



## **Insure Your Motor**

## **PREMIUM WAIVER**

## **Terms and conditions**

**Welcome to Insure Your Motor's Premium Waiver Cover**

This document describes your contract of Premium Waiver Cover. Please read it carefully along with Your current Policy Schedule. This is important, as the agreement to insure You is based on this information.

**Statement of Demands and Needs**

This policy meets the demands and needs of an individual wishing to ensure that their monthly instalment insurance premium payments are covered in the event of accident, illness, disability, or unemployment.

As with any insurance it does not cover all situations and You should read the terms and conditions of this policy to make sure that it meets Your specific needs.

Insure Your Motor does not make personal recommendations as to the suitability of the policy to individual circumstances. You are solely responsible for deciding whether the policy is suitable for Your needs.

**Important Telephone Numbers**

To make a claim	0344 854 2072
For Customer Service Enquires	0344 493 7773

---

## **Policy Summary**

This section shows the key facts that the Financial Conduct Authority has asked us to bring to Your attention. They are not the full terms and conditions. These are detailed later on in this document under Policy Terms and Conditions. This summary does not form part of Your contract of insurance.

### **The Insurers**

This insurance is arranged by Insure Your Motor & underwritten by UK General Insurance Ltd on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

### **Type of insurance and cover**

Insure Your Motor Premium Waiver is an optional payment protection insurance designed to protect Your full monthly instalment insurance premium payments in the event You have been unable to Work for 14 consecutive days due to accident, illness, or unemployment. Unemployment cover also includes giving up work to become a full-time carer.

Premiums are payable annually in advance. Cover continues as long as You renew Your Premium Waiver Cover at the same time as you renew your motor insurance policy each year with Insure Your Motor

### **Significant Features and Benefits**

We will pay Your full outstanding balance, equal to the outstanding Monthly Payments due under Your motor insurance policy, including the cost of any Optional Extras that You have on Your Policy Schedule.

Premium Waiver covers you up to a maximum monthly instalment of £500 and the maximum amount You can claim is £6,000 for any one claim or in any one year.

The full benefits of Your Premium Waiver Cover can be found in Section Two of the Policy.

### **Who Is Covered**

To be eligible for Premium Waiver Cover, You must be at the Start Date:

- Aged over 18 and under 64; and

- In work or self-employed and working for at least 16 hours per week and not absent from work due to accident or illness.

The full eligibility requirements of Your Premium Waiver Cover can be found under “To Qualify for Cover” in Section One of the Policy.

### **General Limitations and Exclusions**

- You will not be covered if You are not in work or are absent from work due to accident or illness at the Start Date.
- If you are self-employed any claim for unemployment will need to be supported by certification from your accountant.
- Premium Waiver Cover will cease once You reach Your 65<sup>th</sup> birthday.
- Additionally We will not cover:
  - 1) Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.
  - 2) Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation. We will, however, cover any loss or damage (but not related cost or expense, caused by any act of terrorism provided that such act did not happen directly or indirectly because of biological, chemical, radioactive or nuclear pollution or contamination or explosion.
  - 3) Any direct or indirect consequence of:
    - a) Irradiation, or contamination by nuclear material; or
    - b) The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
    - c) Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.
  - 4) Any consequence, howsoever caused, including but not limited to Computer Viruses resulting in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted.

### **How Long Cover Lasts**

As long as You renew Your Insure Your Motor motor insurance policy, cover can last until Your 65<sup>th</sup> birthday, Your retirement date, until You no longer have a motor insurance policy with Insure Your Motor or You cease to be resident in the UK, whichever is earlier. The insurers recommend that You review Your personal circumstances periodically to make sure this insurance is still suitable for You.

You may cancel Your policy outside of the cooling off period at any time by informing Insure Your Motor, however no refund of premium will be available.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days’ notice in writing where there is a valid reason for doing

---

so. A cancellation letter will be sent to You at Your last known address. Valid reasons may include but are not limited to:

- a) Where We reasonably suspect fraud
- b) Non-payment of premium
- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms and conditions
- e) You have not taken reasonable care to provide complete and accurate answers to the questions We ask.

Where Our investigations provide evidence of fraud or a serious non-disclosure, We may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when You provided Us with incomplete or inaccurate information, which may result in Your policy being cancelled from the date You originally took it out.

If We cancel the policy and/or any additional covers You will receive a refund of any premiums You have paid for the cancelled cover, less a proportionate deduction for the time We have provided cover, unless the reason for cancellation is fraud and/or We are entitled to keep the premium under the Consumer Insurances (Disclosure and Representations) Act 2012.

### **Cost of Premium Waiver**

Premium Waiver has a fixed price of £24.00 per annum. Should You make a claim, We will cover Your full outstanding balance, equal to the outstanding Monthly Payments, and any Optional Extras You have listed on Your Policy Schedule.

Your Monthly Payment includes Insurance Premium Tax and any cost of credit and related charges under Your Agreement

Your annual price for Your Premium Waiver policy will be reassessed at Your next Renewal and be included on Your Policy Schedule.

### **Time to Reconsider after You Apply (Cooling-off period)**

If you decide that for any reason, Premium Waiver does not meet Your insurance needs then please return it to Insure Your Motor within 30 days from the day of purchase or the day on which You receive Your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, we will then refund Your premium in full.

For Your cancellation rights outside the cooling off period, please refer to the "How long cover lasts" section of the policy.

### **How to Renew Premium Waiver**

If You decide to keep Premium Waiver cover then simply renew Your Premium Waiver policy at the same time as You renew Your motor insurance policy with Insure Your Motor.

---

## How to Claim

If You need to make a claim, simply telephone the Claims Administrators on 0344 412 4075. Further details about claiming can be found in Section Four of the Policy.

## How to Complain

It is the intention to give You the best possible service but if You do have any questions or concerns about this insurance or the handling of a claim You should follow the complaints procedure below:

Complaints regarding:

### SALE OF THE POLICY

Please contact Insure Your Motor who arranged the Insurance on Your behalf.

If Your complaint about the sale of Your policy cannot be resolved by the end of the third working day, it may be passed to:

Customer Relations Department  
UK General Insurance Limited  
Cast House  
Old Mill Business Park  
Gibraltar Island Road  
Leeds  
LS10 1RJ  
Telephone: 0345 218 2685  
Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

### CLAIMS

Ryan Direct Group Ltd  
Customer Relations  
Quay Point  
Lakeside Boulevard  
Doncaster,  
DN4 5PL.  
Telephone: 0344 854 2072  
Email: [customerrelations@ryandirectgroup.co.uk](mailto:customerrelations@ryandirectgroup.co.uk)

In all correspondence please state that Your insurance is provided by UK General Insurance Limited and quote scheme reference 06426A.

If it is not possible to reach an agreement, you then have the right to make an appeal to the Financial Ombudsman Service. This also applies if You are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,  
Exchange Tower,  
London,  
E14 9SR.  
Telephone: 0300 123 9 123  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

---

The above complaints procedure is in addition to Your statutory rights as a consumer. For further information about Your statutory rights contact Your local authority Trading Standards Service or Citizens Advice Bureau.

### **Compensation Scheme**

Great Lakes Insurance SE, is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk).



## Premium Waiver Policy Terms and Conditions

---

### Policy Terms and Conditions

#### **Important**

This document explains the full insurance terms, conditions and exclusions of Your Premium Waiver Cover.

If You decide to buy Premium Waiver Cover this document will then become Your official insurance policy, which is also Your certificate of insurance

We will send You written confirmation that Your cover is in place.

Please keep all Your insurance documents in a safe place.

#### **What You Will Find in this Policy Wording**

<u>Item</u>	<u>What it tells You</u>
<b>Section One</b>	Introduction to Your Insure Your Motor Premium Waiver policy
<b>Section Two</b>	The insurance cover how it works and how the policy pays out
<b>Section Three</b>	General exclusions
<b>Section Four</b>	How to make a claim
<b>Section Five</b>	Renewal, amendment and cancellation
<b>Section Six</b>	Customer service and complaints
<b>Section Seven</b>	The insurers, regulatory and other information
<b>Section Eight</b>	Policy definitions





## Premium Waiver Policy Terms and Conditions

---

### SECTION ONE

#### An Introduction to Your Policy

Welcome to Insure Your Motor Premium Waiver. Section One tells You about words and phrases that will always have the same meaning in this policy and very importantly, if You qualify for cover it also introduces You to the Claims Administrators who will look after You if You need to make a claim.

There is other useful information, including details of when cover begins and the benefit limits, and there is a cooling-off period if You have second thoughts after taking out the policy.

#### Understanding the Cover

Certain words and phrases in this policy will have the same meaning wherever they appear.

They will help You to understand the cover and are called Policy Definitions You can find them all listed and explained in Section Eight. The explanations for some of them are also repeated elsewhere in the policy, where they are relevant to that section.

#### To Qualify For Cover

You qualify for Insure Your Motor Premium Waiver provided that You have an Agreement and that, on the Start Date, You are.

- 1) Over 18 and under 64 years of age;
- 2) Permanently resident within the United Kingdom or the Channel Islands or Isle of Man
- 3) Working a minimum of 16 hours per week within the UK, have been so continuously for the previous 6 months and not currently off sick (other than minor ailments).
- 4) You are unaware of any impending Unemployment or potential failure of the Self-Employed person's business

#### Benefit Limits

We will cover Your full Monthly Payments (including any Optional Extras that are shown on Your Policy Schedule). We will pay the full outstanding balance of Monthly Payments due under Your Agreement at the point Your claim is agreed by the Claims Administrators.

#### The Claims Administrators

Negotiation and settlement of all claims will be handled by Direct Group Limited. They are specialists in this type of insurance with many years of experience. Their address is:

Direct Group Ltd  
Customer Relations  
Quay Point  
Lakeside Boulevard  
Doncaster,  
DN4 5PL.  
Telephone: 0344 854 2072  
Email: [customerrelations@ryandirectgroup.co.uk](mailto:customerrelations@ryandirectgroup.co.uk)

#### When Insure Your Motor Premium Waiver Begins

Once You decide to take out Insure Your Motor Premium Waiver, Your cover will begin on the Start Date show on Your Agreement.



## Premium Waiver Policy Terms and Conditions

---

### The “Cooling-Off Period”

If you decide that for any reason, Premium Waiver does not meet Your insurance needs then please return it to Insure Your Motor within 30 days from the day of purchase or the day on which You receive Your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, We will then refund Your premium in full.

For Your cancellation rights outside the cooling off period, please refer to the "How long cover lasts" section of the policy.

### Shared Information

To help prevent fraudulent claims insurers sometimes share information. Details about Your insurance application and any claims You make may be exchanged between insurers.

### Consumer Insurance Act

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to:

- a) supply accurate and complete answers to all the questions We or Insure Your Motor may ask as part of Your application for cover under the policy; and
- b) to make sure that all information supplied as part of Your application for cover is true and correct; and
- c) tell Us of any changes to the answers You have given as soon as possible.

You must take reasonable care to provide complete and accurate answers to the questions We ask when You take out, make changes to and renew Your policy. If any information You provide is not complete and accurate, this may mean Your policy is invalid and that it does not operate in the event of a claim or We may not pay any claim in full.

### Fraudulent Claims or Misleading Information

You must not act in a fraudulent way. If You or anyone acting for You:

- a) fails to reveal or hides a fact likely to influence whether We accept Your proposal, Your renewal, or any adjustment to Your policy;
- b) fails to reveal or hides a fact likely to influence the cover We provide;
- c) makes a statement to Us or anyone acting on Our behalf, knowing the statement to be false;
- d) sends Us or anyone acting on Our behalf a document, knowing the document to be forged or false;
- e) makes a claim under the policy, knowing the claim to be false or fraudulent in any way;  
or
- f) makes a claim for any loss or damage You caused deliberately or with Your knowledge.

If Your claim is in any way dishonest or exaggerated, We will not pay any benefit under this policy or return any premium to You and We may cancel Your policy immediately and backdate the cancellation to the date of the fraudulent claim. We may also take legal action against You and inform the appropriate authorities.

## **SECTION TWO**

### **The Insurance Cover, How it Works, and How the Policy Pays Out**

Section Two explains what the insurers mean in this policy by Unemployment and Disability. Section Two also tells You how the cover works and how the policy pays out when You need to claim.

#### **Unemployment Insurance**

##### **What do The Insurers Mean by Unemployment?**

Unemployment or being unemployed in this policy means that You;

- 1) Are not working for payment of any kind, and
- 2) Are available for work and registered as such with the relevant government agency and
- 3) Are in receipt of the appropriate class of National Insurance Contribution Credits; and
- 4) Are not in receipt of Payment in lieu of notice.

If Your unemployment follows self-employment, then in addition to the above You must also have permanently ceased to trade (as confirmed by Your Accountant to HM Revenue & Customs).

##### **What if I Give up Work to become a full-time Carer?**

In this policy the benefits available for Unemployment also apply if You give up work to become a carer.

#### **Disability Insurance**

##### **What do The Insurers mean by Disability?**

Disability (or Disabled) in this policy means being unfit to Work because of an accident or illness. This must be certified by a Doctor and leave You totally unable to carry out the duties of Your normal occupation.

It is important that You understand:

- 1) The disability must begin after the Start Date shown in Your Agreement; and
- 2) You cannot claim during any period of Disability when You are receiving payment from any type of Work. (other than sick pay from Your normal occupation).

### **How the Cover Works and How the Policy Pays Out**

#### **Claim Date**

This expression means the date Your claim starts.

- 1) For Unemployment claims it is the date You first register with an appropriate employment office in the United Kingdom (or any other Office acceptable to the Insurers) as Unemployed. Please note that if You receive a payment instead of completing a notice period Your claim cannot start until that notice period is over.
- 2) If Your Unemployment claim is due to You giving up Work to become a Carer, it is the effective date shown on Your Award Notice.
- 3) For Disability claims it is the date You are first issued with a medical certificate by a Doctor.

### **Claim Waiting Period**

Benefit becomes payable when You have been Disabled or Unemployed for 14 consecutive days after the claim date.

### **Payment of Benefit**

As soon as the Claim Waiting Period is over, You will be entitled to the full outstanding balance of future unpaid Monthly Payments under Your Agreement.

Claims payments will be made by Our Claims Administrators directly to Insure Your Motor and credited to the outstanding balance under Your current Agreement. Following the payment of the outstanding balance of Your Monthly Payments under Your current Agreement, Our liability under this policy will end.

### **The Maximum Claim Amount**

The most We will pay out for each claim being the full outstanding balance of Your current Agreement, up to a maximum of £500 per month for the remaining period on the Agreement up to a maximum of £6,000 for any one claim or in any one year.

### **If Your Claim Changes**

Should the nature of Your claim change from Disability to Unemployment or vice versa, this will not be treated as a new claim and will be considered a continuation of the original claim event.

A new Claim waiting Period will not be imposed.

### **When You Have Been Paid the Maximum Claim Amount**

After being paid the Maximum Claim Amount for an Unemployment claim Our liability under this policy and Your current Agreement will end. In order to claim again, You will need to renew Your Agreement and this policy with Insure Your Motor and meet the criteria in the 'To qualify for cover' paragraph in Section One.

After being paid the Maximum Claim Amount for a Disability claim, the same applies, Our liability under this policy and Your current Agreement will end. In order to claim again, You will need to renew Your Agreement and this policy with Insure Your Motor and meet the criteria in the 'To qualify for cover' paragraph in Section One. The one difference here is that if Your new Disability claim is unrelated to the first one, You need only have returned to Work for a period of one month.

### **SECTION THREE**

#### **General Exclusions**

We will not cover:

- 1) Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.
- 2) Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation. We will, however, cover any loss or damage (but not related cost or expense, caused by any act of terrorism provided that such act did not happen directly or indirectly because of biological, chemical, radioactive or nuclear pollution or contamination or explosion.
- 3) Any direct or indirect consequence of:
  - a) Irradiation, or contamination by nuclear material; or
  - b) The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
  - c) Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.
- 4) Any consequence, howsoever caused, including but not limited to Computer Viruses resulting in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted. For the purposes of this Policy, Electronic Data shall mean facts, concepts and information stored to form useable for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware. For the purposes of this Policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.



## Premium Waiver Policy Terms and Conditions

---

### SECTION FOUR

#### How to Make a Claim

Section Four tells You everything You need to know and what to do when You need to make a claim.

#### Step 1 How to Notify Your Claim

Read this policy first so that You are satisfied that You are covered for the claim event.

Then contact the Claims Administrators on 0344 412 4075 as soon as possible to request a claim form.

If You are at all unsure as to whether or not a claim can be made, please speak to the Claims Administrators who will be happy to help You.

#### Step 2 After Your claim has been notified

The Claims Administrators will send You the appropriate claim form, which should then be completed and returned to them as soon as possible.

The Claims Administrators will then handle all matters about Your claim directly with You.

The claim form will also include helpful information about the documents You need to produce and what You should do during the course of Your claim. Please read the notes carefully as they will help Your claim to be handled fairly and promptly. If You require any help or advice about completing the claim form, please talk to the Claims Administrators.

#### Step 3 The Claims Procedure

The charts that follow are a helpful guide to give You an idea of the sort of things You need to do throughout Your claim and the documents You may need to provide.

The Claims Administrators will be there to help You.

Following the procedure and following the instructions and advice You are given by them will help Your claim to run smoothly. If You do not follow the procedure and any other instructions or advice given by the Claims Administrators, it may mean that they will be unable to pay Your claim on time or even that they may not be able to pay it at all.

#### Important - The Cost Incurred in Providing Proof of Your Claim

The cost of providing proof of Your claim is Your responsibility.

However, if Your claim is for Disability and the insurers require more than just medical certificates from Your Doctor, they will pay the cost of any medical examiner's fee for any additional medical or psychiatric examinations they ask You to attend.

**CLAIMS FOR DISABILITY (ACCIDENT AND ILLNESS)**

<b>What You need to do</b>	<b>What documents You may need to produce</b>
1. See a doctor	
2. Contact the Claims Administrator as soon as possible and ask for a claim form	
3. Complete the claim form and send it to the Claims Administrator	Completed claim form (this is essential)

**CLAIMS FOR UNEMPLOYMENT**

<b>What You need to do</b>	<b>What documents You may need to produce</b>
1. Contact the claims administrator as soon as possible and ask for a claim form.	
2. Complete the claim form and return it to the Claims Administrators	Completed claim form (this is essential)
<p>3. Register with the Employment Services in the UK as Unemployed or with the Department of Work and Pensions as a Carer.</p> <p>Have a Job Seekers Agreement and be receiving any Unemployment Benefit or National Insurance Credits You are entitled to.</p> <p>If You have given up Work to become a Carer You need to be receiving Carer's Allowance.</p>	<p>Job Seekers Agreement/Award Notice in respect of Carer's Allowance.</p> <p>Redundancy notice/severance letter</p> <p>P45</p> <p>If You were Self-employed You will also need to provide an Accountant's Certificate to confirm insolvency of Your business and be able to show that HM Revenue &amp; Customs are aware that You have ceased trading.</p>

## **SECTION FIVE**

### **Renewal, amendment and cancellation**

Section Five tells You about how the policy renews, how long it can last and how to cancel it. Section Five also confirms Your rights if the Insurers ever cancel or amend Insure Your Motor Premium Waiver.

#### **How to renew your policy**

If, after a year, You decide to keep Your Premium Waiver cover, then simply renew Your Premium Waiver policy at the same time as You renew Your motor insurance policy with Insure Your Motor.

#### **How long cover lasts**

##### **Automatic Cancellation**

Your cover stops automatically upon any of these events:

- 1) You fail to pay the monthly premium once it becomes due; or
- 2) Your 65<sup>th</sup> birthday, however, where You have a valid claim in progress on this date, or if an event has occurred prior to this date which leads to a valid claim, the Insurers will accept and/or continue to pay Your claim until it otherwise would have ended under the terms and conditions of Your policy; or
- 3) The date You retire from Work and have no intention of Working again; or
- 4) The date You no longer have an agreement with Insure Your Motor; or
- 5) You cease to be resident in the UK.

The Insurers recommend that You periodically review Your personal circumstances to make sure that this insurance is still suitable for You and that You would still be able to claim.

##### **Cancellation by You**

You may cancel Your Insure Your Motor Premium Waiver policy outside of the cooling off period at any time by informing Insure Your Motor however no refund of premium will be available. This is because once premiums become due they are paid month by month so You will only have paid for the cover You have already received.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to You at Your last known address. Valid reasons may include but are not limited to:

- a) Where We reasonably suspect fraud
- b) Non-payment of premium
- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms and conditions
- e) You have not taken reasonable care to provide complete and accurate answers to the questions We ask.

Where Our investigations provide evidence of fraud or a serious non-disclosure, We may cancel the policy immediately and backdate the cancellation to the date of the fraud or the





## **Premium Waiver Policy Terms and Conditions**

---

date when You provided Us with incomplete or inaccurate information, which may result in Your policy being cancelled from the date You originally took it out.

If We cancel the policy and/or any additional covers You will receive a refund of any premiums You have paid for the cancelled cover, less a proportionate deduction for the time We have provided cover, unless the reason for cancellation is fraud and/or We are entitled to keep the premium under the Consumer Insurances (Disclosure and Representations) Act 2012

### **Safeguarding Your premium and claim payments**

All premium payments from You and due to the Insurers for this policy will be held by Insure Your Motor on behalf of the Insurers. Insure Your Motor will also hold any premium refund that is due to You from the Insurers. The Claims Administrators will hold any claim benefits that are due to You from the Insurers. In this capacity, both Insure Your Motor and the Claims Administrators are acting as authorised agents of the Insurers. This means that once a premium is paid to Insure Your Motor it is deemed to have been received by the Insurers and that all claim benefits and premium refunds from the Insurers are not deemed to have been paid until they have actually been credited to You.

## **SECTION SIX**

### **Customer Service & Complaints**

**Section Six gives the full details of the complaints procedure that is available to You.**

#### **How to complain**

It is the intention to give You the best possible service but if You do have any questions or concerns about this insurance or the handling of a claim You should follow the complaints procedure below:

Complaints regarding:

#### **SALE OF THE POLICY**

Please contact Insure Your Motor who arranged the Insurance on Your behalf.

If Your complaint about the sale of Your policy cannot be resolved by the end of the third working day, it may be passed to:

Customer Relations Department  
UK General Insurance Limited  
Cast House  
Old Mill Business Park  
Gibraltar Island Road  
Leeds  
LS10 1RJ  
Telephone: 0345 218 2685  
Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

#### **CLAIMS**

Direct Group Ltd  
Customer Relations  
Quay Point  
Lakeside Boulevard  
Doncaster,  
DN4 5PL.  
Telephone: 0344 854 2072  
Email: [customerrelations@ryandirectgroup.co.uk](mailto:customerrelations@ryandirectgroup.co.uk)

In all correspondence please state that Your insurance is provided by UK General Insurance Limited and quote scheme reference 06426A.

If it is not possible to reach an agreement, You have the right to make an appeal to the Financial Ombudsman Service. This also applies if You are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,  
Exchange Tower,  
London,  
E14 9SR.  
Tel: 0300 123 9 123  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)



## **Premium Waiver Policy Terms and Conditions**

---

The above complaints procedure is in addition to Your statutory rights as a consumer. For further information about Your statutory rights contact Your local authority Trading Standards Service or Citizens Advice Bureau.

## **SECTION SEVEN**

### **The Insurers, regulatory and other information**

#### **The Insurers**

This insurance is arranged by Insure Your Motor & underwritten by UK General Insurance Ltd on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

#### **The Financial Services Compensation Scheme**

Great Lakes Insurance SE, is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk).

#### **Data Protection Act 1998**

Please note that any information provided to Us will be processed by Us and Our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.

#### **Governing Law**

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which Your main residence is situated.

## **SECTION EIGHT**

### **Policy definitions**

The words and phrases listed below have the same meaning wherever they appear in this policy.

You will find that the explanations for some of them are repeated elsewhere in this policy, where they are relevant to that particular Section of the policy.

#### **“Agreement”**

An insurance agreement between You and Insure Your Motor for a motor insurance policy where You pay monthly instalments.

#### **“Carer”**

Being a full-time Carer and in receipt of a Carer’s Allowance from the Department of Work and Pensions.

#### **“Claim Date”**

The date Your claim starts:

- 1) For Disability claims, it is the date You are first issued with a medical certificate by the Doctor.
- 2) For Unemployment claims it is the date You first register with an Employment Office in the UK (or any other office acceptable to the Insurers) as Unemployed. Please note that if You receive a payment instead of completing a notice period Your claim cannot start until that notice ends. If Your Unemployment claim is due to You giving up Work to become a full-time Carer, it is the effective date shown on Your Award Notice.

#### **“Claim Waiting Period”**

For Disability or Unemployment claims, the 14 consecutive days immediately following the Claim Date during which no benefit will be payable.

#### **“Claims Administrators”**

Direct Group Limited, Quay Point, Lakeside Boulevard, Doncaster, DN4 5PL.

#### **“Disability/Disabled”**

Being unfit to Work because of an accident or illness. This must be certified by a Doctor and leave You totally unable to carry out Your normal occupation.

#### **“Doctor”**

A Registered Medical Practitioner in the UK or any other physician acceptable to the Insurers.

#### **“Maximum Claim Amount”**

The most the Insurers pay out for each claim being the full outstanding balance of Your current Agreement, up to a maximum of £500 per month and £6,000 for any one claim or year for the remaining period on the Agreement.

#### **“Monthly Payment(s)”**

An amount equal to the amount you must pay to Insure Your Motor each month under Your Agreement for your motor insurance policy including the cost of any Optional Extras, Insurance Premium Tax, any cost of credit and related charges.



## Premium Waiver Policy Terms and Conditions

---

### **“Optional Extras”**

These are any additional, ancillary insurance products you decided to purchase when you took out your motor insurance policy with Insure Your Motor.

### **“Payment in lieu of notice”**

Either:

- 1) the payment You receive relating to the notice period Your employer should have given You under the terms of Your contract of employment or letter of appointment; or
- 2) any part of a compensation payment for loss of office (including any part of a payment made under a compromise agreement) which directly or indirectly relates to the notice period Your employer should have given You under the terms of Your contract of employment or letter of appointment.

### **“Policy Schedule”**

The document included in Your Agreement which specifies the price You will pay for Your motor insurance and individual prices for any Optional Extras that You have included. This will display the annual cost.

### **“Self-employment/Self-employed”**

A sole trader, director or partner or a shareholder of 25% or more in a company which employs You. The Insurers will also consider You to be Self-employed if You are Employed in a company or business where Your husband, wife, partner under a Civil Partnership, parent, child, brother or sister meet any of these conditions.

### **“Start Date”**

The date Your cover starts. This date is shown in Your Agreement.

### **“Unemployment/Unemployed”**

You are classified as being Unemployed, for the purposes of this insurance if You;

- 1) Are not Working for payment of any kind; and
- 2) Are available for Work and registered as such with the relevant Government Agency; and
- 3) Are in receipt of the appropriate class of National Insurance Contribution Credits; and

If Your Unemployment follows;

Self-employment then in addition to the above, You must have also permanently ceased to trade (as confirmed by Your Accountant to HM Revenue & Customs).

### **“We/Us/Our”**

UK General Insurance Ltd on behalf of Great Lakes Insurance SE

### **“Work/Working”**

Receiving payment for Working at least 16 hours per week.

A period of maternity or paternity leave will still count as Work.

### **“You/Your”**

The person covered by this insurance, who must be eligible and specified in Your Agreement.

---