

# OUR TERMS AND CONDITIONS

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Everything you need to know about us and  
how we will manage your policy.



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## ABOUT US...

WiseDriving is a trading name of iGO4 Limited, an independent intermediary offering a range of personal insurance products from a panel of leading insurers in the marketplace. Our Panel of Insurers can be found [here](#).

The insurer or insurers for your policy will be defined on your policy schedule.

Our aim is to give you choice so we will not give you advice or make recommendations; what we will do is provide you with our lowest premium and give you all of the information you need to make an informed decision based on your needs. By arranging your insurance policy through WiseDriving you are assumed to have agreed to be bound by these terms and conditions.

Because we don't give any advice, our policyholders are responsible for deciding whether our policy meets their demands and needs. This product will meet the demands and needs of someone wishing to insure their car, including telematics monitoring, on the basis requested. Upon purchase and on renewal, your statement of facts will confirm your specific demands and needs.

WiseDriving offers a range of optional extra insurance products:

Motor Legal Protection, Premier KeyBack Cover - both provided by Coplus only

Breakdown cover - provided by RAC only

We will only offer a single provider for each optional add-on product.

As an environmentally friendly business we communicate with you via email using the email address you provide. All of your documentation is available in digital and downloadable format within the secure "My Account" section of our website at [www.WiseDriving.com/managemypolicy](http://www.WiseDriving.com/managemypolicy). This ensures your insurance documents are safe and accessible at all times. Your documentation, upon request, can also be posted to you.

As a broker iGO4 will act for you as your agent when searching the market for a suitable policy and arranging the cover to be put in place and when administering your policy once you have taken it out. However, this changes when receiving a claim notification where iGO4 will act on behalf of the insurer. We also act as an agent of insurers when collecting premiums from you.

iGO4 acts as a credit broker when referring you to its contracted finance provider if you wish to pay for your premium by instalments. iGO4 will only offer a credit service from a single provider. iGO4 receives commission as part of this arrangement.

## WHO REGULATES US?

iGO4 is authorised and regulated by the Financial Conduct Authority (FCA), our FCA registration number is 536726 and our registered address is iGO4 House, Staniland Way, Peterborough, PE4 6JT. Our permitted business is assisting in the arrangement, administration and performance of a contract of insurance, and credit broking.

You can check our details on the FCA's register by visiting their website [www.fca.org.uk](http://www.fca.org.uk). Please note that the Financial Conduct Authority, the Financial Ombudsman Service and the Financial Services Compensation Scheme do not operate in respect of risks in the Channel Islands or the Isle of Man.

## YOUR INSTALLATION

Your WiseDriving policy is based on how you drive your vehicle. You must therefore have a WiseDriving device in use in your car so that we can assess your driving behaviour. We reserve the right to cancel the cover if you do not co-operate in having the WiseDriving device in use within 14 days of the policy purchase date and, if you change your car, within 14 days of the date you notify us of the change to the vehicle under the policy. This means having a WiseDriving device installed into your car and if applicable downloading and registering on the linked WiseDriving telematics app.

## KEEP US UPDATED...

You have a legal obligation to provide accurate information in response to our questions and to take reasonable care not to make a misrepresentation in connection with your policy.

You must notify us immediately of any changes to the information you have provided, as failure to do so could mean that your policy may not protect you. You must take reasonable care to ensure any changes to the information provided are declared as this may affect your current policy, but may also influence the acceptance and assessment of the insurer's renewal terms. The reason why this is so important is that if you fail to tell us or the insurer, the insurer may not pay part or all of your claim and may cancel your policy. You may find it difficult to re-arrange cover because you did not tell an insurer everything when asked, and you will have to disclose this fact when you reapply for insurance.

## WHAT YOU WILL HAVE TO PAY FOR OUR SERVICES...

iGO4 receives payment for arranging insurance policies in the form of commission paid by the insurer that provides your cover, this is a percentage of your premium and is included in the premium you pay. In addition to your premium, the following charges may be applied by us during the life of your policy including certain fees which you pay directly to us:

<p>Change of vehicle</p>	<p>If you have a professionally installed or battery-located WiseDriving device and you decide to change your vehicle we will charge a fee of <b>£120</b> which covers the cost of having a new device installed into your new car.</p> <p>If you have the telematics app and windscreen-mounted device, you must remove the device before changing your vehicle and re-use it in the replacement vehicle. Where the device is re-used we will charge a reduced fee of <b>£35</b> for your change of vehicle. We will send you a new cradle to attach the device to the windscreen.</p> <p>Where the device is not re-used and a new device is required to be sent out we will charge an additional fee of <b>£85</b> for your change of vehicle.</p> <p>If you choose to call us to complete the change of vehicle, you will be charged an additional administration fee of <b>£35</b>.</p>
<p>All other changes to your policy</p>	<p>Completed Online - <b>£0</b> Completed via Telephone - <b>£35</b></p>
<p>WiseDriving device and annual monitoring</p>	<p>The New Business Telematics Fee for the first year is <b>£150</b>.</p> <p>All subsequent years you will be charged a <b>£90</b> Renewal Telematics Fee which will be included within our renewal invitation.</p>
<p>Cancellation of the policy</p>	<p>Your policy is a contract for 12 months. If your insurance is cancelled for any reason you will be charged <b>£75.00</b> in addition to the charge made by your insurer for the cover you have received.</p> <p>iGO4's commission is non-refundable in the event policy is cancelled after the first 14 days.</p> <p>Please note all fees charged are non-refundable in the event of cancellation.</p> <p>Where alternative funding has been selected at inception or renewal through Aviva, the charge of <b>£150.00</b> is non-refundable in the event of cancellation.</p>
<p>Removal of telematics box when your policy ends</p>	<p>It's not necessary to have the WiseDriving device removed, as the device is automatically deactivated when the policy expires. However, if you wish to have the professionally fitted WiseDriving device removed, you will be charged <b>£90</b> to cover administration and the engineer's visit for safe removal of your professionally fitted telematics device when your policy ends.</p>
<p>Missed appointment or failed installation</p>	<p>If you miss the appointment to install the WiseDriving device or our installation team attend but are unable to install the WiseDriving device, you will be charged a missed appointment fee of <b>£45</b>.</p>

<p>Other charges that may apply</p>	<p>If your windscreen mounted device is removed for any reason which we have not advised you will be charged a fee of <b>£35</b> for a new cradle to reattach the device to your windscreen.</p> <p>If you are paying your premium by monthly instalments you may be charged <b>£30</b> for any failed monthly instalment collection by your finance provider. They will apply a <b>£15</b> fee to cover the cost if your credit agreement is cancelled as a result of you not adhering to the terms of the credit agreement.</p> <p>iGO4 will apply a <b>£20</b> fee if debt is sent to the debt collection agency.</p> <p>Where alternative funding has been selected at inception or renewal through Aviva, a charge of <b>£150</b> is payable and is non-refundable in the event of cancellation.</p>
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## PAYMENT OPTIONS...

We accept payment by most major credit and debit cards.

If you choose to pay your premium by instalments this will be via a finance arrangement, which will be in your name and subject to interest charges that we will confirm to you when providing the full details. Importantly, the instalment arrangement (credit agreement) you will enter into will be with the finance company not iGO4. It is an entirely separate contract irrespective of the insurance contract. Remember, paying by instalments is more expensive than paying for your policy in full.

So that they have the necessary information to assess your application, prevent fraud and ensure that you are offered the best payment option for your needs, our funding agency Close Brothers Limited trading as Close Brothers Premium Finance will use credit referencing agencies for a hard credit check for new policies, renewals and in certain circumstances where policy amendments are requested, to check you can afford to pay. As this is a hard credit check, your entire credit history will be searched and a mark will be left on your credit report, so whenever prospective lenders look at your credit report they can see you applied for credit and whether you were accepted. This affordability assessment will take place after you have applied for a credit agreement.

If your application is unsuccessful, Close Brothers will contact you to inform you. This will not invalidate your insurance - however, you will be required to pay for your policy in one full payment.

In the event of your failure to meet the contractual obligations regarding payment, the finance provider will cancel the credit agreement and charge the funded balance back to iGO4. iGO4 will then contact you directly regarding payment of your insurance contract.

## ADJUSTING YOUR PREMIUM...

We may adjust your premium on a monthly basis during the policy term to reflect how you are driving. This may result in either a reduction or an additional charge. We will keep you informed of how you are driving by displaying your driving score on your customer dashboard or app if you have a windscreen mounted device. This will be updated daily and you will receive alerts if your premium is due to change. The driving score relates to your car and not to you specifically if other people have been driving your car. If other drivers use your car, their driving behaviours could affect your premium.

## YOUR RIGHT TO CANCEL...

If you wish to cancel your policy you can do this by contacting us via phone, email or post. You have a legal right to cancel for any reason within 14 days of receiving the full policy terms. A charge will apply for the period of cover provided and in addition an administration charge will apply as shown under "What you will have to pay for our services..."

After 14 days you may cancel your policy with us at any time subject to the charges detailed under “What you will have to pay for our services...” There will be no refund for any additional product that you choose alongside your policy after 14 days from the start date of your policy.

We also reserve the right to cancel your policy at any time if there are valid grounds for doing so. We will provide you with sufficient time to re-arrange your insurance and we will notify you of termination in writing via e-mail or letter, together with an explanation if appropriate. Valid reasons may include but are not limited to:

- where we, or your premium finance provider have been unable to collect a premium payment;
- where you are required to send us information in accordance with the terms of your quotation and you fail to do so;
- where we reasonably suspect fraud;
- where you use threatening or abusive behaviour or language, or intimidation or bullying of our staff or underwriters;
- if you have three extreme speeding events during the policy year or one severe extreme speeding event;
- where your WiseDriving device suggests that your vehicle is being kept at an address other than the one stated on your policy documents;
- if your score drops below 30 we'll send you a warning and we may cancel your policy;
- where you fail to co-operate with us or provide us with information or documentation we reasonably require, and this affects our ability to process a claim or defend our interests;
- where you have not taken reasonable care to provide complete and accurate answers to the questions we ask;
- for professionally installed WiseDriving devices: where we or our appointed installation specialist has been unable to arrange with you to install the WiseDriving device within 14 days of the policy purchase date, or within 14 days of notifying a change of vehicle;
- for other types of WiseDriving devices: where the WiseDriving Device, including where applicable the telematics app, is not in use within 14 days of the purchase date, or within 14 days of notifying us of a change of vehicle;
- where your policy requires the installation of the WiseDriving app and you have an incompatible mobile device or if your mobile device uses an old operating system which is not compatible with the app.

Should your policy be cancelled for any reason there will be no return of premium if a claim has been made during the current period of insurance. If you pay by instalments, please also refer to your credit agreement.

## IF YOU NEED TO COMPLAIN...

We want your experience with us to be second to none but if this is not the case, we want to know about it. If you have a complaint you can let us know by calling our Customer Service team on **01733 308 358**, emailing us at [complaints@igo4.com](mailto:complaints@igo4.com) or writing to us at **Complaints, iGO4, iGO4 House, Staniland Way, Peterborough, PE4 6JT**. Please note that calls may be recorded.

We investigate all complaints that we receive and hope to come to a satisfactory outcome as quickly as possible. However, if you are not happy with our response, you may approach the Financial Ombudsman Service by writing to them at **Financial Ombudsman Service, Exchange Tower, London, E14 9SR** or by telephone on **0800 023 4567**. Alternatively visit their website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk). Full details of our complaints procedure are available on request.

## WHEN YOUR POLICY IS DUE TO RENEW...

In good time before your renewal date we will provide you with an invitation which details the premium and the terms and conditions for renewal of your policy. We will review the premium with your current insurer and we will also work with our panel of insurers to see if we are able to find a cheaper alternative than your current renewal quote.

If you are paying by monthly instalments in most cases you won't need to do anything, we will renew your insurance policy as per our invitation and continue to collect the monthly instalments from your bank as usual.

If you pay for your insurance in full by credit or debit card and haven't objected to your card details being stored for future automatic use, in most cases we will attempt to take payment using your card up to two days before your renewal date.

You will need to contact us before your cover runs out if you have not given us permission to use your card, you wish to use an alternative payment method or you do not want to renew your policy with us.

You have the option to choose whether your policy will automatically renew and can contact us via phone, email or post at any point during the policy year to amend this.

If for some reason we are unable to, or you have told us not to automatically renew your policy, we will contact you by e-mail in good time before your renewal date to let you know what needs to be done in order to continue your cover with iGO4. If we have not heard from you before your renewal date, all cover will cease on the expiry date of the policy.

## IMPORTANT INFORMATION ABOUT YOUR WISEDIVING DEVICE INSTALLATION, YOUR DRIVING SCORE AND HOW THIS AFFECTS YOUR POLICY

### YOUR DRIVING SCORE AND YOUR PREMIUM

Once installed, the WiseDriving device will begin transmitting data regarding how you drive, which will be used to calculate your driving score. For the WiseDriving device that is professionally installed, or self-installed to your car battery, this will be based on but not limited to:

- the speed at which you drive;
- how quickly you accelerate;
- how hard you brake;
- when and where you drive.

For the WiseDriving telematics app and device mounted to your windscreen, in addition this will also include the length of the journey taken and cornering.

Driving above the speed limit, accelerating rapidly, braking hard or driving erratically will negatively impact your driving score, which in turn may result in increased premiums being charged. Whereas adhering to road speed limits, accelerating and braking smoothly and driving carefully and gradually will positively impact your driving score, and may result in premiums being refunded to you.

You will be able to monitor your overall driving score and the scores for each of the above criteria on your customer dashboard or app if you have a windscreen mounted device. The dashboard and the app will be updated daily with your most recent journeys, and we will email you regularly to keep you updated with your current driving score. After the first 60 days of your policy we will review your driving score and where any premium changes occur, we will notify you by e-mail 7 days before they are processed. If you pay for your premium in full and haven't objected to your card details being stored for future automatic use, we will collect or refund the adjusted pro-rata premium from or to the stored card. If you have not given permission, you will need contact us if a payment is required to

avoid the cancellation of your policy. If you pay for your policy by Direct Debit, any pro-rata premium changes will be passed to your finance provider and they will add/deduct this from your outstanding balance. Your finance provider will then contact you advising what your revised monthly payments will be.

We will continue to review your driving score every 30 days and we will contact you should any further pro-rata premium changes become due.

Should your driving score fall below 30, we'll send you a warning and we reserve the right to cancel your policy.

### **EXTREME SPEEDING EVENTS**

All speeding will impact your driving score; extreme speeding and severe extreme speeding events may result in cancellation of your policy.

You will be notified if there has been an extreme speeding or severe extreme speeding event by email. If you experience an extreme speeding or severe extreme speeding event, your insurer reserves the right to cancel your policy, refuse to invite renewal of your policy or increase your premium at renewal.

### **WISEDRIVING DEVICE INSTALLATION TERMS AND CONDITIONS**

It is a condition of this policy that you have a fully operational WiseDriving device installed in your car and that it remains in use. If we have sent you a windscreen mounted device, you are also required to download our WiseDriving app to your mobile and follow the instructions to register and link the device to your policy.

A WiseDriving device must be installed and in use within 14 days of the arrangement of the policy and within 14 days of notification of any subsequent change of vehicle under the policy. If a WiseDriving device is not installed and in use during this period, iGO4 may cancel the policy in accordance with the policy terms and conditions.

We can only provide the windscreen mounted device to customers who have a mobile phone using iOS or Android operating systems, with the latest or second to latest version of the operating system installed. If your mobile uses Windows or other operating systems, or uses an older iOS or Android platform, it will not be compatible with the app so iGO4 will cancel the policy in accordance with the policy terms and conditions.

The WiseDriving device and the app are owned by iGO4 or its licensors and are licensed to you for the purpose of this contract.

### **PROFESSIONAL INSTALLATION TERMS AND CONDITIONS**

Unless we have offered you a self-installed WiseDriving device, you will be contacted by a member of our approved installation network to arrange a time and location for the installation of the WiseDriving device in your car.

It is your responsibility to ensure that any other party who has an interest in the ownership of your car (e.g. a hire purchase or leasing company) has agreed that the WiseDriving device can be installed.

If you do not attend your installation appointment, or you cancel the appointment with less than 24 hours' notice, we may charge a missed appointment fee, as detailed in the **“What you will have to pay for our services...”** section of this document.

Installation must take place within 14 days of the arrangement of the policy and failure to do this may result in cancellation of the policy.

The approved installation engineer will photograph your car at the time of installation.

### **OPERATION OF THE WISEDRIVING DEVICE**

The collection and transmission of data by the WiseDriving device and the WiseDriving app and the provision of the Theft Tracking on Demand service (which we can provide if you have a professionally fitted device or a self-installed device connected to your car battery) may occasionally



be impaired or interrupted by operational and/or atmospheric conditions, power failures, or other causes, conditions or events beyond our control or the capabilities of the WiseDriving device. The transmission and receipt of data is dependent upon mobile telecommunications services and these services may be interrupted, circumvented or compromised. If transmission of data is affected in the manner described in this paragraph, this does not necessarily mean the WiseDriving device is defective.

If we suspect the device is faulty, we or our service partners will contact you and endeavour to repair or replace the WiseDriving device free of charge. If you suspect the WiseDriving device to be defective for any reason you must notify us as soon as possible. If we or our service partners cannot repair the WiseDriving device remotely our service Partners will either arrange to send you a replacement self-installed device or contact you to agree a time and location to repair (or replace) the professionally fitted WiseDriving device. If you do not attend the appointment, or you cancel the appointment with less than 24 hours' notice, we may charge the missed appointment fee as detailed in the **“What you will have to pay for our services...”** section of this document.

We will not repair (or replace) any item which is part of your car and which is used to enable the operation of the WiseDriving device and/or in conjunction with it (e.g. the vehicle battery or windscreen) as such items are your responsibility to maintain in good working order. The WiseDriving device may use the battery power supply and so there may be a small drain on your battery even when the vehicle is not being used.

## **REMOVAL OR REPLACEMENT OF THE WISEDIVING DEVICE AT THE END OF YOUR POLICY**

If the policy is cancelled or expires we will cease to collect data. You can easily remove a self-installed device from the car battery or windscreen yourself. For professionally installed devices we will not arrange the removal of the device unless you request us to do so. Removal of the professionally fitted device requires our approved engineer to make an appointment to attend your car and is subject to a device removal fee as detailed in the **“What you will have to pay for our services...”** section of this document. If the WiseDriving device remains in place you are obliged to tell the new owner of this car that a telematics device is fitted to it. You should not attempt to remove the professionally fitted device yourself as it has been integrated into your car and we will not be responsible for any damage to your car caused by the removal of the WiseDriving device by you or anyone acting on your behalf.

If you have a battery located self-installed WiseDriving device, you may dispose of the device responsibly yourself on expiry or cancellation of your policy.

If you have a self-installed windscreen mounted device, we ask you to return the device to us so it can be recycled. We will send you an email with a label to print off to return your device free of charge. You may uninstall the WiseDriving app from your mobile.

## **REMOVAL OR REPLACEMENT OF THE WISEDIVING DEVICE IF YOU CHANGE YOUR CAR**

If you wish to change your vehicle, you must inform us of the change of vehicle.

If you have a self-installed windscreen mounted device, you must remove the device from its cradle before changing your car so it can be transferred to your new car. The cradle will automatically break but don't worry we will send you a replacement cradle.

If you have a battery located self-installed WiseDriving device, we will send you a new device in the post to install in your new car.

If you have a professionally fitted device, you will need to arrange an appointment with our engineers to install a new device in your new car.

A fee will be payable for the change of vehicle as detailed in the **“What you will have to pay for our services...”** section of this document.

We reserve the right to replace the WiseDriving device at our own option and expense at any time with any other similar device providing you with at least the same functionality, for example if there are

technological changes or improvements.

## REMOVAL OF THE WISEDIVING DEVICE DURING THE POLICY TERM

If you remove your windscreen mounted device during the policy term where the removal has not been advised by WiseDriving or our service partners (e.g. incorrectly fitted, knocked, forcibly removed), a fee will be payable for the issue of a new cradle to reattach the device to your windscreen as detailed in the “What you will have to pay for our services...” section of this document.

## TAMPERING

You must not tamper with the device. If you have a professionally fitted device, no one other than us and our service partners may install, remove, modify or repair the WiseDriving device.

The device has tamper controls and attack safeguards. If the intelligent alert system is triggered it will notify iGO4 of any unauthorised tampering with the device. An investigation will be initiated and a physical inspection by an approved engineer may be required. If you do not attend the appointment to inspect the WiseDriving device (or you cancel the appointment with less than 24 hours’ notice) you may be charged a Missed Appointment fee as detailed in the “**What you will have to pay for our services...**” section of this document. If you do not attend a subsequent inspection appointment your policy may be cancelled.

If following an investigation you, or anyone acting on your behalf, is found to have tampered with the WiseDriving device your policy may be cancelled and you may be required to pay for any costs iGO4 and its service partners have incurred including removing, repairing or replacing the defective WiseDriving device. Any damage or loss caused by any form of tampering or non-permitted interaction with the WiseDriving device is not covered by your insurance policy.

## WISEDIVING DEVICE THEFT TRACKING ON DEMAND

This service is only available if you have a professionally fitted WiseDriving device installed in your vehicle or a self-installed device fitted to your car battery.

In the event of theft of your car, our service partners will attempt to locate your car, and with police assistance attempt to recover it using their Theft Tracking on Demand service (TToD). The WiseDriving device fitted to your car has GPS/GSM tracking functionality. Please note that the ability to recover your car is not guaranteed and that no liability is accepted for any costs associated with your car’s repair or replacement.

## HOW IT WORKS

If you discover that your car has been stolen, you must first contact the police and obtain a Police Crime Reference Number as they require key holder verification of any theft. If you purchased your policy on or before 28th June 2016 and haven’t since made a change of vehicle, please call our 24 hour Stolen Vehicle Helpline on 02393 242 385. If you purchased your policy or made a change of vehicle on or after 29th June 2016, please contact our Helpline on **0333 202 0001**. You will be connected directly to an Advisor for immediate assistance. The Advisor will verify your policy details and explain the Stolen Vehicle Recovery procedure. They will immediately start tracking your car to establish its whereabouts. You must also contact us and follow the claims process as detailed in Section 10 of the Policy Booklet.

The Stolen Vehicle Advisor will liaise with the relevant Police Force to seek to recover your car. They have established procedures with the police in their local language across Europe. When the police secure the stolen vehicle, arrangements will be made with you for your car to be collected. However, the police may impound your car for further investigation. You will be liable for any statutory police recovery and storage charges. These are payable directly to the police. When the police are ready to release your car, if your car is undriveable as a result of damage incurred during the theft, they will contact us or your insurer to arrange for it to be collected. Your insurer will pay the cost of taking it to the nearest competent repairer, once the repairs are complete, the cost of delivering it to your address within the Territorial Limits. If your car is damaged but driveable,

the police will contact the Stolen Vehicle Advisor. The Stolen Vehicle Advisor will then inform you so that you can organise recovery or repairs through us. Please refer to Section 2 of your Policy Booklet for full details of your policy cover.

## TOP UP MILES

Your policy provides cover up to the number of miles purchased by you when you took out your insurance. The WiseDriving Device in your car is used to record the number of miles driven by your car and you will be able to monitor the miles you have driven via email updates as well as on the WiseDriving dashboard or app.

If you are likely to exceed the mileage declared by you during the current annual period of insurance you will be contacted by WiseDriving customer services and offered one of the following options:

- a. You may purchase top up miles for an additional premium. The premium quoted for the extra top up miles may reflect where, when and how you have been driving.
- b. You may leave your car parked for the remainder of the current period of insurance or until such time as you do top up your mileage.

Your failure to agree to one of the options detailed above within 7 days will result in the cancellation of cover.

## THE LEGAL BIT...

iGO4 and you, the policyholder, are free to choose the law applicable to this contract but in the absence of agreement to the contrary, the law of England and Wales applies.

## FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)...

iGO4 and the insurer are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we are unable to meet our obligations. This depends on the type of insurance and the circumstances of a claim.

Insurance arranging is covered for 90% of the claim without any upper limit and compulsory classes of insurance such as third party motor insurance are covered for 100% without any upper limit. Further information about compensation scheme arrangements are available from the FSCS on [www.FSCS.org.uk](http://www.FSCS.org.uk) or by telephoning **0800 678 1100**.

## WARNING

When applying for or amending your insurance policy, we will ask a number of questions to assess the risk prior to agreeing cover. It is your duty to ensure that you answer all questions honestly and reasonably. These questions are designed to enable us to understand your insurance needs, and only by asking such questions and receiving answers which are given honestly and with reasonable care can we or the insurer be in a position to offer terms which are designed to meet your demands and needs.

If you are buying this policy for your trade, business or profession then it is vital that you understand your duty to provide all materially relevant information to us throughout the life of the policy. Materially important information is any information that could influence an insurer's decision to accept your risk including the cost of your insurance. For example, details of previous insurance claims that you have made, or reported, personal information about you, such as criminal convictions and general information about the risk. If you are not sure how much information to provide or do not understand the questions please ask.

**FAILURE TO ANSWER QUESTIONS HONESTLY AND REASONABLY, WHEN ASKED, MAY LEAVE YOU WITH NO COVER AND A CLAIM NOT PAID.**

Last Updated: 01/01/2022