS

Customer Ref No: 29053252/15

Name: Mr Alex Wynter

05/07/2023

Adrian Flux Insurance Services,  
East Winch Hall, East Winch, King's Lynn, Norfolk, PE32 1HN  
You can email us at [renewals@adrianflux.co.uk](mailto:renewals@adrianflux.co.uk)

## The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Please use this document to decide if our services are right for you.

## Our service

We act as an insurance intermediary on yours and the insurer's behalf. You will not receive advice or a recommendation from us and you will need to make your own choice with regard to the products that we offer you. Our service includes administering the policy for you and helping you and the insurer with any ongoing changes you have to make. Adrian Flux Insurance Services is an approved Lloyd's Coverholder.

## Who regulates us?

Adrian Flux Insurance Services is authorised and regulated by the Financial Conduct Authority. Our FCA Register number is 307071. You can check this on the FCA's website by visiting [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting them on 0800 111 6768. We are also licensed by the Jersey Financial Services Commission.

## Products that we offer

We sell a wide range of both personal and commercial insurance products and provide information on the basis of a fair analysis of the market from a wide range of insurers. Any additional policies we sell in conjunction with your main policy are linked and will be cancelled in line with the main one. We only offer products from a limited number of insurers for caravan insurance. We will provide a list of these insurers on request.

- For Agreed Value, Driving Other Bikes/Cars, Excess Protection, Helmet & Leathers, Keycare, Misfuel, Mobility Scooter, Personal Accident, Personal Possessions, Replacement Vehicle, Roadside Assistance, Pot Hole, Spare Parts, Total Loss Protection, Trailer and Windscreen Insurances we deal exclusively with Trinity Lane Insurance Company Ltd.
- For Beach Hut Insurance we deal exclusively with Tokio Marine HCC.
- For Commercial Vehicle and Private Vehicle Legal Expenses Insurances we deal exclusively with Allianz Insurance Plc.
- For Home Emergency, Landlord Home Emergency and Household Legal Expenses Insurances we deal exclusively with Royal and Sun Alliance Plc.
- For Gadget Insurance we deal exclusively with Astrenska Insurance Services Limited.
- For Licence Defence, Holiday Home Legal Expenses and Unoccupied Property Legal Expenses Insurances we deal exclusively with AmTrust Europe Limited.
- For Landlord Legal Expenses and Motorcycle Legal Expenses Insurance we deal exclusively with Financial and Legal Insurance Company Limited.
- For Public Liability Insurance we deal exclusively with The Salvation Army General Insurance Corporation Ltd.
- For Tools in Transit Insurance we deal exclusively with Astrenska Insurance Services Limited.
- For Travel Insurance we deal exclusively with AXA Insurance UK plc.
- For Loss Recovery Insurance we deal exclusively with Tokio Marine Kiln Syndicates Limited.

Trinity Lane Insurance Company Ltd is owned by one of the partners of Adrian Flux Insurance Services.

## Insurer security

While we monitor the financial strength of the insurers with whom we place business, it should be noted that the claims-paying ability of even the strongest insurers could be affected by adverse business conditions. We cannot, therefore, guarantee the solvency of any insurer or underwriter. A liability for the premium, whether in full or pro rata, may arise under policies where a participating insurer becomes insolvent.

## How monies paid to us are handled

We are the Agent of Insurers for the purpose of collection of premiums and refunds of premiums. This means that premiums are treated as being received by the insurer when received in our bank account, and that any premium refund is treated as received by you when it is actually paid over to you. We normally accept payment by any of the major debit/credit cards or a guaranteed cheque.

Your debit/credit card information will be replaced by a secure token so we can use the same card to take payments for automatic renewals and to pay or refund other premiums that may become due upon changes to the policy. To opt out, please call us on 0344 381 6522, or contact us by post or email.

## Our charges

In addition to premiums and administration fees charged by insurers and the finance provider, we normally make the following non-refundable charges to cover the administration of your insurances:

This policy has a policy issue fee of £100.00 included.	
Making changes to your policy	£35
Making adjustments to your policy as a direct result of non-disclosures or misrepresentation by you at time of the quote and/or policy inception	£35
Cancelling policies	£35
Additional surcharge for cancelling or null and voiding policies prior to the 30th day of cover	N/A
Arranging an agreed value	£15
Arranging collection of bad debts	£35
Processing uncleared cheques	£30
Replacement Smartbox and Data	£160

We usually receive a commission from the insurer, which is proportionate to the insurance premium. Occasionally we may arrange a policy on which we earn no commission and in these cases we will advise you of the proportionate fee before you take the policy out.

Your insurer may make a charge for any amendment made to your policy in addition to any increase in premium and our midterm adjustment fee.

Return premiums (usually arising if an insurance risk is reduced or the policy is cancelled), will be refunded to you net of commission or proportionate fee which is 10%. Where applicable, all refunds will be processed to the same debit/credit card that was used to make a payment on the policy.

You should not take out a new policy if you have an existing debt with us, Hadleigh Holdings Ltd or their subsidiaries. If your new policy is cancelled as a result, we reserve the right to offset the cancellation refund against the equivalent value of the debt.

## Cancellations

You have the right to cancel your policy at any time. If you wish to cancel your policy, please call us first to discuss this. It may be necessary for you to send us your cancellation request in writing before your policy can be cancelled. Do not cancel your Direct Debit payments.

Most insurers will retain the full annual premium if a policy is cancelled and a claim has been reported. All supplementary covers will be cancelled if your main policy is cancelled.

Any refund will be offset against any outstanding Direct Debit payments. Where the amount that you owe exceeds the amount that you have paid, you will be required to make payment for the outstanding amount straight away. Failure to do so may result in us taking steps to recover the debt.

## Within the 14-day cooling off period

The insurer of your main policy will make a reasonable charge for the time you have been on cover if your policy is cancelled during a period of 14 days either from the day of purchase of the contract, or the day on which you receive your policy documentation; whichever is later. For supplementary covers that are cancelled during this period, the full premium will be returned by the insurer providing no claim has been made.

## After the 14-day cooling off period

You may be due a refund for part of your main policy premium. Upon cancellation of the contract, it should be noted that Insurance companies apply short term cancellation charges which are not proportionate to the annual premium and as these form part of the contract offered, we would ask clients to realise that such charges upon cancellation are applied by the underwriters and not us.

## Premiums and financial aspects

The following refers to policyholders over the age of 18. Policyholders under the age of 18 are not eligible to enter into a credit agreement and will require a parent or guardian to do so on their behalf. The parent or guardian will be subject to the data sharing, credit and money laundering checks as stated below.

For the purposes of introducing customers to premium finance facilities we deal exclusively with Premium Credit Limited (PCL). We may receive a commission for introducing you to PCL. If you pay using premium finance, it costs more in total than paying for your policy in one single payment. Finance is subject to status. Your data will be shared with PCL who will assess your creditworthiness using a range of tools to carry out anti-money laundering checks and credit assessments. Your application will include a search of your records at a credit reference agency.

This is a credit agreement between you as the policyholder and PCL, and is separate to the insurance policy. PCL will contact you with full details of your credit agreement. As this is in effect a loan for the initial premium, this agreement should not be cancelled until this has been fully repaid to PCL, even if your insurance policy has been cancelled. If any Direct Debit or other

payment due in respect of the credit agreement you enter into with PCL to pay insurance premiums is not met when presented for payment, or if you end the credit agreement with PCL, or if you do not enter into a credit agreement with PCL we will be informed of such events by PCL.

If you do not make other arrangements with us to pay the insurance premiums you acknowledge and agree that we may, at any time after being so informed, instruct on your behalf the relevant insurer to cancel the insurance (or, if this occurs shortly after the start or renewal of the insurance, to notify the insurer that the policy has not been taken up) and to collect any refund of premiums which may be made by the insurer and if any money is owed to PCL under your credit agreement pay it to PCL or if PCL have debited us with the amount outstanding use it to offset our costs. The balance will be debited from the debit/credit card last used by you.

You will be responsible for paying any time on risk charge and putting in place any alternative insurance and/or payment arrangements you need.

If during the course of the policy any additional premiums or refunds of premium are due, then these will be automatically applied to the remaining balance on the PCL account.

#### **Disclosure**

It is important you ensure that all information, statements or answers made by you to us online, on the telephone, proposal forms, claim forms and other documents are full and accurate and must be correct. If a form is completed on your behalf, you should check that the answers shown to any questions are true and accurate before signing the document.

You are reminded that it is an offence under the Road Traffic Act to make any false statements or withhold any relevant information to obtain an insurance certificate. You are advised to keep copies of any correspondence you send to us or direct to your insurer. Please consult us if you are in doubt on any aspect.

#### **Awareness of policy terms**

When a policy is issued, you are strongly advised to read it carefully as it is that document, the schedule, any certificate of insurance and the policy wording, which are the basis of the insurance contract you have purchased. If you are in any doubt over any of the policy terms or conditions, please contact us promptly.

#### **Claims**

If you are involved in an accident or have occasion to claim on your policy for any other reason, you must notify us immediately and we will promptly advise you and, if appropriate, issue you with a claim form and pass details to your insurer. You should not admit liability or agree to any course of action, other than emergency measures to minimise your loss, until you have agreement from your insurer. You must continue to make your monthly payments for your insurance, if applicable. We reserve the right to withhold payment in respect of claims, if payment of any premiums to us is in default.

#### **Automatic renewals**

For your protection, we reserve the right to automatically renew your policy up to five working days prior to the renewal date and take payment by the same payment method as this year. If we exercise this right we will write to you prior to the renewal date, informing you how much the premium will be and giving you time to opt out of the automatic renewal process. We also reserve the right to automatically renew any additional policies that you take out with this policy, such as breakdown assistance cover. You can opt out at any time during the policy term. To opt out, please call us on 0344 381 6522, or contact us by post or email.

#### **Complaints**

It is our intention to provide you with the highest level of customer service. However, if at any time you are dissatisfied with the service we provide, we have a formal complaints procedure, a copy of which is available upon request.

In the first instance please contact a member of staff with any concerns, either by telephone, email or post. We expect that they will be able to resolve any issues with the minimum of inconvenience to you.

If you remain dissatisfied after speaking with a member of staff, we will advise you how to pursue any outstanding concerns further. In the event that we have been unable to resolve your complaint, you may be able to refer it to the Financial Ombudsman Service.

#### **Financial Services Compensation Scheme (FSCS)**

We are covered by the 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. Holders of policies issued by Isle Of Man Assurance Limited (IOMA) will not be protected by the United Kingdom Financial Services Compensation Scheme if IOMA should become unable to meet its liabilities. Further information about compensation scheme arrangements is available from the FSCS.

If the insurer of your policy is declared in default by the FSCS, we reserve the right to arrange a replacement policy with another insurer on your behalf. We would endeavour to replace your insurance cover at no expense or inconvenience to you.

#### **Confidentiality**

All personal information about our customers is treated as Private and Confidential.

We will only disclose the information we have about private individuals in the normal course of arranging and administering their insurance, including debt recovery, and will not disclose any information to any other parties without their written consent unless required by law or public interest, which includes the detection and prevention of fraud and money laundering, except for data that we share with Hadleigh Holdings Ltd and their subsidiaries. We may use the information we hold about our customers to provide them with information about other products and services that we feel may be appropriate to them. For full details of how we use your data please view our privacy policy on our website. Under the General Data Protection Regulation, private customers have a right to see the personal information about them that we hold in our records. If you wish to exercise this right, or have any other related queries, you should write to the data protection officer.

#### **Fraud detection and prevention**

Insurers pass information to the Claims and Underwriting Exchange Register (CUE) operated by Insurance Database Services Limited (IDSL) and the Motor Insurance Anti-Fraud and Theft Register (MIAFTR) compiled by the Association of British Insurers (ABI). The aim is to check information provided and to prevent fraudulent claims.

Motor insurance details are also added to the Motor Insurance Database (MID) operated by the Motor Insurers' Information Centre (MIIC), which has been formed to help identify uninsured drivers and may be searched by the police to help confirm who is insured to drive. In the event of an accident, this database may be used by insurers, MIIC and the Motor Insurance Bureau (MIB) to identify relevant policy information. Other insurance related databases may also be added in the future.

To prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies including the police.
- Undertake credit and claims record searches.
- If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. We may log your IP address (and/or a unique identifier for your computer) and use this information to help us prevent and detect fraud, including passing it to fraud detection agencies. Law enforcement agencies may access and use this information. We, and 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 proposals and claims for all types of insurance.
  - Checking details of job applicants and employees.

If you have any questions about any information in this notice, or if you want more details of the databases we access and contribute to, please contact us.

#### **Identity and credit searches**

We, and the companies we place business with, may make searches about you at credit reference agencies that will supply us with information, including the Electoral Register and credit information. The agencies will record details of the search whether or not your application proceeds. The searches will not be used by lenders to assess your ability to obtain credit. We may use scoring methods to assess this application and to verify your identity. Credit searches and other information which is provided to us and/or the credit reference agencies, about you and those with whom you are linked financially, may be used by Adrian Flux Insurance Services and other companies if you, or other members of your household, apply for other facilities including insurance applications and claims. This information may also be used for debt tracing and the prevention of money laundering as well as the management of your account. Alternatively, we may ask you to provide physical forms of identification.

#### **Telephone call recording**

Calls may be monitored and recorded.

#### **Note**

Your acceptance of these Terms of Business does not affect your normal legal rights.

#### **English law**

This insurance is written in English and all communications about it will be in English. Unless we have agreed otherwise with you, this contract is governed by English law.

# Ageas Insurance

## Insurance Product Information Document

**Company:** Ageas Insurance - Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register no 202039. Registered in the UK.

**Product:** Optima Car Policy

This document provides a summary of the key information for this product. For full details of your cover, please read your policy booklet, certificate of motor insurance and schedule.

### What is this type of insurance?

This is an annual **private car** insurance policy that is underwritten by Ageas Insurance Limited. The cover that you have selected is **Comprehensive** cover.



#### What Is Insured?

For a full list of what is and isn't covered please refer to the policy booklet.

- ✓ Damage to your car – we will cover accidental damage to your car and its accessories.
- ✓ Claims against you or other named drivers if someone dies or is injured in an accident involving your car.
- ✓ Someone else's property being damaged as a result of an accident involving your car.
- ✓ Driving abroad - whilst driving your car abroad, you will be covered by the same sections that you have in the UK.
- ✓ New car benefit – provided, if we decide not to repair your car or your car has been stolen and not found and it is under 1 year old and you are the first and only keeper, unless registered by a main agent of the cars manufacturer first.
- ✓ Loss of or damage to your car by fire, theft or attempted theft.
- ✓ Permanently fitted equipment in your car, such as sat navs and stereos.
- ✓ Repair or replacement of the windscreen or window glass in your car.
- ✓ Replacement locks and keys if your car keys or any other device used to unlock your car has been lost or stolen.
- ✓ Your policy may allow you to drive other cars, check your certificate of motor insurance to see if this cover is included.
- ✓ Replacement child car seats if they were in your car at the time of the incident.
- ✓ Courtesy car - if you use our approved repairers we will provide you with a courtesy **car**.

#### Optional Cover

- Dependant on your eligibility, you may be able to protect your No Claims Discount. Please see your documents or speak to your insurance adviser for more information.



#### What Is Not Insured?

For a full list of what is and isn't covered please refer to the policy booklet.

- ✗ We won't cover claims if your car is stolen because you left it open, unlocked, or you left your keys in or on it.
- ✗ Amounts above the market value and specified limits.
- ✗ Any changes or modifications to your car that have not been disclosed to us and agreed by us.
- ✗ General wear and tear - including any failure of your car's equipment, electrics or mechanics.
- ✗ Acts of war or terrorism.
- ✗ We won't pay a claim if your car is stolen or damaged by anyone you know who uses your car without your permission – unless you've reported them to the police for doing so.
- ✗ Any excesses.
- ✗ We won't pay claims if you or any named drivers use your car for any purpose not listed as acceptable on your certificate of motor insurance.



#### Are there any restrictions on cover?

- ! We will not pay more than market value of your car at the time of the loss or damage, less any excesses that may apply.
- ! Property claims against you or other named drivers are limited to £20 million including costs and expenses.
- ! Driving your car abroad is restricted to the European Union and the United Kingdom; check your certificate of motor insurance for details.
- ! Driving other cars, if applicable is restricted to third party cover only; this means we will only cover the cost of injury to other people or damage to their property. The car must be registered in the UK, Channel Islands or Isle of Man. This cover does not extend abroad. This cover is only provided to you and not to named drivers.
- ! New car benefit - if the same car is not available, we will get you a similar car with the same list price, or we will give you the amount you paid for your car when you bought it.
- ! There is a limit to windscreen cover if Ageas Glassline is not used. Panoramic windscreens are not covered.
- ! A courtesy car will only be provided for a maximum of 28 days if your car is being repaired by our approved garage. We do not offer this service if: your car is stolen, we have decided not to repair your car, or you have taken it to a garage of your choice.



### Where am I covered?



You and any named drivers are covered in the UK, Channel Islands and Isle of Man. You and any named drivers are also covered to drive in the European Union; check your certificate of motor insurance for details.



### What are my obligations?

- You must inform us without delay of any changes in your situation, including any named drivers. In the event of a claim, you must notify us as soon as possible.
- It's really important that you're honest with us when you're buying a policy or making a claim. Providing wrong or misleading information that you know could either help you gain financially, or us suffer a financial loss, is fraud and pushes up the cost of insurance for all customers.
- Looking after the car - you need to make sure that the car is road worthy and safe to drive at all times. You must protect the car and its accessories from being stolen or damaged.
- You must meet the terms of any endorsements. Endorsements are additional terms that apply to your policy, you'll find details on your policy schedule.



### When and how do I pay?

Please refer to your insurance adviser for details.



### When does the cover start and end?

Please check your most recent schedule for your cover start and end date.



### How do I cancel the contract?

You're able to cancel your policy at any time. To do so, you need to get in contact with the insurance adviser who sold you the policy. Your adviser may charge you for this. How much money you get back will depend on how long you've had the policy for, and whether a claim has been or may need to be made on your policy.

#### Cancelling before the policy starts

If you cancel the policy before the start date, we'll refund you your entire premium.

#### Cancelling after the start of the policy

If you cancel after the start date of your policy we'll refund you for the time that is left on the policy, as long as you haven't made a claim, don't need to make a claim, or haven't had a claim made against you. You will not be entitled to any refund if a claim has been made on the policy

Underwritten by **Ageas Insurance Limited**  
Registered address: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA  
[ageas.co.uk](http://ageas.co.uk)

Registered in England and Wales Company No 354568

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register No 202039

MCO02002-01 Feb 2018

ageas®

## Our information that you need to know about

**How do I report a claim?**

**Call our 24 hour claims helpline**

If you've been involved in an accident, or your car has been damaged or stolen, call us on **0345 126 2596** (or **+44 23 8062 1982** if you're calling from abroad).

If you're calling to make a claim for damage to your windscreen or glass, call our glass helpline on **0800 174 764** (or **+44 800 174 174** if you're calling from abroad).

### **How do I make a complaint?**

If your complaint is about the way your policy was sold to you, please contact your insurance adviser to report your complaint.

If you've a complaint regarding your claim, please telephone us on **0345 126 2596**.

Alternatively, for claims or any other type of complaint, you can also write to us at the address shown below or email us through our website at [www.ageas.co.uk/complaints](http://www.ageas.co.uk/complaints) (please include your policy number and claim number if appropriate).

### **Our address:**

Customer Services Advisor,  
Ageas House,  
Hampshire Corporate Park,  
Templars Way,  
Eastleigh,  
Hampshire,  
SO53 3YA.

### **Financial Services Compensation Scheme**

We are covered by the Financial Services Compensation Scheme (FSCS).

In the very unlikely event that Ageas was to go bust, your insurance policy would still remain valid in the event that you needed to make a claim. For more details about the scheme visit [www.fscs.org.uk](http://www.fscs.org.uk) or telephone **0800 678 1100** or **020 7741 4100**.

Underwritten by **Ageas Insurance Limited**  
Registered address: Ageas House, Hampshire Corporate Park, Templars  
Way, Eastleigh, Hampshire SO53 3YA

[ageas.co.uk](http://ageas.co.uk)

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Authority and regulated by the Financial Conduct Authority and the  
Prudential Regulation Authority, Financial Services Register No 202039

The logo for Ageas, featuring the word "ageas" in a lowercase, sans-serif font with a registered trademark symbol (®) to the upper right of the letter 's'.

MCO02002-02 Feb 2018

# Motor Legal Expenses Insurance

## Insurance Product Information Document



Company: Auxillis Limited

Product: Motor Legal Expenses Insurance

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

### What is this type of insurance?

This Motor Legal Expenses insurance policy provides cover to the policyholder and any other person entitled to drive/ride the named vehicle for legal costs, adverse costs and disbursements incurred in bringing a legal action against a third party for an insured event involving the vehicle noted on the policy schedule.



### What is insured?

- ✓ £100,000 per claim for any legal action, which is not a small claim, for legal costs, adverse costs and disbursements: or
- ✓ £500 per claim for any legal action which is a small claim, for legal costs, adverse costs and disbursements.

Where the insured events listed is:-

- ✓ Causes damage to your vehicle; and or
- ✓ Causes damage to any personal belongings within or on the vehicle; and or
- ✓ Causes your death or bodily injury whilst you are travelling in the vehicle, getting in, out or off the vehicle; and or
- ✓ Any other uninsured losses such as alternative transport or loss of earnings.

The legal action relating to an insured event must:

- i. occur within the period of insurance; and
- ii. be notified to us as soon as practicable after the date of the insured event;
- iii. can be dealt with by a court within the territorial limits of the policy that is capable to handle the claim.



### What is not insured?

- ✗ Any claims brought against you;
- ✗ Any claim not notified to us as soon as practicable that adversely affects the likely outcome of the legal action;
- ✗ Any claim where the opponent cannot be traced or identified;
- ✗ Any claim in excess of the limit of £100,000 for any one claim on this policy which is not a small claim;
- ✗ Any claim in excess of the limit of £500 for any one claim on this policy which is a small claim;
- ✗ Any claims where the legal action cannot be pursued in a proportionate manner;
- ✗ Costs incurred after we have advised that the legal action is best settled by means other than civil proceedings;
- ✗ Any disputes or enquires that commenced prior to the inception of this policy;
- ✗ Deliberate actions by you or someone associated to you;
- ✗ Claims relating to violence or dishonesty on your part;
- ✗ Claims involving the use of a mobile phone whilst driving unless a hands free kit was being used.





## Are there any restrictions on cover?

- ! Any claim must be reported to us as soon as practicable following an insured event. We shall have the right to reject any claim under this policy where your delay in notifying us has adversely affected the likely outcome of your claim;
- ! Your legal action must have reasonable prospects of success;
- ! The insured event must occur within the territorial limits and within the period of insurance;
- ! The insured event has to be the fault of the opponent;
- ! You must not deliberately mislead us or the appointed representative or exaggerate the claim and/or legal action or bring any false or contrived claims and/or legal action;
- ! We have to give written approval to pursuing a legal action prior to you commencing any legal proceedings or making an appeal;
- ! You must follow our or the appointed representative's advice and provide any information they ask for;
- ! Your appointed representative must follow the requirements set out in the appointed representative conditions.



## Where am I covered?

Cover is provided within the United Kingdom, Northern Ireland, European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, FYR Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey.



## What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



## When and how do I pay?

The company from whom you have purchased this insurance will advise you the methods by which you can pay your premium.



## When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



## How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy.

Auxillis Limited (Company No. 02948256). Head Office: Pinesgate, Lower Bristol Road, Bath, BA2 3DP. Registered Office: Redmond House, Fern Court, Bracken Hill Business Park, Peterlee, County Durham, SR8 2RR. Auxillis Limited is authorised and regulated by the Financial Conduct Authority (312423).

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