

Date: **22nd October 2020**

Mr John Flourentzou
150 Huxley Road
London
N18 1LJ

Renewing your driving instructor insurance

Dear Mr Flourentzou,

The above policy falls due for renewal on **08/11/20** and we would like to invite you to renew your insurance for a further 12 months

Providing you with a clear breakdown of what you are paying for is important to us. Detailed below is this years renewal (Your Renewal Invitation) and also any additional products you have.

If there have been any changes during the policy period, the premium shown reflects these changes.

Your New Renewal Invitation (this is the annual premium for this renewal)		Your Expiring Policy (this is the annual premium Including any changes made during the year)	
Premium*	£488.78	Premium*	£517.63
Customer Service Charge	£37.00	Customer Service Charge	£32.50
Premium Finance Set up fee	£12.00	Premium Finance Set up fee	£12.00
Motor Legal Expenses	32.50	Motor Legal Expenses	£32.50
Breakdown Cover	Not Included	Breakdown Cover	Not Included
Professional Indemnity & Public Liability	Not Included	Professional Indemnity & Public Liability	Not Included
Gap Cover	Not Included	Gap Cover	Not Included
Total Premium Payable this year	£570.28	Total Expiring Premium	£597.13
As you pay by direct debit the monthly amount is £58.64 over 11 months, subject to an instalment charge of £74.76 at 13.10%, 26% APR, total amount payable £645.04. Includes a £12.00 Direct Debit set up fee			

Please check that you have the correct cover and that it still meets your needs.

Have you checked that your insurance cover still meets your needs? Have you considered shopping round to find the best deal for the cover you want?

MID-TERM ADJUSTMENTS AND CANCELLATIONS

During the term of the policy we will charge £37.00 for any mid-term changes to your policy and a fee of £37.00 will be charged at cancellation of any insurance contract (**outside the "14 day cooling-off period"** other than at the insurance contract expiry date). This is in addition to all other charges imposed by the Insurers. Any other charges will be discussed and agreed before being made. Our fees are non-refundable even if you cancel your policy.

Policy Reference:

00092303

Insurer:

Ageas

Policy No:

CCTS10901

Expiry Date:

08/11/20

Breakdown Cover*

UK breakdown cover just

£60.00

per year

Driving Instructors

Professional Indemnity & Public Liability Insurance*

£36.00

per year

Motor Legal & Dual Control Replacement Vehicle Cover*

Replacement dual control car following a fault or non-fault accident fire theft or malicious damage claim

£32.50

per year

GAP Cover

From

£75.00

Per Year

Opening Hours

Monday – Friday

9.00am – 6:00pm

Saturday

9.00am – 1.00pm

Setting up direct debit payments is done in one simple phone call. Call us and we will arrange this for you. Subject to approving your application we will send you a letter which will include confirmation of your payment along with a credit agreement detailing PCL's terms and conditions with you. **It is really important you return this credit agreement** or acknowledge the agreement online. Full details of how to do this can be found in your welcome letter.

We would be delighted to keep you as a valued customer, if you have obtained any alternative quotations please call us, using the contact details below, to discuss them or any other questions that you may have about your renewal

Yours sincerely,

Renewals Team

Waveney Group Schemes

Driving Tuition Insurance

renewals@schemes-uk.com

01603 753888

YOUR INSURANCE REQUIREMENTS AND OUR RECOMMENDATION

We understand that you require insurance which is suited to your circumstances. The policy(ies) we are recommending are based on the information you have provided. The suggested levels of cover and recommended insurer(s) are detailed in the attached and summarised below or refer to the schedule enclosed.

Please make one final check that your sums insured/limits of indemnity are adequate as claims payments could be proportionately reduced if any sums insured are too low.

YOUR DEMANDS AND NEEDS

Risk Address:	N18 1LJ	Kept Location:	Public Road
Vehicle :	L3XES Hatchback 1360		
Dual Controls Fitted:	Modifications Made Dual Controls		
Section	Vehicle Sum Insured	Basis Of Cover	
Tuition Insurance	£ 6500	Comprehensive	
Any Driver For Tuition	Yes	Excludes Drivers Under 25 for SD&P	
Class of Use		Driving Tuition	
No Claims Bonus	9		
Protected NCB	Protected		
Excess	Voluntary excess £50 Compulsory excess £100 Total excess £150 Windscreen Excess – refer to summary attached		
Special Conditions / Limitations	Excludes drivers under 25 for SDP. Excludes theft of vehicle if keys left in or on the vehicle		
Requirements we have not met	None		
What's Changed?	There have been no significant changes, please ensure that you carefully read all documentation		

IMPORTANT - For the full wordings of special conditions, exclusions, limitations and all other conditions, please refer to the Policy Document and Schedule. Most policies contain certain conditions, sometimes called warranties or subjectivities. Failure to comply with a condition of your policy can result in a claim not being paid, or only part paid. The Insurer can not only reject your claim but in certain circumstances void the policy as a whole.

Your duty in relation to the questions asked

Please take reasonable care to answer all the questions honestly and to the best of your knowledge and provide full answers and relevant details. If you do not answer the questions honestly or to the best of your knowledge then your policy may be cancelled, or your claim rejected or not paid in full.

If anything is incorrect or has changed, or you have any questions, please let us know so that we can update your insurance requirements if needed.

Our Insurance placement approach

The following information tells you how we have selected your insurances and who we act for at various key stages of the life of the policy.

For the following insurance(s), we will/have provided a personal recommendation based on your Demands and Needs and a fair and personal analysis of the market	
For the following insurance(s), We will/have compared products from a limited number of insurance providers to make a personal recommendation of a product that meets your Demands and Needs. The insurance providers we considered are outlined as follows:	Driving Tuition Insurance
For the following insurance(s), that you have/will be quoted for, we have only offered you a policy/policies from one insurance company.	Motor Breakdown Cover Motor Legal Expenses Professional Indemnity Guaranteed Asset Protection (GAP) Insurance
For the following insurance(s) we have used a third party to help us place your cover.	
For the following insurance(s) we have used another part of the Ardonagh Group of companies, who act as an agent of the insurer.	

The following information is in relation to who we act for at various key stages of the life of the policy for the insurance(s) we have arranged:

Sourcing the contract

When sourcing an insurance policy which meets your demands and needs, we act as your agent.

Placing the insurance contract

(When we do not have a DUA) When arranging the insurance policy with the relevant insurer, we act as your agent

(Where we do have a DUA) When arranging the insurance policy with the relevant insurer, we act as their agent

Handling claims

(When we do not have a DCHA) If you have a claim on the policy, any assistance we give you will be provided as your agent.

(When we do have a DCHA) If you have a claim on the policy, we will assist with the administration of that claim, acting as agent of the insurer.

Optional Additional Product(s)

You may already have additional cover in place. We would also like to suggest the following additional covers. You are under no obligation

to take these additions. Please let our renewals team know if you would like to add any further cover to your policy. For more information on terms, conditions and exclusions please refer to the policy summary(ies) and policy wording(s) enclosed.

For each of these optional products, we use a single insurer for this type of cover.

Products Offered	Insurer	Premium (including insurance premium tax at 12%)
<p>Legal Expenses & Replacement Vehicle</p> <p>Dual control replacement vehicle following a fault, non-fault accident, fire, theft, attempted theft & malicious damage.</p> <p>Legal Expenses & Accident Management</p> <p>Please note that if you take this cover, it is important that you telephone the MSL claims helpline as soon as you become aware of an incident that might give rise to a claim. Please do not ask for help from a solicitor or accountant before MSL have agreed to this, as they will not pay the costs involved.</p> <p>We recommend Motor Legal Expenses because the product will protect you against these potential costs.</p>	MSL Legal Expenses (MSL)	£32.50
<p>Driving Instructor Professional Indemnity & Public Liability Insurance (Driving Instructors)</p> <p>Covers liability at law for damages and claimant’s costs and expenses arising out of the conduct of the Business for:</p> <ul style="list-style-type: none">- breach of professional duty by reason of any neglect, error or omission occurring or committed in good faith;- dishonesty arising out of any dishonest or fraudulent act or omission on the part of any Employee or Agent:- libel and slander committed in good faith;- loss of or damage to Documents in transit or in your custody; <p>Public Liability: Accidental injury to members of the public or accidental damage to their property.</p> <p>Products Liability: Accidental injury or accidental damage to property resulting from products supplied.</p> <p>Legal Defence costs in defending proceedings arising from a breach of the Health & Safety at Work Act 1974,</p> <p>Crisis Management Costs up to £25,000 in the aggregate</p> <p>Please note that 14 Day cancellation rights as detailed in section 3 of the enclosed Terms of Business do NOT apply to this policy cover.</p> <p>We recommend professional indemnity insurance as it will protect you from these cost</p>	Royal Sun Alliance (RSA)	£36.00
<p>Motor Breakdown Cover</p> <p>Covers the costs should you suffer a breakdown</p> <p>There are 5 levels of policy cover that can be arranged with MSL Rescue (Call Assist Ltd)</p> <p>MSL Rescue</p> <p>MSL Rescue Plus</p> <p>MSL Rescue Premier</p> <p>MSL Rescue Dual 5</p> <p>MSL Rescue Plus Dual 5</p> <p>We recommend breakdown cover because the product will protect you against these potential costs.</p>	MSL Rescue (Call Assist Ltd)	£40.00 £60.00 £72.00 £48.00 £70.00
<p>Guaranteed Asset Protection (GAP) Insurance</p> <p>Protects you against a financial Loss if your vehicle is a total loss and not replaced by a motor insurer. There are 2 cover options available depending on how you and when you purchased your vehicle</p> <p>Universal Gap, market value of your vehicle up to £15,000</p> <p>Universal Gap, market value of your vehicle up to £30,000</p> <p>We recommend GAP cover because the product will protect you against these potential costs.</p>	Jackson Lee Underwriting	£75.00 £100.00

For each of these optional products, we use a single insurer for this type of cover.

Paying for your premium can be done in several easy ways.

Direct Debit	Setting up your direct debit payments is done in one simple phone call. Call us and we will arrange this for you. Subject to approving your application we will send you a letter which will include confirmation of your payment along with a credit agreement detailing PCL's terms and conditions with you. It is important you return this credit agreement or acknowledge the agreement online. Full details of how to do this can be found in your welcome letter.
Debit or Credit Card	If you wish to pay in one up-front payment by debit or credit card, please contact your insurance adviser by phone. No charge is made for payment by credit or debit card. We are unfortunately unable to accept American Express cards.

Documents Enclosed

Statement of Fact	This details the information supplied by you to enable the premium to be calculated and the correct terms and endorsements applied to your policy. If any of the information on this document is incorrect you must notify us immediately. This forms the basis of the Contract between You and Insurers.
Or a	
Proposal Form	This details the information supplied by you to enable the premium to be calculated and the correct terms and endorsements applied to your policy. If any of the information on this document is incorrect you must notify us immediately. This forms the basis of the Contract between You and Insurers.
Summary of Cover Key Facts/Policy Summary	This summarises the key features and exclusions of your policy(ies).
Important Information Document & Terms of Business	By taking out this insurance policy you are entering into a contract with us. This document provides the terms and conditions between you and us, information about us, our services and costs, your rights and how to exercise them.
Policy Wording	This details the Insurer's standard policy wording. OR Policy Wording is available upon request.
IMPORTANT: Please ensure you read all documentation and contact us immediately should you have any queries	

MSL Legal Expenses Limited is an intermediary registered in England and authorised and regulated by the Financial Conduct Authority (311676). MSL Legal Expenses Limited act on behalf of Financial & Legal Insurance Company Limited who are registered in England and authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (202915). This document provides a summary of the main policy cover and exclusions and is not personalised to your specific needs.

What is this type of insurance?

This is a claims made, Motor Legal Protection Insurance Policy which is designed to assist you in the pursuit and defence of certain legal rights.



What is insured?

- ✓ **Recovery of Losses** - Covers the costs and expenses in relation to the pursuit of legal proceedings against the party at fault.
- ✓ **Defence of Criminal Prosecution of a Motor Offence** - Covers the cost and expenses of defending a Criminal Prosecution for a Motoring Offence.
- ✓ **Vehicle Cloning** - Covers the costs of defending you in civil or criminal proceedings arising from the use of your vehicle's identity without permission.
- ✓ **Illegal Clamping and Towing** - Covers the costs to pursue the recovery of illegal clamping or towing fees.
- ✓ **Replacement Hire Vehicle** - If your vehicle is unroadworthy or unavailable due to an accident in which you are at fault or theft, fire, vandalism, storm or flood, a hire vehicle will be supplied.
- ✓ **Motor Vehicle Contract Disputes** - Covers the costs and expenses for the pursuit or defence relating to an agreement or alleged agreement in relation to the use or ownership of your vehicle.

Please refer to Your Policy Wording for full terms and conditions.



What is not insured?

- ✗ **Prior Costs and Expenses** - Any costs incurred before a claim is made and any costs and expenses which we do not authorise.
- ✗ **Prior Claims** - Any claim or incident which you knew about, or ought to have known about before the commencement of this Policy.
- ✗ **Dishonesty, Violence and Fraud** - Any claim which involves actual or alleged dishonesty or violence by you or a statement which is overstated, false or fraudulent.



Are there any restrictions on cover?

- ! **Reasonable Prospects** - There must be more than a 50% chance of recovering damages, defending a claim or prosecution or obtaining a legal remedy.
- ! **Solicitor / Legal Representative** - If you choose an alternative solicitor or representative in relation to a claim under this Policy, we will



Where am I covered?

- ✓ United Kingdom, Channel Islands and Isle of Man.



What are my

Advice - You must follow the advice of the advice line at all

- **Cooperation** - You must cooperate fully with Us and provide within a reasonable time, any requested information and documentation we ask for.



When and how do I

- You should make payment to your Broker, this may be by making a one off payment or your Broker may be able to arrange credit facilities if required.



When does the cover start and

- Your Policy covers you for a maximum of 12 months from the date you request your Policy to be started. The dates will be shown on your Certificate of Insurance.



How do I cancel the

- You have the right to cancel this
 - Within 14 days of its inception without any premium charge provided that there have been no claims.
 - At any other time, however no refund of premium will be available.

Motor Rescue

Insurance Product Information Document

Company: MSL Legal Expenses Limited



Product: Motor Breakdown

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What is this type of insurance?

This is a claims made, Motor Breakdown Insurance Policy which is designed to assist You in the event Your vehicle breaks down on a public highway.



What is insured?

- ✓ **Roadside Assistance and Local Recovery** – Cover for roadside assistance if Your vehicle is immobilised or rendered unroadworthy.
- ✓ **(Optional) Homestart Assistance** – Cover for roadside assistance if Your vehicle is immobilised or rendered unroadworthy within one mile of Your home address.
- ✓ **Nationwide Recovery/Onward Travel** – Cover to take Your vehicle to Your destination or a local garage if Your vehicle can not be repaired on the same day as a result of Your vehicle being immobilised or rendered unroadworthy.
- ✓ **Misfuelling** – Covers the costs of rectifying a misfuel of Your vehicle.
- ✓ **Keys** – If You lose, break, or lock Your keys within Your Vehicle, We will pay the Callout and mileage charges back to the Recovery Operator's base or Your Home Address if closer.
- ✓ **(Optional) European Cover** – Homestart Assistance, Roadside Assistance and Local Recovery plus EU cover.

Please refer to Your Policy Wording for full terms and conditions.



What is not insured?

- ✗ **Replacement Parts** – The cost of replacement parts or other materials used in a repair.
- ✗ **Unroadworthy Vehicles** – Any vehicle which is considered unroadworthy at the time of the breakdown.



Are there any restrictions on cover?

- ! **Vehicle Size and Age** - Private vehicles and commercial vehicles up to 3.5t and under 21 years old. Commercial vehicles over 3.5t and under 13 years old. Taxis under 16 years old.
- ! **Permanent Repairs not Effected** – Temporary roadside repairs must be fixed before another claim can be made for the same underlying condition.



Where am I covered?

- ✓ United Kingdom, Channel Islands and Isle of Man.

Optional Motor Rescue Premier - European.

Austria, Balearics, Belgium, Bulgaria, Canary Isles, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Sardinia, Sicily, Slovakia, Slovenia, Spain, Sweden, Switzerland and Vatican City.



What are my

- **Cooperation** - You must cooperate fully with Us and provide within a reasonable time any requested information and documentation we ask for.



When and how do I

- You should make payment to your Broker, this may be by making a one off payment or your Broker may be able to arrange credit facilities if required.



When does the cover start and

- Your Policy covers you for a maximum of 12 months from the date you request your Policy to be started. The dates will be shown on your Certificate of Insurance.



How do I cancel the

- You have the right to cancel this
 - Within 14 days of its inception without any premium charge provided that there have been no claims.
 - At any other time, however no refund of premium will be available.

Motor Rescue Dual 5

Insurance Product Information Document

Company: MSL Legal Expenses Limited



Product: Motor Breakdown

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What is this type of insurance?

This is a claims made, Motor Breakdown Insurance Policy which is designed to assist You in the event Your vehicle breaks down on a public highway.



What is insured?

- ✓ **Roadside Assistance and Local Recovery** – Cover for roadside assistance if Your vehicle is immobilised or rendered unroadworthy.
- ✓ **(Optional) Homestart Assistance** – Cover for roadside assistance if Your vehicle is immobilised or rendered unroadworthy within one mile of Your home address.
- ✓ **Nationwide Recovery/Onward Travel** – Cover to take Your vehicle to Your destination or a local garage if Your vehicle can not be repaired on the same day as a result of Your vehicle being immobilised or rendered unroadworthy.
- ✓ **Replacement Vehicle** – In the event your vehicle cannot be repaired the same working day as the breakdown and we are immediately notified of the breakdown we will pay for a replacement dual control vehicle for up to 5 days whilst your vehicle is being repaired.
- ✓ **Misfuelling** – Covers the costs of rectifying a misfuel of Your vehicle.
- ✓ **Keys** – If You lose, break, or lock Your keys within Your Vehicle, We will pay the Callout and mileage charges back to the Recovery Operator's base or Your Home Address if closer.
- ✓ **(Optional) European Cover** – Homestart Assistance, Roadside Assistance and Local Recovery plus EU cover.

Please refer to Your Policy Wording for full terms and conditions.



What is not insured?

- ✗ **Replacement Parts** – The cost of replacement parts or other materials used in a repair.
- ✗ **Unroadworthy Vehicles** – Any vehicle which is considered unroadworthy at the time of the breakdown.



Are there any restrictions on cover?

- ! **Vehicle Size and Age** - Private vehicles and commercial vehicles up to 3.5t and under 21 years old. Commercial vehicles over 3.5t and under 13 years old. Taxis under 16 years old.
- ! **Permanent Repairs not Effected** – Temporary roadside repairs must be fixed before another claim can be made for the same underlying condition.



Where am I covered?

- ✓ United Kingdom, Channel Islands and Isle of Man.
Optional Motor Rescue Premier - European.
Austria, Balearics, Belgium, Bulgaria, Canary Isles, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Sardinia, Sicily, Slovakia, Slovenia, Spain, Sweden, Switzerland and Vatican City.



What are my

- **Cooperation** - You must cooperate fully with Us and provide within a reasonable time any requested information and documentation we ask for.



When and how do I

- You should make payment to your Broker, this may be by making a one off payment or your Broker may be able to arrange credit facilities if required.



When does the cover start and

- Your Policy covers you for a maximum of 12 months from the date you request your Policy to be started. The dates will be shown on your Certificate of Insurance.



How do I cancel the

- You have the right to cancel this
 - Within 14 days of its inception without any premium charge provided that there have been no claims.
 - At any other time, however no refund of premium will be available.



Driving Instructor Public Liability & Professional Indemnity Policy Summary

This policy is an annually renewable insurance, underwritten by Royal & Sun Alliance Insurance plc which may be renewed each year, subject to your needs and our terms and conditions.

Full details of what you have chosen will be shown in your Quotation letter and Policy Schedule.

The following tables provide a summary of the main policy features and benefits and any significant exclusions and limitations.

For full policy details and our full terms and conditions please read your Policy Wording, which will be provided on completion of your contract, or at any time on request.

Important Information

The Important Information section of this Policy Summary explains the following:-

- Law applicable to the policy.
- Financial or trade sanctions
- Our complaints procedure.
- Financial Service Compensation Scheme.

Features and Benefits	Significant Exclusions or Limitations
Professional Indemnity Insurance	
<p>Professional Indemnity – Standard Cover:</p> <ul style="list-style-type: none"> - “Claims made” wording, meaning that the policy covers claims first made against you and notified to us during the Policy Period. - Protection is given to the Insured named in the Schedule, past and present partners. Employees (or their legal representatives in the event of death, incapacity, insolvency or bankruptcy) - Covers liability at law for damages and claimant’s costs and expenses arising out of the conduct of the Business for: <ul style="list-style-type: none"> - breach of professional duty by reason of any neglect, error or omission occurring or committed in good faith; - dishonesty arising out of any dishonest or fraudulent act or omission on the part of any Employee or Agent; - libel and slander committed in good faith; - loss of or damage to Documents in transit or in your custody; - Defence costs incurred with our written consent are covered in addition to the Limit of Indemnity - Cover is also provided for: <ul style="list-style-type: none"> - Costs of replacing or restoring Documents lost or damaged in transit or in your custody up to a maximum of £250,000 during any Period of Insurance. - Compensation for court attendance in connection with a claim at the following daily rates <ul style="list-style-type: none"> A) Any principal, partner or director - £500 B) Any Employee - £250 - Special benefit clause waiving our rights to avoid the policy in the event of innocent non-disclosure at renewal 	<ul style="list-style-type: none"> - Claims which should be insured under other types of policies, such as Employers’ Liability, Public/Products Liability & Employment Practices Liability. - Claims where you contract to manufacture, construct, erect or install or supply materials or equipment. - Contractual penalties or liquidated damages which would be beyond your liability in the absence of such agreement: <ul style="list-style-type: none"> - Previous claims or circumstances. - Nuclear, sonic and supersonic risks. - Dishonesty of a person after there is reasonable cause for suspicion. - The following exclusions will be applied by endorsement: <ul style="list-style-type: none"> - War & terrorism - Claims brought in North America - Damage to Documents caused by computer viruses or hacking (procedures must be in place for the security and daily back-up of electronic documents.

Public/Products Liability

Public Liability: Accidental injury to members of the public, or accidental damage to their property.

Products Liability: Accidental injury or accidental damage to property resulting from products supplied.

Wrongful arrest or false imprisonment of a member of the public.

Legal Defence costs in defending proceedings arising from a breach of the Health & Safety at Work Act 1974, the Health & Safety at Work (Northern Ireland) Order 1978 or Part II of the Consumer Protection Act 1987 where there has been no actual injury or damage is covered under a separate section of the Policy. (Limit of Indemnity £250,000 any one period of insurance).

Crisis Management Costs up to £25,000 in the aggregate

- Excludes legal liability:
- Arising from risks that require more specific insurance e.g. Motor, Marine, etc
- Arising in connection with advice, design or specification provided for a fee
- For injury to employees
- Arising from loss of, or damage to, property in your custody or control.
- Caused by pollution, unless sudden and unintended and will usually be a Limit of Indemnity for any one Period of Insurance.
- Arising from contractual liability for products.
- Fines and penalties.
- Defective products and work and the repair, replacement or recall of such products or work.
- Nuclear risks.
- War risks.
- Electronic risks.
- Fear of contracting asbestos related diseases.
- Pre-claim asbestos clean-up costs.
- Other specific events may be excluded by endorsement, or cover may need to be individually assessed.

General Conditions and Exclusions

The following apply to your policy as a whole regardless of the specific cover you have selected. For full details of these and other exclusions and limits please read your Policy Wording/Schedule. You must, at your own expense, take all reasonable precaution(s) to prevent any occurrence or cease any activity which may give rise to liability under the policy and maintain all buildings, furnishings, works plant machinery and vehicles in reasonable condition. Your policy may be subject to excesses, which are the amounts you must pay in the event of each and every claim. Certain claims limits may also apply. These will both be shown in your Policy Schedule.

IMPORTANT INFORMATION

Law applicable to the Policy

Both you and Royal and Sun Alliance Insurance plc may choose the law which applies to this contract. However, unless you and we agree otherwise, the law which applies is the law applicable in the part of the United Kingdom, Channel Islands or the Isle of Man in which you are based. Full details will be provided in your policy documentation.

Financial or Trade Sanctions

Royal & Sun Alliance Insurance plc is unable to provide insurance in circumstances where to do so would be in breach of any financial or trade sanctions imposed by the United Nations or any government, governmental or judicial body or regulatory agency. Full details will be provided in your policy documentation.

Complaints

If you believe that we have not delivered the service you expected, we want to hear from you so that we can try to put things right. If you have cause for complaint you should initially contact the person who arranged the policy for you or the manager of RSA at the address shown on your quotation or schedule, as appropriate. In the unlikely event that they are unable to resolve your concerns, your complaint will be referred to our Customer Relations Team who will arrange for an investigation on behalf of our Chief Executive.

RSA
Customer Relations Team
P O Box 2075
Livingston
EH54 0EP

Compensation

Royal & Sun Alliance Insurance plc is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be entitled to compensation if we cannot meet our obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS.

TOWERGATE PREMIUM INSTALMENT PLAN

What you need to know

You have received this document as we have offered you the option to pay your premium in instalments

Towergate works exclusively with Premium Credit Limited (PCL) to provide your instalment plan.

What does this mean?

- ☐ Towergate acts as a Credit Broker and we are not the actual lender; the lender is Premium Credit Limited.
- ☐ Your premium instalment plan is funded by a credit agreement, so we can offer you one simple method of payment for one or more products you may have with us.
- ☐ You are always free to choose how you pay for any products you have with us. If you would prefer to pay in a different way, either now or later, then please get in touch with us as soon as possible.
- ☐ We will not charge you a fee for introducing you to PCL, but we do receive commission from PCL directly. You can request details of this at any time.

Are there any restrictions in your service?

- ☐ As we only work exclusively with PCL, we are only able to offer you information about this option.
- ☐ In some cases, insurers may provide their own instalment plan for a product and where this is the case, we will do our best to notify you of this and provide details of their plan to you.
- ☐ We cannot advise or recommend if this is the payment option most suited to you and you must take the time to ensure it is appropriate to your needs and regular payments are affordable.

Your regular payment commitments and fees and charges applying under PCL's credit agreement.

What does this mean?

- ☐ Charges for using the PCL facility are shown in the next section. You will also receive an individual payment plan from PCL.
- ☐ You will also be advised of the APR to enable you to consider costs of credit relative to other forms of credit you may have access to.
- ☐ Fees and charges may change at each renewal. You should check when renewing your policy that the terms remain appropriate for your needs.
- ☐ If this is a new agreement, you have within a 14day period to change your mind and withdraw from the agreement without penalty. After this time, additional fees will be incurred.

What are PCL's charges under the credit agreement?

- ☐ PCL will apply a charge for providing a Payment Instalment Facility, this is shown as the 'Transaction Fee' and the amount will be detailed in our Payment Schedule together with a representative Annual Percentage Rate (APR). The Transaction Fee is calculated as a percentage of the loan amount.
- ☐ Changing your payment date is possible and if this is requested after the first instalment has been collected a charge of £5 will apply.
- ☐ Not returning your signed credit agreement within 27 calendar days of receipt will result in a charge of £10.
- ☐ Failure to make a payment when due - £27.50 for each missed monthly instalment (cases placed after 01/01/2019)
- ☐ There are no early repayment or cancellation fees or charges

The application process and how your information will be used as part of this process.	
<p>How will my application be assessed?</p> <ul style="list-style-type: none"> <input type="checkbox"/> Credit is always subject to financial circumstances and status. <input type="checkbox"/> You should inform us and PCL of any particular difficulties you may foresee in making repayments during the contract. <input type="checkbox"/> In order to enter into PCL's credit agreement, you must be resident in the UK, aged 18 years or over, hold a bank or building society current account which can support Direct Debit payments and have not been declared bankrupt. <input type="checkbox"/> PCL may use a credit reference agency that leaves a record of the search or obtain further information about you (or your business, if applicable) to carry out credit worthiness checks and other checks required by law. <input type="checkbox"/> PCL are able to provide you with details of any credit reference agency consulted, should this information be required. 	<p>How will my data be handled as part of this process?</p> <ul style="list-style-type: none"> <input type="checkbox"/> Your personal information, including bank details will be passed onto PCL in order to set up and manage your instalment plan with you. <input type="checkbox"/> PCL may provide periodic updates to us in order that we can monitor their service and they inform us of any difficulties you may have in making payment so we can take steps to ensure your cover remains in force. <input type="checkbox"/> Unless you inform Towergate or PCL otherwise, PCL will mostly communicate with you in an electronic format, using either your email address or their online portal; this will also allow you to sign your credit agreement electronically and manage your plan; reducing paper and supporting PCL's environmentally friendly approach. <input type="checkbox"/> If you have any objections or concerns regarding the way in which your data is handled or the credit checks undertaken, then please contact us or PCL at any time.
How will my insurance policy impact my credit agreement with PCL?	
<p>Changes to your policy.</p> <ul style="list-style-type: none"> <input type="checkbox"/> If you make a mid-term change to your policy, we will always inform you of the change in insurance premium and any associated insurance charges. <input type="checkbox"/> Most changes to your insurance premium can also be accommodated within the credit agreement and if you select this option PCL will send you a revised payment schedule up to your renewal. <input type="checkbox"/> If you would prefer to pay any additional premium in a one-off payment instead, then please let us know at the time of making the change. <input type="checkbox"/> If you change insurance brokers, please inform us and PCL as soon as possible. If your new broker has an arrangement with PCL, they may be able to continue your plan with you. If this is not the case, then PCL may require you to repay any outstanding balances relating to your existing insurance Policies within 14 days. 	<p>Your credit when your insurance renews.</p> <ul style="list-style-type: none"> <input type="checkbox"/> Unless you advise us ahead of renewal, your instalment plan with PCL will always continue. <input type="checkbox"/> However, as the interest rate/APR%, fees and charges can change, please check your renewal documentation to ensure these remain appropriate for you. <input type="checkbox"/> Please contact us ahead of the renewal date if you would prefer to pay by an alternative method to avoid paying any charges applicable under the credit agreement.

Failure to make payment when required and useful information about PCL and their credit agreement.

What if I fail to make payment when due?

- ☐ Please contact PCL immediately if you are having payment difficulties or think that your payment may not be made as planned. PCL are best placed to discuss any suitable options with you, which could avoid additional charges or more serious consequences.
- ☐ Non-payment may mean that your agreement is terminated and must pay the full outstanding balance.
- ☐ If you continue not to pay, legal proceedings may be taken against you incurring additional costs, charges and possibly leading to a County Court Judgment (a CCJ).
- ☐ Non-payment may be reported to credit reference agencies which can adversely affect your credit rating and you may find it more difficult to obtain credit, insurance or other products in the future.
- ☐ Towergate will also be advised if you miss your payments, this may result in the cancellation of any Insurance Policies financed using PCL.
- ☐ Any refund of premium arising from the cancellation of your insurance policy will be used to repay any monies you owe PCL or, where we have paid PCL, any monies you owe us.
- ☐ We may take separate action against you to recover any shortfall relating to your insurance premiums and associated charges.

What if I need to contact PCL directly?

- ☐ You can contact PCL at any time should you wish to clarify any details of their credit agreement or have any questions or concerns you may wish to raise about their service, for ease their details are below:

PCL Address - Operations Centre, Ermyn House, Ermyn Way,
Leatherhead, Surrey, KT22 8UX
Telephone Number - 0344 736 9836

Website - www.premiumcredit.co.uk

PCL is also authorised and regulated by the Financial Conduct Authority (FCA), their status can be checked by visiting the FCA website (<https://register.fca.org.uk/>) and their credit agreement is subject to English Law.

Other Important Information

In the event of insurer insolvency, PCL may use any money received from the Financial Services Compensation Scheme (FSCS) to repay all or part of any outstanding balance due under the credit agreement.

If you have any questions or queries, please do not hesitate to contact your Towergate representative.

BRIEF SUMMARY OF COVER - AGEAS INSURANCE	
COMPREHENSIVE COVER FOR ALL DRIVERS	Included
GUARANTEED BONUS - if 'Included', your no claims bonus will be maintained at its current level regardless of the number of claims made	Included
Any ADI/PDI aged 21+ for use in connection with your business as a driving instructor	Included
Any driver aged 17+ with an appropriate driving licence undergoing driving instruction or Driving Standards Agency driving test	Included
Any driver aged 16+ with an appropriate mobility licence undergoing driving instruction or Driving Standards Agency driving test	Included
Any driver aged 14+ undergoing 'off road' driving instruction on land not being subject to the Road traffic Act	Included
Any driver aged 21+ with a full driving licence for 3+ years undergoing instructor (part 2/3) training	Included
Any driver aged 25+ for social, domestic and pleasure	Included
Unlimited glass cover subject to a £50 excess (No excess if glass is repaired), subject to you using AGEAS GLASSLINE - 0800 854 454. The glass excess increases to £150 if you do not use Auto Glass	Included
Public liability - £20 million for third party property damage. Unlimited for third party injuries	Included
IMPORTANT EXCLUSIONS	
POLICY EXCESS - 150 (the amount you pay in the event of a claim)	
DRIVERS UNDER 25 - For Social, domestic and pleasure use/purposes	
TUITION TO PROVISIONAL LICENCE HOLDERS - When the vehicle is "NOT" fitted with dual controls	

AGEAS Insurance is authorised and regulated by the Financial Conduct Authority	
BRIEF SUMMARY OF COVER - MSL LEGAL EXPENSES LTD	
MSL TOTAL INCIDENT MANAGEMENT - manages your claim and removes your excess if you have a non-fault accident and one of MSL's approved repairers carries out the work	Included
MSL LEGAL EXPENSES - £100,000 cover to pursue a claim against a third party for uninsured losses sustained following a non-fault accident - such as your policy excess, loss of earnings, injuries, damaged clothing, sundry expenses etc	Included
UNLIMITED USE of a replacement dual controlled car following a fault accident, fire, theft, attempted theft, vandalism, storm or flood. If the insured car is declared a 'write-off', the replacement dual controlled car will be provided until five days from the date you receive the settlement cheque or 2 days if settlement is received via BACS.* Mainland UK only	Included
* In the event of a non fault accident a dual control replacement vehicle will be provided on a credit hire basis.	

IMPORTANT EXCLUSIONS	
REPLACEMENT VEHICLE (FAULT CLAIMS) - More than two claims in any one period of insurance	
HANDING BACK REPLACEMENT VEHICLE - Any costs beyond your entitlement to a vehicle	
FINES AND PENALTIES - Fines, damages and other penalties which the insured person is ordered to pay by a court or other authority	
MSL Legal Expenses Ltd (MSL) is authorised and regulated by the Financial Conduct Authority	
PLEASE REFER TO YOUR AGEAS AND MSL LEGAL EXPENSES LTD INSURANCE POLICIES FOR FULL DETAILS OF COVER, TERMS, CONDITIONS, WARRANTIES AND EXCLUSIONS V1 01/11/2015	