

COMBINED ALLOY WHEEL AND TYRE INSURANCE

In return for **Your** payment of the premium, **We** agree to insure **Your Vehicle** in accordance with the terms and conditions contained within the policy wording documentation provided to **You** in writing by **Us**.

We (the insurer) London General Insurance Company Limited. Registered in England & Wales No. 1865673. Registered Office: TWENTY Kingston Road, Staines-upon-Thames, Surrey, TW18 4LG, United Kingdom underwrite **Your** Combined Alloy Wheel and Tyre Insurance.

Useful contact details;

Claims Administrator

<http://www.assurant.mypremia.co.uk>; or
01926 622 660 (Monday - Friday, 9:00am to 5:00pm).

Administrator

Cancellations and Policy Amendments - 0330 100 3305
(Monday - Friday, 9:00am to 5:00pm).

1. ABOUT YOUR COMBINED ALLOY WHEEL AND TYRE INSURANCE

Your Combined Alloy Wheel and Tyre Insurance is designed to repair or contribute towards the cost of replacing the **Tyre(s)** and **Alloy Wheel(s)** fitted to **Your Vehicle** throughout the **Period of Cover**.

Combined Alloy Wheel and Tyre Insurance provides repairs or contributes to the replacement cost of **Your Tyre(s)** and **Alloy Wheel(s)** for **Accidental or Malicious Damage** without affecting **Your** motor insurance.

The **Schedule** is subject to the Terms and Conditions and it shows the **Vehicle** that is covered by this Assurant Alloy Wheel Insurance.

This Terms and Conditions wording includes important details about the cover provided and any exclusions that may apply. It must be read in conjunction with **Your Schedule**.

Words with special meanings have been listed within the definitions below. These words are printed in bold whenever they appear in this Terms and Conditions Document.

Please take the time to read **Your** policy documentation. If **You** have any questions relating to claims then please contact the **Claims Administrator** on 01926 622 660 (Monday - Friday, 9:00am to 5:00pm).

Or if there is anything that **You** do not understand, or **You** need to cancel or amend **Your** policy please contact the **Administrator**: 0330 100 3305 (Monday - Friday, 9:00am to 5:00pm).

We have listed the exclusions that apply to **Your** Combined Alloy Wheel and Tyre Insurance below.

Please read these Terms and Conditions carefully as **Your** failure to comply with any of its terms may render **Your** Combined Alloy Wheel and Tyre Insurance invalid and could jeopardise the payment of any claim which might arise. This document tells **You** what is covered, how **Your** policy and claims are administered and other important information.

This insurance is administered by TWG Services Limited and all claims are handled by Premia Solutions Limited. **You** should contact TWG Services Limited if **You** need to make any changes to the information disclosed when **You** arranged this insurance. Premia Solutions Limited the **Claims Administrator** will help **You** with any questions **You** may have in relation to claims as well as deal with any claims.

2. ELIGIBILITY

You are eligible for Combined Alloy Wheel and Tyre Insurance if; at the **Start Date** and during the **Period of Cover**:

Your Alloy Wheel(s) are not specialist wheel constructions or finishes, including but not limited to split rim; chrome rim; multi-piece, chrome finished or ball polished alloy wheels; steel wheels or hub caps;

Your Tyre(s) carry an 'E' Mark;

You have purchased this policy within 30 days of taking delivery of **Your Vehicle**;

You reside in the United Kingdom or the Channel Islands, or if **You** are a Partnership, company or other legal entity;

You are registered in United Kingdom or the Channel Islands;

You have paid the premium including applicable taxes;

Your Vehicle is not an excluded **Vehicle** (see below) and does not exceed 3,500kg in weight.

Please note Combined Alloy Wheel and Tyre Insurance excludes the following vehicles in all circumstances:

Commercial or light commercial **Vehicles**, delivery **Vehicles**, panel vans, motorcycles, scooters, three wheeled **Vehicles**, kit-cars, quad bikes, caravans or motor homes, trailers, boats, left-hand drive **Vehicles**, grey imports, **Vehicles** used for hire or reward (for example taxis, self-drive hire or driving schools, delivery courier), **Vehicles** capable of carrying more than 8 passengers or a **Vehicle** used in any sort of rally, speed testing, 4x4 off-roading, racing or any kind of competition or trial and **Vehicles** that will exceed 'Class 1' Personal business use per annum (20,000 business miles) or any purpose in connection with the motor trade.

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3. DEFINITIONS

The following words will have the meanings described below wherever they appear in this document:

Accidental Damage: sudden and unforeseen damage.

Administrator: TWG Services Limited. Registered in England & Wales No. 1883565. Registered Office: The Aspen Building, Floor 2, Vantage Point Business Village, Mitcheldean, Gloucestershire, GL17 0AF. Whenever **You** contact them please quote **Your** vehicle registration or the policy number on **Your Schedule**. Their contact details can be found in section 10 of this document.

Alloy Wheel(s): the Alloy Wheel(s) that are fitted to **Your Vehicle** and are of original specification.

Benefit: the amount shown in **Your Schedule** that represents the maximum amount **We** will pay for a repair or replacement in connection with any one claim.

Claims Administrator: Premia Solutions Limited. Registered in England & Wales No 04088720: 3 Corunna Court, Corunna Road, Warwick, Warwickshire CV34 5HQ. Whenever **You** contact them please quote **Your** vehicle registration or the policy number on **Your Schedule**. Their contact details can be found in section 10 of this document.

Claims Limit: the maximum number of claims **You** can make during the **Period of Cover**. A separate limit applies to **Your Tyre(s)** and **Alloy Wheel(s)**.

Incident: the cause of the **Accidental** or **Malicious Damage**.

Malicious Damage: deliberate and intentional damage caused by a third party.

Period of Cover: the period as noted on **Your Schedule** for which **We** have agreed to provide **Tyre and Alloy Wheel** insurance in accordance with this Terms and Conditions document. This being either 12,24,36 or 48 months in duration.

Repairer: a company authorised by **Us** to carry out a repair or provide a replacement to **Your Vehicle**.

Schedule: **We** will issue this to **You** as part of these terms which includes important information about **You**, **Your Vehicle**, the **Start Date**, the expiry date and the premium.

Start Date: the date on which **Your Combined Alloy Wheel and Tyre Insurance** starts as noted on **Your Schedule**.

Territorial Limits: United Kingdom, Channel Islands and any member countries of the European Economic Area.

Tyre(s): the Tyre(s) that are fitted to **Your Vehicle**.

Vehicle(s): the Vehicle described in **Your Schedule**.

Wear & Tear: in relation to **Alloy Wheel(s)**, general pitting, corrosion, discolouration, tar staining, or any defect which the **Repairer** advises is due to neglect or is not the result of **Accidental** or **Malicious Damage**. In relation to **Tyre(s)**, reached the end of its normal working life due to age, usage, defective steering, **Tyre** imbalance, lack of maintenance or where the tread is less than 1.6mm across the full width of the **Tyre**.

We/Us/Our: TWG Services Limited, **Administrator** or Premia Solutions Limited, **Claims Administrator** for and on behalf of London General Insurance Company Limited.

You/Your/Yourself: the person named in **Your Schedule**.

4. COVER PROVIDED

Combined Alloy Wheel and Tyre Insurance repairs or contributes to the cost of replacing the **Tyre(s)** or **Alloy Wheel(s)** fitted to **Your Vehicle** that have sustained either **Accidental** or **Malicious Damage** during the **Period of Cover**.

Assurant Combined Alloy Wheel & Tyre Insurance repairs can only be carried out in the United Kingdom or the Channel Islands.

You may make up to 5 **Tyre** and 5 **Alloy Wheel** claims in any one 12-month period. The first 12-month period begins on the inception date of the Period of Cover and each consecutive 12-month period on its anniversary date.

Your Claim Limit is determined by the duration of policy **You** have purchased as follows:

For a 12 month policy the **Claim Limit** is 5 Alloys & 5 **Tyre** claims;
For a 24 month policy the **Claim Limit** is 10 Alloy & 10 **Tyre** claims;
For a 36 month policy the **Claim Limit** is 15 Alloy & 15 **Tyre** claims;
For a 48 month policy the **Claim Limit** is 20 Alloy & 20 **Tyre** claims;

If **Your Alloy Wheel** is deemed beyond repair by the **Claims administrator** or **Repairer**, **we** will contribute a maximum of £150 including VAT towards the cost of a replacement **Alloy Wheel**.

If, in the opinion of the **Repairer**, an **Alloy Wheel** can only be repaired using a lathe skim, **we** will contribute a maximum of £150 including VAT towards the cost.

In order to make a claim for a maximum of £150 including VAT towards the cost of a lathe skim, the **Claims Administrator** will require a copy of a valid receipt showing payment has been made following the lathe skim. Upon receipt, the **Claims Administrator** will review **Your** claim. The **Claims Administrator** will arrange payment to **You** up to a maximum of £150 including VAT.

If **Your Tyre** can be repaired, **We** will contribute a maximum of £50 including VAT towards the cost of repair. This is otherwise known as a 'Puncture Repair'. Puncture repairs are unlimited and are not included in **Your** annual/total claims limit.

If **Your Tyre** requires replacement, **we** will pay up to the maximum benefit shown on **Your Schedule** including VAT towards the cost of replacement.

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5. EXCLUSIONS

You will not be compensated for Damage to **Tyre(s)** or **Alloy Wheel(s)** under the following circumstances:

- that occurs before the **Start Date** or after the end date of the **Period of Cover**;
- reported more than 30 days after the **Incident**;
- that cannot be defined as **Accidental** or **Malicious Damage**; or
- caused by **Wear and Tear**; or
- caused by a road traffic accident or where **Your Vehicle** is a total write-off;
- caused by improper use of **Your Vehicle** or use not listed in, or that is excluded from **Your** motor insurance; or
- due to faulty manufacture or design of **Your Tyre(s)** or **Alloy Wheel(s)**;
- covered under any other insurance policy, warranty or guarantee;
- (**Tyres**) if they have less than 1.6mm of tread in a continuous band around the full width of the **Tyre** or where there has been an attempt to remove the serial number or other identifying marks;
- (**Tyres**) caused by incorrect **Tyre** pressure, wheel alignment, **Tyre** imbalance, defective steering or suspension; or
- (**Tyres**) that do not carry an 'E' mark;
- that occurred whilst driving the **Vehicle** with the deflated **Tyre**; or by a replacement **Tyre** being fitted to the **Alloy Wheel**;
- that would result in failure of an MOT test, for example any claim where any welding is required; defective, failing or peeling paint or lacquer; abuse or intentional damage; theft of wheel nuts or of your vehicle itself, or cracking, buckling, breakage or distortion of alloy wheel(s).
- due to corrosion or pitting; cleaning/polishing; improper adjustment, modification, alteration, tampering, or;

carrying out general maintenance; manufacturing defects or faulty design;

- claims in excess of the maximum number permitted during the **Period of Cover**;
- any liability to any other party;
- any other costs that are indirectly caused by the **incident** which led to **Your** claim, unless specifically stated as covered in the Terms and Conditions Document;
- any costs incurred disposing of damaged **Tyre(s)** or **Alloy Wheel(s)** or any costs to repair or replace **Tyre(s)** or **Alloy Wheel(s)** not fitted to your vehicle, or that the **Claims Administrator** does not authorise in advance
- any repair work carried out without prior authorisation from the **Claims Administrator**;
- theft of **Your Tyre(s)** or **Alloy Wheel(s)**;
- If the **Alloy Wheel(s)** are aftermarket fitment or not of original specification for the **Vehicle**;
- Where it is discovered that this policy was purchased more than 30 days following the delivery date of **Your Vehicle**;
- **Accidental** or **Malicious Damage** occurring outside the **Territorial Limits** or repairs required outside the **Territorial Limits**
- Any consequence of war, invasion, terrorism, acts of foreign enemies, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, military or usurped power, confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority;
- Any legal liability of whatsoever nature, directly or indirectly caused by or contributed to by or arising from ionizing radiation or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel, or the radioactive, toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof; or
- Any damage directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at supersonic speeds.

6. GENERAL CONDITIONS

You must fulfil certain obligations in order to ensure that **Your Combined Alloy Wheel and Tyre Insurance** remains valid:

- **You** must report **Your** claim within 30 days of the **Incident**;
- **You** must use all reasonable care to maintain **Your Vehicle** and take precautions to prevent or minimise damage;

- **You** must give **Us** true and complete information;
- **You** must comply with **Our** reasonable requests;
- **You** must follow the prescribed claims procedure as explained in this document under section 9 by the **Claims Administrator**;
- **You** must inform the **Administrator**, if any of the details in **Your Schedule** are incorrect or need updating.

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7. CANCELLATION AND COOLING OFF PERIOD

You have the right to cancel **Your** policy at any time provided no claims have been paid under this cover. Please see the below for **Your** refund rights.

Cancellation within Cooling Off Period

Cancellation within 30 days of the **Start date** on the **Schedule** or receipt of the Terms and Conditions (whichever is later); Where **You** wish to cancel **Your** policy within the 30-day cooling off period, please notify the Supplying Dealer. If **You** cancel within 30 days and have not made a claim on **Your** policy, **You** will be entitled to a full refund of any premium **You** have paid.

Cancellation Outside of Cooling Off Period

Cancellation after 30 days from the **Start date** on the **Schedule** or receipt of the Terms and Conditions (whichever is later); If **You** cancel after 30 days and have not made a claim on **Your** policy, **You** will be entitled to a pro rata refund, based on the number of full unexpired months remaining on **Your** policy.

A £30 Cancellation fee will be charged after the 30 days of the **Start date** on the **Schedule** or receipt of the Terms and Conditions (whichever is later).

If **You** are paying by Direct Debit, or if **You** wish to cancel **Your** policy after the 30 day period, please contact TWG Services Limited on 0330 100 3305 (Monday - Friday, 9:00am to 5:00pm), Alternatively **You** can cancel via email to motor.admin@assurant.com or by writing to: Motor Administration Department, TWG Services Limited, The Aspen Building, Floor 2, Vantage Point Business Village, Mitcheldean, Gloucestershire, GL17 0AF

In the event that **You** fail to pay **Your** premium when due, the Policy will be cancelled from the date marking the end of the period to which **Your** last payment related, and no further payment will be due. **We** will give **You** at least 30 days' notice from the date of default before **We** cancel **Your** Policy.

8. AUTOMATIC TERMINATION

Your Combined Alloy Wheel and Tyre Insurance will automatically terminate on the earliest date if one of the following events happen:

You failing to pay **Your** premium for this policy when due;

You dispose of, or transfer ownership of **Your Vehicle** to another party, and **You** do not inform **Us**;

You dispose of, or transfer ownership of **Your Vehicle** to a garage, motor trader, auctioneers or similar company;

Your Policy expires as per the expiry date shown on **Your** **Schedule**;

You cease to be resident in the United Kingdom or the Channel Islands.

9. HOW TO MAKE A CLAIM

As soon as **You** become aware of an **incident** that has resulted in damage which **You** believe could lead to a claim **You** must contact the **Claims Administrator**.

This can be done in one of the following ways;

1. by visiting <http://www.assurant.mypremia.co.uk>; or
2. by telephone on 01926 622 660 (Monday - Friday, 9:00am to 5:00pm); or
3. by writing to Premia Solutions Limited, 3 Corunna Court, Corunna Road, Warwick CV34 5HQ.

Depending on your chosen method of reporting the claim, the **Claims Administrator** will ask you to complete an online form and/or provide **You** with an electronic or paper claim form. They will then explain the process for completion and submission. Please complete the claim form, ensuring any sections to be completed by the **Tyre** fitter are filled in. The **Claims Administrator** will provide **You** with instructions on who to submit the claim form to and how.

In order to assess a claim, the **Claims Administrator** will require:

- **Your** personal and **Vehicle** details;
- full details of the damage; and

- photographs of the damage in order to assess **Your** claim
- Where **Your Tyre** or **Alloy Wheel** has suffered **Malicious Damage** **You** must obtain a crime reference number from the police and provide this at time of claim
- The claim form and any other information the **Administrator** may reasonably require must be received within thirty (30) days of the **Incident Date**.

Upon receipt of this information the **Claims Administrator** will review **Your** claim. If **Your** claim is covered by the policy, the **Claims Administrator** will provisionally authorise **Your** claim and instruct the **Repairer** to contact **You** to arrange for the **Alloy Wheel(s)** to be repaired.

If a repair technique cannot be used to repair **Your Alloy Wheel/s** because the damage is deemed so severe a replacement **Alloy Wheel/s** is required, the policy will contribute up to a maximum of £150 including VAT towards the cost of **You** obtaining a replacement. This is subject to being provided an VAT invoice for the replacement **Alloy Wheel/s**.

For **Tyre** claims both inside and outside of operational hours **You** must pay for the repair or replacement in the first instance and send the **Administrator** a copy of the relevant invoice along with **Your** claim form

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9. HOW TO MAKE A CLAIM (CONTINUED)

Points to note about the claims process:

- The **Claims Administrator** will appoint an Approved **Repairer** who will be responsible for completing the necessary work in the event of a successful claim for an **Alloy Wheel**.
- **We** or the **Claims Administrator** reserve the right to subject the **Vehicle** to an independent assessment
- Where **We** authorise a contribution towards a lathe skim, **You** must pay for the repair in the first instance and send the **Claims Administrator** a copy of the relevant invoice.

You must comply with the claims procedure as explained in this Terms and Conditions Document and by the **Claims Administrator**.

If upon inspection by the **Repairer** it is deemed the **Vehicle/Alloy Wheel(s)/Tyre(s)** is/are not eligible for cover, the **Claims Administrator** reserves the right to decline **Your** claim at this stage.

Only the **Claims Administrator** can accept or decline claims.

You must allow the **Claims Administrator** or **Us** (or the **Repairer**) access to inspect **Your Vehicle** if it is the subject of a claim.

We reserve the right to settle **Your** claim in cash up to the **Benefit** amount shown in **Your Schedule** in lieu of arranging a repair of **Your Vehicle**.

Once the repair is complete, **You** must check that all work has been properly completed. If the work has not been completed to a satisfactory level, **You** must notify the **Repairer** if still on site or contact the **Claims Administrator** as soon as possible.

Important Information: Diamond/Laser Cut Alloy Wheel(s)

For certain **Alloy Wheel** repairs, it may be necessary to remove the wheel from the **Vehicle** to be sent to a specialist. Please note that this Policy does not cover the cost of removing the wheel(s) or any other costs incurred in such or similar circumstances.

If **Your Alloy Wheel(s)** require a lathe skim it may be necessary for **You** to remove **Your Alloy Wheel(s)** from **Your Vehicle** so that **You** can send them to a specialist **Repairer**. **You** should be aware that a lathe skim repair may take up to 10 working days.

Combined Alloy Wheel and Tyre Insurance does not cover **You** for any other costs **You** incur whilst **Your Alloy Wheel(s)** are being repaired or as a result of **Your Alloy Wheel(s)** being removed from **Your Vehicle**.

10. ENQUIRIES OR COMPLAINTS

We always aim to provide a first-class standard of service.

If **You** have a complaint relating to the selling of this Policy please contact **Your** supplying dealer.

If **You** have a complaint relating to the claims handling or any repairs **You** have had fulfilled under this insurance please write to the **Claims Administrator** at:

Customer Outcome Manager
Premia Solutions Limited
3 Corunna Court,
Corunna Road,
Warwick, Warwickshire,
CV34 5HQ

Alternatively, telephone **01926 622660**, Opening Hours:
Monday - Friday, 9:00am - 5:00pm

However, for complaints relating to the terms and conditions or the administration of policy amendments or cancellations **You** should in the first instance contact the **Administrator**, quoting **Your** policy number, by telephone: 0330 100 3246 or email: customer.relations@assurant.com

Alternatively, please write to:

Customer Relations Department TWG Services Limited
The Aspen Building, Floor 2,
Vantage Point Business Village,
Mitcheldean,
Gloucestershire, GL17 0AF

Alternatively, telephone 0330 100 3246, or
email customer.relations@assurant.com
Opening Hours: Monday - Friday, 9:00am - 5:00pm

If **Your** complaint is not resolved to **Your** satisfaction, **You** may, within 6 months of a final decision, contact the Financial Ombudsman Service free of charge, stating clearly the nature of the complaint and the party to which that complaint was originally addressed, at:

Telephone number: 0800 023 4567 or 0300 123 9 123
email: complaint.info@financial-ombudsman.org.uk
Web: www.financial-ombudsman.org.uk

Address:
The Financial Ombudsman Service Exchange Tower
Harbour Exchange London, E14 9SR

Nothing in these terms including referral to the Financial Ombudsman Service affects **Your** statutory rights.

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11. TRANSFERRING YOUR COVER

If **You** sell **Your Vehicle** during the **Period of Cover**, **You** may transfer this insurance to the new owner of **Your Vehicle**, provided that **You** sell **Your Vehicle** privately and not through a garage, motor trader, auctioneers or similar company.

This Policy cannot be transferred in any other circumstances.

The transfer will be subject to a £25 administration fee and the **Administrator's** approval.

The fee will be returned to **You** in the event the transfer is not accepted.

12. DATA PROTECTION

We are the data controllers of the personal data **You** provide and are committed to protecting the privacy and security of **Your** personal information.

This includes **Your** name as well as **Your** contact details such as physical address, phone number and e-mail address. If **You** do not provide the personal data required, **We** may be unable to provide the services contained under the policy.

In addition to administration of **Your** Plan, including claims and fraud prevention, this may involve sharing **Your** information confidentially with suppliers of products or services (including repairs) engaged by **You** or by **Us** in the purchase or performance of the policy.

We may provide by post, email, text or telephone administrative information including expiry details.

We may also provide other information in this way, including marketing about this and other similar products provided by **Our** group of companies (which includes The Warranty Group Services (Isle of Man) Limited, TWG Services Limited and London General Insurance Company Limited) but **You** may contact **Us** at any time to stop receiving any such other information. **Your** details will not be used for any other marketing purposes.

Your personal data will be transferred outside the EU for policy administration.

Your personal data will at all times be held securely and handled with the utmost care in accordance with all principles of EU Data Protection law.

Your personal data will be kept for only as long as necessary after which time it will be destroyed if it is no longer required for the lawful purposes for which it was obtained.

We and the **Claims Administrator** may obtain and share information concerning any claim **You** may make against this Policy with the Supplying Dealer of the Vehicle or any Approved **Repairer**, for the purposes of administering **Your** Policy and claim.

You have a number of rights to **Your** data these include the right to be informed, have access, rectification, receive **Your** data in a transferable format, erasure, restriction of processing and object to how **Your** data is processed.

To obtain a copy of **Your** personal data held by **Us**, for more information on the rights to **Your** data or to exercise one of **Your** data rights please contact **Our** Data Protection Officer or see **Our** website for more details;
<http://aiz.link/vf/cosmeticautowarrantyprivacynotice.pdf>

Our Data Protection Officer can be contacted via **Our** Customer Relations Team using these details: Customer Relations Department at TWG Services Limited, The Aspen Building, Floor 2, Vantage Point Business Village, Mitcheldean, Gloucestershire, GL17 0AF.
Telephone: 0330 100 3246.
Email: Customer.relations@assurant.com.

You have the right to make a complaint at any time to the Information Commissioner, the UK supervisory authority for data protection issues.

13. FINANCIAL SERVICES COMPENSATION SCHEME

London General Insurance Company Limited is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if they cannot meet their obligations. General insurance contracts are covered for 90% of the entire claim, without any upper limit.

You can get more information about the compensation scheme arrangements by contacting the FSCS on 0207 741 4100 or 0800 678 1100 or by visiting their website at www.fscs.org.uk

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14. LEGAL, REGULATORY AND OTHER

Language Applicable to Contract

This contract, all accompanying documents and communication about it will be in English.

Status Disclosure

This policy is provided by London General Insurance Company Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register No. 202689.

This policy is administered on behalf of London General Insurance Company Limited by TWG Services Limited, which is authorised and regulated by the Financial Conduct Authority, Financial Services Register No. 312440.

Premia Solutions Limited administer and handle claims on behalf of London General Insurance Company Limited. Premia Solutions Limited is authorised and regulated by the Financial Conduct Authority, Financial Services Register No. 310089.

All firms' register details can be checked on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register

London General Insurance Company Limited. Registered in England & Wales No. 1865673. Registered Office: TWENTY Kingston Road, Staines-upon-Thames, Surrey, TW18 4LG, United Kingdom

TWG Services Limited. Registered Office: TWENTY, Kingston Road, Staines-Upon- Thames, Surrey, TW18 4LG. Registered in England No: 01883565.

Premia Solutions Limited. Registered Office: Customer Relations Premia Solutions Limited, 3 Corunna Court, Corunna Road, Warwick, Warwickshire, CV34 5HQ. Registered in England No: 04088720

The Insurer's Liability

The Supplying Dealer is **Our** agent for the purpose of collecting payment only. Therefore, any premium paid by **You** to the Supplying Dealer is deemed to have been paid to London General Insurance Company Limited on receipt by the Supplying Dealer.

If the Supplying Dealer was not to pass on **Your** money, or was to go into liquidation, or fraudulently retain the money, then the loss would be to London General Insurance Company Limited. Accordingly, this insurance contract would be honored in the event of a claim.

Contracts (Rights of Third Parties) Act 1999

This insurance is a legally binding contract between **You** and **Us** and does not give, or intend to give, rights to anyone else. Only **You** or **We** can enforce the terms of this contract.

Sanctions

We will not provide any benefit under this contract of insurance if doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

Fraudulent Claims or Misleading Information

When applying for or varying this Policy or submitting a claim, **You** or anyone acting on **Your** behalf must take reasonable care to answer all questions honestly and to the best of **Your** knowledge. Failure to do so may affect the validity of **Your** Policy or the payment of **Your** claim. If **You** make any claim, which **We** consider to be fraudulent, unfounded or exaggerated, all benefits under this Policy will be lost and **We** will seek to recover any benefits paid under such a claim.

Governing Law

The law of England and Wales applies to this policy and **You** can bring legal proceedings in respect of the policy in the English courts. If **You** live in Scotland, you can bring legal proceedings in respect of the policy in either the Scottish or the English courts. If **You** live in Northern Ireland, **You** can bring legal proceedings in respect of the products in either the Northern Irish or the English courts.