

Sheilas' Wheels Broker Motoring legal protection

Thank You for choosing Sheilas' Wheels Broker Motoring legal protection, which we have provided based on the information you have given us. Your Motoring legal protection policy is underwritten by esure Insurance Limited.

Significant Benefits, Exclusions and Limitations

Features & benefits	Significant exclusions or limitations
<p>This optional extra can be used to:</p> <ul style="list-style-type: none"> • help you recover losses not covered by your car insurance policy when you are involved in a road traffic accident that was partly or wholly the fault of another party. It provides up to £100,000 of cover for legal costs to help pursue recovery of losses not covered by your car insurance policy from the other party responsible for the accident. • provide up to £100,000 of cover for legal costs to defend you if you are prosecuted for a motoring offence. • provide up to £10,000 of cover for legal costs to represent you in a dispute with the Police, Government agency and/or Insurer if your vehicle is seized due to a failure in communication between your insurer and the Motor Insurance Database, or if factual information is incorrectly recorded about the insured vehicle or your driving record which adversely affects you. 	<p>Cover for legal costs will only be provided where we and your authorised representative believe that:</p> <ul style="list-style-type: none"> • there are reasonable prospects of successfully recovering losses not covered by your car insurance policy; or • in relation to defence of a motoring prosecution, we can successfully secure an acquittal or an improved outcome. <p>Claims in respect of Defence of prosecution are limited to the UK, the Isle of Man and the Channel Islands.</p> <p>For defence of motoring prosecution claims and motoring database disputes, you must ring the motoring legal advice helpline in the first instance on 0845 850 9596.</p> <p>We will not pay for any legal costs for:</p> <ul style="list-style-type: none"> • pursuing any claim for repair (including repairs where you enter into a credit agreement with another party) when you have a comprehensive policy but did not use it to claim for damage to your car, unless the cost of repairs is less than your policy excess. • disputes where there are no reasonable prospects of changing information held about the insured vehicle or your driving record. • disputes relating to incorrect information being held about your credit history or other non motoring related information. <p>In relation to motoring database disputes, this cover is limited to rectifying inaccurately recorded information, and not challenging historic decisions or judgments made by previous insurers or the Police/Government agencies.</p>

The persons covered by this section are the policyholder, any drivers named on your policy Schedule, and any passengers.

How to make a claim

If You wish to make a claim call Our claims number on 0845 604 4209 during our office hours.

For defence of motoring prosecution claims or motoring database disputes, please call our free legal advice helpline anytime of the day or night on 0845 850 9596.

Meaning of words for your Motoring legal protection

In this section of your policy, the following words and expressions will have the meanings shown here next to them.

Accompanying motor policy

The policy issued by Sheilas' Wheels Broker.

Authorised representative

A person appointed under this section to represent you who will be suitably competent to carry out the work and who may be a member of our staff, a barrister, a solicitor or a firm of solicitors or someone working in a firm of solicitors

Car

Any private motor vehicle described on your Certificate of Motor Insurance.

Indemnity limit

- The maximum amount we will pay towards the costs incurred to recover uninsured losses for any one road traffic accident is £100,000 per person covered by this section (including Value Added Tax).
- The most we will pay for any one defence of motoring prosecution incident is £100,000 (including Value Added Tax).
- The most we will pay for database disputes is £10,000 (including Value Added Tax).

Legal costs

a) Costs relating to recovery of uninsured losses

- The fees and expenses (including all Value Added Tax) reasonably and proportionately charged by the authorised representative on a standard basis in connection with your legal proceedings, as allowed at the time by the Civil Procedure Rules which cannot be recovered from another party
- the defence costs of the other party which you are ordered to pay
- any other costs to which we agree

b) Costs relating to defence of motoring prosecution

The fees and expenses (including all Value Added Tax) reasonably charged to defend a relevant motor prosecution and/or present arguments to mitigate a penalty imposed by a Magistrates' Court or Crown Court. Reasonable costs are those that the ordinary privately paying individual would consider paying in defence of a prosecution.

c) Costs relating to motoring database disputes

The fees and expenses (including all Value Added Tax) reasonably charged to represent you in a dispute about information held on motoring databases about the insured vehicle or your driving record which adversely affects you.

Legal proceedings

Any civil, criminal, tribunal or arbitration proceedings or an inquiry or appeals from them.

Proportionality

The process of us assessing whether the costs to pursue your claim for recovery of your uninsured losses are proportionate to the likely benefit it will bring. Issues we will consider when assessing proportionality will include, but are not limited to:

- the amount of money involved
- the importance of the case
- the complexity of the issues
- the financial position of the parties; and
- the damages you are expected to receive

Motoring legal protection territorial limits

For uninsured loss claims, this is the United Kingdom, the Isle of Man, the Channel Islands, any country which is a member of the European Union and any country which the Commission of the European Community approves as meeting the requirements of Article 7(2) of the European Community Directive on insurance arising from the use of motor vehicles (No72/166/CEE).

For claims covering costs for defence of prosecution, this is the UK, the Isle of Man and the Channel Islands.

For claims covering costs for motoring database disputes, this is limited to data held by UK organisations.

Reasonable prospects

The process of us, or your authorised representative, assessing whether it is more likely than not that incurring a legal cost will result in a successful or more advantageous outcome.

Uninsured losses

Losses which you are not able to recover under your car insurance policy, where the loss is partly or wholly the fault of a third party. This includes, but is not restricted to, personal injury, policy excesses, loss of earnings, vehicle recovery charges, travel expenses and the cost of repairing damage to your attached towable caravan or trailer.

You, your

The person named as the policyholder in your Schedule and any authorised driver of the car at the time of an incident and any passenger in the car at that time.

Your policy

Your motor insurance policy issued by Sheilas' Wheels Broker to which this section relates.

We, us, our

Motoring legal protection is underwritten by esure Insurance Limited.

What we will cover

Legal advice service

We will provide you with free motoring legal advice. This is operated by Irwin Mitchell LLP solicitors, and is available anytime of the day or night on 0845 850 9596.

Uninsured losses

We will cover, up to the indemnity limit, your costs for recovering any uninsured losses you incur which arise directly from any road traffic accident which was partly or wholly the fault of another party which involves your car, and results in:

- your death or injury
- damage to your car and/or attached towable caravan or trailer
- damage to any property which you own or are legally responsible for; and
- any other uninsured losses incurred by you arising directly from that road traffic accident

Defence of prosecution for motoring offences

We will pay for legal expenses up to the indemnity limit to defend you if charged with a motoring offence arising from an incident while using your car and which is not covered under any section of your motor insurance policy.

1. If you are notified by the police or the Crown Prosecution Service that you may be prosecuted for a motoring offence, you must call our legal helpline which will provide suitable legal advice. This will include advice on such things as:
 - the prospects of defending the charge(s) brought
 - the likely penalty that could be imposed if you are found guilty
2. In addition, further assistance provided may include such things as:
 - coordinating the gathering of information and documents to support a defence
 - making representations to the Court (or instructing a barrister to do so, where appropriate) in defence of the charge(s) or to present arguments to limit the size of any penalty

We will not pay costs which exceed the limit of indemnity.

3. Cover under this section will end when charges are withdrawn or a final finding as to guilt has occurred or where a guilty verdict has been delivered, final sentence has been passed. If you withdraw your defence without our consent and the written advice of your solicitor, we will not give you any cover under this section and you must then pay back to us any costs we have paid or incurred under the case or by withdrawing from it.
4. We will consider the funding of appeals subject to proper notice, prior agreement and our assessment that it is more likely than not that the appeal will succeed.

Motoring database disputes

We will pay legal costs up to a maximum of £10,000 to represent you in a dispute with the Police, Government agency and/or insurer:

- if the insured vehicle is seized due to a failure in communications between your insurer and the Motor Insurance Database, or
- if incorrect information is held / recorded on a motoring database about your driving record (e.g. driving licence, claims, convictions) or
- if incorrect information is held about the insured vehicle, which adversely affects you

Your legal representation

Recovery of your uninsured losses

1. When you make a claim to recover your uninsured losses we will assess the legal merits of the claim on the basis of the facts given to us and whether you have reasonable prospects for taking, defending or being a party to legal proceedings. We will also consider whether, applying proportionality, it is reasonable that your costs be paid under this section. If legal representation is necessary, we will appoint an authorised representative to deal with your claim before the commencement of any enquiry or proceedings.
2. We may refuse to accept a claim to recover your uninsured losses or we may withhold our consent for you to incur costs in relation to the recovery of your uninsured losses, or we may withdraw from a claim to recover your uninsured losses if we are not or are no longer satisfied that:
 - there are reasonable prospects for you to take or be a party to legal proceedings or continue them; or
 - by the application of proportionality the overall advantage expected from you taking or being a party to or continuing legal proceedings justify the likely costs; or
 - it is reasonable for us to grant costs under this section or to continue to do so
3. If the appointed representative cannot negotiate settlement of your claim and it is necessary to issue a court summons, or there is a conflict of interest, then you may choose your own lawyer to act on your behalf. We will give your choice of lawyer the opportunity to act on esure's Standard Terms of Appointment. However if your choice of lawyer is unable to act on this basis, the most we will pay is the amount we would have paid if they had agreed to esure's Standard Terms of Appointment (Copy available on request) and we will require confirmation either:

- (i) from you, that you are willing to pay the difference between what we would pay under esure's Standard Terms of Appointment and what your chosen lawyer will charge, or
 - (ii) from your lawyer, that they will not charge more than would be charged under esure's Standard Terms of Appointment.
4. Your chosen lawyer must:
- co-operate with us at all times
 - have our written permission before instructing a barrister or expert witness
 - be told by you the terms of this section and the indemnity limit
 - tell us if there are no longer reasonable prospects for continuing the claim
 - tell us if there is an offer of settlement or a payment into court
 - obtain our written consent before incurring any disbursements
 - provide a written update of all material developments including costs and in any event provide a written update every three months as to the current position of the case including the expected outcome
 - notify us of the final conclusion
5. We will not be liable for any disbursements incurred by your chosen lawyer without our consent. We will not keep to an arrangement you make with your chosen lawyer unless we agree to it before hand. You must authorise your chosen lawyer to give us all the details of the claim and its progress.
6. We may discharge our obligations to you by paying the amount of your uninsured loss claim that is in dispute.
7. If you discontinue or withdraw from legal proceedings without our consent, we will not give you any cover under this section and you must then pay back to us any costs we have paid or are ordered to pay.
8. We will consider the funding of appeals subject to proper notice, prior agreement, the application of proportionality and reasonable prospects of success.
9. We have appointed a panel of legal firms to provide legal services to our customers. We have a financial arrangement with our legal panel firm(s) in relation to accidents occurring in Scotland, where we will introduce our customers to them and they make monthly payments to us for those referrals. There is nothing in our relationship with our panel firm(s) which will compromise their independence or ability to act in your best interests. As part of any claim for personal injury the legal firm we appoint on your behalf will need to arrange for you to be medically examined by a doctor. They may appoint a medical agency to arrange this examination. The medical agency will also consider whether rehabilitation would assist you in recovering from your injury.

Defence of prosecution for motoring offences and motoring database disputes

1. If you require advice relating to a motoring prosecution or a motoring database dispute, you must call our legal helpline. If legal representation is necessary we will appoint a lawyer to deal with your case. Should you choose to appoint your own lawyer, they will be given the opportunity to act on esure's Standard Terms of Appointment.
2. If your choice of lawyer is unable to act on this basis, the most we will pay is the amount we would have paid if they had agreed to esure's Standard Terms of Appointment (Copy available on request) and we will require confirmation either:
 - (i) from you that you are willing to pay the difference between what we would pay under esure Standard Terms of Appointment and what your chosen lawyer will charge, or
 - (ii) from your lawyer that they will not charge more than would be charged under esure Standard Terms of Appointment
3. Your chosen lawyer must:
 - co-operate with us at all times
 - have our written permission before instructing a barrister or expert witness
 - be told by you the terms of this section and the indemnity limit
 - obtain our written consent before incurring any disbursements
 - provide a written update of all material developments and in any event provide a written update every three months as to the current position of the case including the expected outcome
 - notify us of the final conclusion
4. We will not be liable for any disbursements incurred by the actions of your chosen lawyer without our consent. We will not keep to an arrangement you make with your chosen lawyer unless we agree to it beforehand. You must authorise your chosen lawyer to give us all the details of the case and its progress.
5. If you discontinue or withdraw from legal proceedings without our consent we will not give you any cover under this section and you must then pay back to us any costs we have paid or are ordered to pay.
6. We will consider the funding of appeals subject to proper notice, prior agreement and reasonable prospects of success.
7. For database disputes, there must be a reasonable prospect of changing the information held about the insured vehicle or your driving record.

Exceptions which apply to Motoring legal protection

What is not covered by this section:

Legal costs:

- related to any incident which occurred outside the period of cover.
- if there is other insurance which covers the same loss, we will not pay more than a proportionate share of the claim with the other insurer(s).

- related to any incident which occurred outside of the Motoring legal protection territorial limits.
- or expenses, damages, fines or other penalties you are ordered to pay by a court of criminal jurisdiction.
- for pursuing any claim for repair (including repairs where you enter into a credit agreement with another party) when you have a comprehensive policy but did not use it to claim for damage to your car, unless the cost of repairs is less than your policy excess.
- incurred prior to you being notified by the police or Crown Prosecution Services that you may be prosecuted for a motoring offence.
- Any payment you have agreed to make to any party who is pursuing your uninsured loss claim, as a success fee under the terms of a conditional fee agreement (CFA) or damages based agreement (DBA).
- Costs arising from disputes between you and us.
- Costs for a claim to recover your uninsured losses where there are no reasonable prospects for you to take or be a party to legal proceedings or continue them.
- Costs for a claim to recover your uninsured losses where we are no longer satisfied that, by the application of proportionality, the overall advantage expected from you taking or being a party to or continuing legal proceedings justifies the likely costs.
- Disputes where there are no reasonable prospects of changing information held about the insured vehicle or your driving record.
- Disputes relating to incorrect information being held about your credit history or other non motoring related information.
- In relation to motoring database disputes, this cover is limited to rectifying inaccurately recorded information, and not challenging historic decisions or judgments made by previous insurers or the Police/Government agencies.
- Claims where you cause delay or do not give reasonable assistance to us or the authorised representative and where this delay or failure to assist results in an increased liability for costs.
- Claims which are not notified to us in accordance with the claims procedure for this section.
- Claims arising when your car is being used for any purpose which is not shown as covered in the accompanying motor policy, or in your Schedule, including, but not limited to, use for racing, rallies, pace making, motor sport, hill climbing, speed trials, reliability trials, other trials, competitions and/or endurance tests.
- Claims for applications for a judicial review or a review under administrative law;
- Claims under the accompanying insurance policy which have arisen from an incident under your car insurance policy, where the insurer has repudiated the claim under your car insurance policy and/or we cancel or the insurer has voided your car insurance policy.
- Claims which are false or fraudulent or arise out of your deliberate act(s) to cause intentional injury or damage to property
- Claims where at the time of the incident you or the driver of your car did not hold a valid driving licence.
- Claims arising from any loss or damage to property or injury to a person or any direct or indirect loss, expense or liability caused by or attributed to:
 - a) Ionising radiation or radioactive contamination from any nuclear fuel or waste or the radioactive, toxic, explosive or other dangerous properties of nuclear equipment or its nuclear parts.
 - b) War, invasion, revolution or a similar event unless your insurer has to provide cover under the Road Traffic Act.
 - c) Riot or civil commotion outside Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.

Conditions which apply to Motoring legal protection

These conditions apply to this section. If you breach any of these conditions, we may treat this section of your policy as invalid and/or may reject or refuse a claim.

1. Your policy

The cover under this section will only apply if at the time of the incident your car insurance policy is in force and all obligations under your car insurance policy have been obeyed and your car is being driven or used for a purpose permitted by your Schedule. Any breach of the conditions may result in cover being withdrawn if the breach is relevant to the claim.

2. Your duty

We will only provide cover under this Motoring legal protection section if you keep to all the terms of your policy and of this Motoring legal protection cover and you act openly and in good faith throughout.

3. Information

You must tell us as soon as reasonably possible after an incident which may lead to a claim under this section. You must not answer, but you must send to us as soon as reasonably possible after receiving it, any notice of prosecution, inquest or fatal accident enquiry or Claim Form from a court, claim or letter about the road traffic accident. You must follow the claims procedure for your policy.

You must also promptly give any further information that we or the authorised representative ask for. Any information you need to give to us or the authorised representative to evidence your uninsured loss will be at your own expense.

4. Claims procedure

You must not admit liability for or negotiate to settle any claim without our written permission. You must give us and the authorised representative all the information and help we need.

You must not start legal proceedings or start a legal appeal before we have agreed terms with your authorised representative. You must keep us informed of the progress of the claim and authorise your authorised representative to do so.

5. The authorised representative

You will co-operate fully with the authorised representative and you will not do anything which might damage your claim. You must tell us if your authorised representative does not wish to continue to act for you or if you withdraw instructions. Your authorised representative must keep us up to date with the progress of the claim, and you must authorise them to do so.

6. Costs

You must send us all bills of costs as soon as you receive them and, if we ask, tell your authorised representative to have the bill assessed by the court or approved by his or her professional body.

You must seek to recover costs from your opponents if you can and pay the money to us. You must do your best to keep the costs as low as is reasonably possible.

7. Cancellation

Within the 14 day cooling off period

You have 14 days from the date you receive your documents if you are a new customer or from the renewal date if you are an existing customer to tell us you want to cancel the Motoring legal protection.

As long as no incidents have arisen which could result in a claim under your policy, we will refund the premium you have paid.

If any incidents have arisen which may result in a claim, we will not refund any premium and, if you are paying by installments, you must still pay us the balance of the full annual premium.

If you do not exercise your right to cancel during the 14 day period, your Motoring legal protection cover will continue as normal.

Cancelling your cover after the 14 day cooling off period

If you decide to cancel your Motoring legal protection after 14 days, you must inform us, but no advance notice is required. If you do cancel your Motoring legal protection cover we will not refund any of your Motoring legal protection premium and the full annual premium for it will still be payable.

If you cancel your direct debit this does not mean that you have cancelled your Motoring legal protection.

Our right to cancel your Motoring legal protection

We have the right to cancel your Motoring legal protection at any time by giving you seven days' notice in writing where there is a valid reason for doing so. We will send our cancellation letter to the latest address we have for you and will set out the reason for cancellation in our letter. Valid reasons may include but are not limited to:

- Where we have been unable to collect a premium payment. In this case we will contact you in writing requesting payment by a specific date. If we do not receive payment by this date we will write to you again notifying you that payment has not been received and giving you seven days' notice of a final date for payment. This letter will also notify you that if payment is not received by this date your policy will be cancelled. If payment is not received by that date we will cancel your policy with immediate effect and notify you in writing that such cancellation has taken place;
- Where you are required in accordance with the terms of this Motoring legal protection policy to co-operate with us, or send us information or documentation and you fail to do so in a way that materially affects our ability to process a claim, or our ability to defend our interests. In this case we may issue a cancellation letter and we will cancel your policy if you fail to co-operate with us or provide the required information or documentation by the end of the seven day cancellation notice period;
- Where we reasonably suspect fraud; or
- Use of threatening or abusive behaviour or language, or intimidation or bullying of our staff or suppliers.

If we do cancel your Motoring legal protection, we will refund the part of your premium you have not yet used less a cancellation fee to take into account our costs in providing your policy. The fees are detailed in your Schedule.

If you or we cancel the Motoring legal protection, you must pay all costs you incur under this section after cancellation.

8. Disputes

Any dispute between you and us concerning your choice of lawyer will be determined in accordance with an opinion of an expert chosen by us jointly but if we cannot agree on the expert within 21 days the President of the Law Society of England and Wales will appoint one. For a claim in the United Kingdom the expert will be a barrister and for other jurisdictions will

be a suitably qualified legal practitioner. The expert will act as an expert and not as an arbitrator and the expert's opinion will be binding on both of us. The fees of the expert will be borne by you and us in the proportions that they decide.

Regulatory status

esure Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, register, number 203350. Our name, address and regulatory status can be checked by visiting the FCA Website www.fca.org.uk/register or by calling the FCA on 0800 111 6768.

Our registered office is The Observatory, Reigate, Surrey, RH2 0SG.

You can ask Us for information about any part of this Important information.

Governing Law

Unless we agree otherwise, the law of England and Wales will apply. The courts of England and Wales will have exclusive jurisdiction to adjudicate on any dispute between You and Sheilas' Wheels Broker, unless You live in Scotland, in which case the Scottish courts will have exclusive jurisdiction.

Ownership

esure Holdings Limited owns 100% of Our and, indirectly, Sheilas' Wheels Broker limited's share capital.

Language

We will provide the terms and conditions of this policy, which apply for the duration of the contract and any communications between Us and You in English.

Our complaints procedure

We always aim to get things right first time for Our customers although We know that sometimes You will feel this hasn't happened. We want to hear about this so We have an opportunity to put things right for You.

If You need to complain We are committed to having an accessible complaints process where We will always try to resolve Your complaint speedily and at the earliest possible stage.

Often if You ring Us We can sort things out for You straight away, with this in mind please call us first.

If it's about Your claim,
Call 0845 603 1972

If it's about any other matter,
Call 0845 603 0380

Every effort will be made to resolve Your complaint for You within 48 hours. On the rare occasions this can't be achieved then Your complaint will be passed to Our Customer Relations department, who act with the full authority of Our Chief Executive.

Your complaint will be acknowledged upon receipt – telling You who will be managing Your complaint and how long We expect this to take. Once their investigations are complete a final decision will be sent to You in writing.

The address of Our Customer Relations team is:

Customer Relations
Sheilas' Wheels Broker
The Observatory
Reigate
Surrey
RH2 0SG

If after considering Our final response You are still dissatisfied, or on the rare occasion that a final decision hasn't been sent to You within eight weeks, You have the right to refer Your complaint to the Financial Ombudsman Service. They are an independent body that arbitrates on complaints about general insurance products and other financial services. They can be contacted at:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Tel: 0300 1239 123 or 0800 0 234 567

email: complaint.info@financial-ombudsman.org.uk

The Financial Ombudsman Service will handle most complaints you might have but there are some instances that fall outside of their authority.

Identity, credit and fraud detection

To keep the premiums as low as possible We participate in a number of insurance industry initiatives to prevent and detect crime. As a valued customer, We think You will appreciate the steps We are taking to provide the best insurance cover. We and Our group may at any time:

Share information about You and Your claim or information provided by You with other organisations and public bodies including the Police and the DVLA;

Check and/or file the details You provide with fraud prevention agencies, credit reference agencies and databases, including the DVLA. These agencies and databases may record the details You provide. If You give false or inaccurate information and We identify fraud, We will record this. We and other organisations may also Use and search these agencies and databases from the UK and other countries to:

- Help make decisions about the provision and administration of insurance, credit and credit related services for You and members of Your household;
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage Your accounts or insurance policy;
- Check Your identity to prevent money laundering;
- Check details of job applicants and employees;

Undertake credit searches and additional fraud searches.

We and other organisations and agencies, including fraud prevention agencies, may share information You provide with organisations and agencies from the UK and other countries.

If You would like to receive further details of the databases We access or contribute to, please write to the Data Protection Officer, Sheilas' Wheels Broker, The Observatory, Reigate, Surrey, RH2 0SG or email Us at DPO_Opt_Out@sheilaswheelsbroker.com

To prevent fraud any payments or refunds will be made to the account / card which was used to make the latest payment. By providing the account or card details You and / or the account / card holder consent to Us doing this.

Information on products and services

We, Our group and Our agents worldwide, will hold and use the information You have given Us to provide the insurance services You asked for and for statistical analysis. Your information will always be protected by strict security and will only be used by Our agents in accordance with Our instructions. We, Our group and other carefully selected third parties may keep You informed by post, email, phone or SMS of current and new products and services which could be of interest to You and for market research purposes, unless You have chosen not to receive such communications. If You prefer not to receive such communications, and You have not previously told Us, please write to the Data Protection Officer, Sheilas' Wheels Broker, The Observatory, Reigate, Surrey RH2 0SG or email Us at DPO_Opt_Out@sheilaswheelsbroker.com. Please include Your full name, address, date of birth and customer reference number if applicable. If You choose to contact Us by email, please note that because of the insecure nature of emails We cannot accept any responsibility for data lost or intercepted in transit.

You have the right to ask Us for a copy of the information We hold about You in Our records. You will need to pay a small fee. You have the right to ask Us to correct any inaccuracies in Your information.

Calls may be monitored and recorded for security and service quality.

Compensation arrangements

esure Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). In the unlikely event that any firm providing insurance goes out of business or into liquidation, You may be entitled to compensation from the scheme.

Generally the FSCS may arrange to transfer a policy to another insurer, provide a new policy or, if these actions are not possible, provide compensation. Further information about compensation scheme arrangements is available from the FSCS at 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU.

Tel: 0800 678 1100 or www.fscs.org.uk