



UK Touring Caravan Insurance Policy

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Welcome to Your Touring Caravan Insurance Policy

Your Insurer

Thank **You** for choosing this Touring Caravan Insurance, arranged and administered by MyInsurance (**Your Intermediary**).

MyInsurance is a trading name of e-Insurance Trading Ltd, authorised and regulated by the Financial Conduct Authority under reference number 491149. These details can be checked on the Financial Services Register by visiting the FCA's website at www.fca.org.uk/register or by calling the FCA on 0800 111 6768.

Please take time to read the contents of this policy including how to make a claim.

The proposal or statement of facts and declaration made and signed by **You** is the basis of and shall form part of this contract.

We will provide insurance within the terms and conditions of this policy for those Sections shown in the **Policy Schedule** against loss, damage, accident or liability occurring during any **Period of Insurance** for which **You** have paid or agreed to pay and **We** have accepted the premium.

The policy, the **Policy Schedule** and any endorsements are to be read as one document. The insurance applies throughout the **Territorial Limits** except where **We** say otherwise.

Cancellation

If **You** decide that for any reason, this policy does not meet **Your** insurance needs then please return it to **Your Intermediary** within 14 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, **Your Intermediary** will then refund **Your** premium in full.

Thereafter **You** may cancel the insurance cover at any time by informing **Your Intermediary**. Provided the premium has been paid in full **You** will be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 30 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) Fraud
- b) Non-payment of premium
- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms and conditions

Provided the premium has been paid in full **You** will be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

For and on behalf of MyInsurance.

A handwritten signature in black ink that reads 'Paul Scanlon'.

Paul Scanlon
Managing Director

Introducing Your Policy

This is **Your** policy please keep it in a safe place.

Please read the policy, **Policy Schedule** and any endorsements carefully. If **You** have any queries or wish to change **Your** cover, **You** should contact **Your Intermediary** on 01428 600001.

The Insurers

This Touring Caravan Insurance policy is underwritten by Fairmead Insurance Limited who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number 202050. Registered in England and Wales Number 00423930. Registered office: 57 Ladymead, Guildford, Surrey, GU1 1DB.

You can check these details with the Financial Conduct Authority either on their website at www.fca.org.uk or by calling them on 0800 111 6768.

Fairmead Insurance Limited is part of the Liverpool Victoria General Insurance Group.

This policy has been produced by Pen Underwriting Limited a Managing General Agent of the insurers. As Managing General Agent Pen Underwriting Limited underwrites insurance and handles claims for you on behalf of the insurers.

Several Liability Notice

Please note that the liability of insurers is several and not joint and is limited solely to the extent of their individual proportions. The insurers are not responsible for the subscription of any co-subscribing insurer or any other insurer or co-insurer who for any reason does not satisfy all or part of its obligations. Details of each insurer's proportionate liability will be provided upon request.

Insured Values

It is up to **You** to make sure the amounts **You** are insured for represent the full value of **Your Caravan, Caravan Contents and Personal Effects**.

If **Your Sum Insured** does not represent the full value, payment made following a claim will be adjusted to reflect the percentage of underinsurance. **You** can increase **Your Sums Insured** at any time by contacting **Your Intermediary** on 01428 600001.

Changes in Your Circumstances

It is important that **You** keep **Your Intermediary** advised of any change in **Your** circumstances. **Your** policy has been based on the information **You** have given **Your Intermediary** in the proposal and **You** must advise **Your Intermediary** immediately of changes such as:

- a change of **Caravan**;
- a change in **Your Home** or **Storage Address** **You** have given **Your Intermediary**, which **We** have accepted;
- whether **You** or any member of **Your Family** be declared bankrupt or are convicted of any criminal offence.

How to make a claim

If **You** need to make a claim simply contact **Our Claims Administrator** for immediate assistance and advice.

The **Claims Administrator** can be contacted at:

Pen Caravans

Pen Claims Handling Department

PO BOX 2801

Hanley, Stoke on Trent

Staffordshire

ST4 9DN

Tel: 0344 856 1868

Email: Newclaims.pencaravans@davies-group.com

You will be asked to provide details of **Your** claim to one of the advisors. This notification must be within 28 days of the incident that has led to the claim.

You may take action of a temporary nature to protect the **Caravan** and make good any damage as a result of the claim such as boarding up damaged windows and doors.

Where possible **You** should keep proof of purchase/receipts, estimates for repair or replacement of damaged articles and any damaged articles for the **Claims Administrator** to inspect.

Any incident of vandalism, theft or loss must be reported to the Police immediately and a crime reference number obtained.

If any person is claiming against **You** or **Your Family**, any correspondence **You** receive should not be answered but must be sent to the **Claims Administrator** without delay. Do not attempt to negotiate any claim without the **Claims Administrator's** written consent.

You will be required to produce bona fide proof of ownership of **Your Caravan** and **Caravan Contents and Personal Effects** in the event of a claim. Do not therefore leave any important documents in **Your Caravan**. In the event of a total loss of **Your Caravan** from whatever cause, **We** will only settle **Your** claim after **You** have provided proof that **You** owned the **Caravan** at the time of the incident. **We** recommend **You** retain any purchase receipts and that, for touring caravans manufactured after 1992, **You** also hold a CRiS registration document showing **You** as the registered owner.

Do not admit liability or promise to make any payment.

Failure to advise Your Intermediary of any changes might prejudice any claim You may make or the validity of the policy.

Policy Definitions

The following words or expressions carry the meaning shown below wherever they appear in this policy.

Accidental Damage

Sudden and unexpected damage, occurring at a specific time and caused by external means.

Awning

The awning including annexes, inner tents and ground sheets used with the **Caravan** and belonging to **You**.

Caravan

Any caravan including its fixtures and fittings which is described in the **Policy Schedule** or a subsequent endorsement.

Claims Administrator

Davies Group Limited, Pen Claims Handling Department, PO BOX 2801, Hanley, Stoke on Trent, Staffordshire, ST4 9DN.

Contents and Personal Effects

Articles of personal use, clothing, luggage and general household goods while contained within the touring caravan and belonging to **You** or **Your Family**.

Equipment

Any equipment pertaining to the caravan or use of the caravan including refrigerators, gas bottles, water containers, steps, balconies, batteries, stabilisers, wheel clamps, generators and the like but excluding awnings.

Excess

The first part of any claim which **You** must pay.

Family

Your spouse, partner, mother, step-mother, father, step-father, son, step-son, daughter, step-daughter, brother, step-brother, sister, step-sister, grandmother and grandfather, aunts and uncles.

Insured/You/Your

The person or persons named in the **Policy Schedule**.

Intermediary

e-Insurance Trading Ltd t/a MyInsurance, Heatherlands House, Headley Road, Hindhead, Surrey GU26 6TN

Period of Insurance

The period this insurance is in force as described in the **Policy Schedule** and for which **We** have accepted the premium.

Policy Schedule

Confirmation of cover, showing details of the **Period of Insurance**, **Caravan Insured**, limits of indemnity, **Your** details and **Premium**.

Premium

The amount shown in the **Policy Schedule** as the Total Premium.

Risk Address

The risk address shown in the **Policy Schedule** or **Your** home address.

Sum Insured

The amount declared by **You** under the **Sum Insured** section of the **Policy Schedule**.

Territorial Limits

The United Kingdom, Northern Ireland, Channel Islands and Isle of Man.

We/Us/Our

Fairmead Insurance Limited

Section A – Caravan, Equipment, Contents, Personal Effects and Awning

What is covered We will pay for loss or damage caused by Accidental Damage, Fire, Theft, Vandalism, Storm or Flood as shown in the Policy Schedule within the Territorial Limits to: (1) the Caravan stated in the Policy Schedule; (2) the Equipment (3) the Contents and Personal Effects (4) the Awning up to a maximum of the relevant Sum Insured shown on the Policy Schedule.	What is NOT covered We will not pay for: (1) loss or damage to money of any kind, credit or charge cards or business books or documents of any kind. (2) loss of or damage to watches, jewellery, furs and articles of gold, silver or other precious metals, china, glass, porcelain, pictures, works of art, antiques, stamp, medal and coin collections, contact lenses, spectacles, items of sports equipment value £50 or over, video or photographic equipment, binoculars, telescopes, camcorders, mobile telephones, computer hardware or software, motor driven vehicles of any kind or their accessories, cycles or waterborne craft of any description. (3) depreciation, deterioration, manufacturing defects, wear and tear, damage by moth, vermin, mildew, rodent, rot, water leakage or any gradually operating process. (4) mechanical or electrical breakdown, failure or damage. (5) damage to tyres unless caused by an accident to the Caravan or vandalism. (6) theft from the Caravan unless forcible or violent means are used to gain entry. (7) theft or accidental loss from Awnings or toilet tents. (8) the first amount of each and every claim or occurrence (except in the event of damage solely to windows, roof lights and/or skylights) as specified in the schedule as the Excess. (9) loss or damage in circumstances where a claim for damage results in the Caravan needing new parts or accessories which are found to be obsolete or unobtainable. Our liability will be limited to the last known list price of the part or accessory required, together with the appropriate fitting charge. (10) any theft or loss arising from deception, financial loss, or the use of stolen, forged or invalid cheques, drafts, bank notes and the like. (11) loss of or damage by theft or attempted theft of the Caravan whilst unattended in excess of one hour, unless a wheel clamp or hitch lock of proprietary manufacture is fitted. (12) any loss or damage whilst the Caravan is let for hire or reward other than when on a fixed site. (13) loss or damage to the Awning when erected and attached to the Caravan when the Caravan is left unoccupied for seven days or more. (14) loss or damage when the Caravan is left unoccupied for a consecutive period of 7 days or more when not at the Risk Address or your home address. (15) in excess of £250 in total in any one insurance year in respect of discs, tapes, compact discs, videos, DVDs and electronic games.
Extensions to Section A This Section also insures You for: 1 Additional Costs Following loss or damage to the Caravan, We will pay the costs of: • protection and removal to the nearest repairers. • delivery after repair to ○ Your home address. or ○ the Risk Address as shown in the Policy Schedule 2 Locked Storage Units This insurance is extended to include the Equipment (but not Contents and Personal Effects) whilst contained in an adjacent locked store provided Our liability shall not exceed £100 in respect of any single article and £300 in total. 3 Loss of Use and Hiring Charges If the Caravan is rendered uninhabitable by loss or damage for which a claim is payable under Section A, We will pay: (a) The necessary cost incurred for alternative accommodation or the hire of a similar Caravan but only if the loss or damage occurs after holiday arrangements have been made or while the Caravan is being used for holiday purposes or	Your policy will not pay: (a) Excluding loss or damage caused by flood

(b) For the loss of hiring charges for bookings accepted prior to the loss or damage but only if a record has been maintained of all hiring, agreed hiring charges and deposits paid. up to a limit of £50 per day and £1,500 in total.	
Basis of Claims Settlement - Section A	
Caravan and Equipment (a) We will pay You the value of the Caravan at the time of its loss or destruction or shall at Our option repair, reinstate or replace the Caravan or any part of it, provided that Our total liability shall not exceed the Sum Insured or the market value whichever is the lesser amount. We will not be liable for that part of any repair or replacement which improves the Caravan or Equipment beyond the condition before the loss or damage occurred. (b) In the event of the Caravan being lost or damaged beyond economic repair within 5 years from purchase as new and provided the Sum Insured represents the full replacement value as new, at the time of the loss or damage, We will replace the Caravan with a new one of the same manufacture and model or pay the cash equivalent at Our discretion. Any available discount will be taken into account in the settlement amount (c) In the event that Your Sum Insured does not represent the full value of Your Caravan and Equipment, then payment made following a claim will be adjusted to reflect the percentage of underinsurance. (d) If You make a claim following a motor accident that is not Your fault and the driver of the car that hits Your Caravan is not insured, You will not lose Your No Claims Bonus or have to pay any Excess. This is subject to You providing us with the vehicle registration number, the make and model of the car and if possible, the driver's details. Contents and Personal Effects We will pay You the value of the property at the time of its loss or destruction or shall at Our option repair, reinstate or replace such property or any part of it provided that Our total liability hereunder shall not exceed £300 in respect of any one article, unless specified in the Policy Schedule, and included within the total Sum Insured. Awning In the event of the Awning being lost or damaged beyond economic repair within five years from the date of purchase as new, We will replace the Awning with a new one of the same manufacture and model or pay the cash equivalent provided that Our total liability shall not exceed the Sum Insured. Any available discount will be taken into account in the settlement.	

Section B – Personal Accident Benefits

What is covered	What is NOT covered
Benefits (1) Death - £10,000 (2) Loss of use of one or more limbs or total loss of sight in one or both eyes - £10,000 (3) Permanent total disablement from any occupation - £10,000. Insured Person You and any member of Your Family while: (1) Within the Caravan or private motor vehicle towing the Caravan (2) Loading, unloading, hitching, unhitching or directly working upon the Caravan. Definitions Disablement means inability to engage in the usual occupation and not engaging in any paid occupation.	• Benefit shall not be payable under more than one of the items (1-3) in connection with the same bodily injury. Item 3 will only become payable after incapacity has lasted for 52 weeks • The maximum age limit in respect of this cover is 70 and Benefit is reduced to £500 for persons under the age of 16 • There will be no liability for death, loss or disablement occurring more than 12 months after the bodily injury has been sustained. No Benefit shall be payable for an event caused directly or indirectly: (1) By narcotic or drug unless taken as prescribed by a registered Medical Practitioner (2) By You or any member of Your Family participating in racing (3) By You or any member of Your Family participating in a criminal act (4) Arising from the use of power driven wood or metal working machinery except portable tools applied by hand (5) By pregnancy or childbirth (6) By sickness or disease not resulting from bodily injury (7) By self inflicted injury.

Section C – Liability to the Public

What is covered	What is NOT covered
All sums which You shall become legally liable to pay as damages in respect of: (1) Accidental death of or bodily injury to any person other than You or any employee or member of Your Family arising from use or ownership of the Caravan (2) Accidental loss of or damage to property not belonging to, nor in the custody of, You or any employee or member of Your Family arising from use or ownership of the Caravan. The limit of Our liability in respect of all claims arising from one cause is the amount shown in the Policy Schedule plus legal costs recoverable by a claimant and costs and expenses incurred with Our written consent. In the event of Your death Your legal personal representatives will be indemnified in respect of any accident covered by this section and occurring during the Period of Insurance. For the purposes of this section the expression "You" will be deemed to include any persons using the Caravan with Your consent other than whilst let for reward.	This section does not indemnify You against any liability: (1) Arising while the Caravan is attached to a mechanically propelled vehicle. (2) Resulting from an accident caused by the Caravan or part thereof becoming detached from any towing vehicle. (3) That arises in connection with any vehicle being used for the transportation of the Caravan. (4) For the death or injury of any person arising out of or in the course of their employment by You or any member of Your Family. (5) Arising out of the use of any mechanically propelled vehicle/water craft. (6) Arising out of the pollution of air, water or soil unless it can be proved to have been caused by immediate discharge consequent upon an accident. (7) Of whatsoever nature arising out of or connected with or incidental to any profession, occupation, business or commercial venture. (8) Arising directly or indirectly out of the transmission of any communicable disease or condition by any person insured hereunder. (9) Arising out of the ownership or possession of any animal other than cats, dogs or horses, except any dog that is designated dangerous under the Dangerous Dogs Act 1991.

General Exclusions

These apply to the whole policy. This policy does not cover:

1 War and Similar risks

Any consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

2 Radioactivity

Damage to any property or any resulting loss or expense or any loss or any legal liability directly or indirectly caused by or contributed to by or arising from:

- i ionising radiations or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
- ii the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of such assembly.

3 Sonic Bangs

Damage by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speed.

4 Agreements

Any liability arising from an agreement which would not have existed in the absence of that agreement.

5 Pollution

Loss including any loss of value, damage, injury or liability occasioned by, happening through or in consequence of the pollution or contamination of any land where such pollution or contamination occurred outside a **Period of Cover** provided by this policy or was a deliberate act or was expected and not the result of a sudden unforeseen incident.

6 Date Recognition

Loss or damage or any expense, consequential loss or legal liability (other than to **Your** domestic employees) directly or indirectly caused by or contributed to by or arising from:

- i the failure of the programming of a computer chip or computer software to recognise any date or to function correctly according to a true calendar date;

- ii computer viruses;

but this shall not exclude subsequent loss or damage or any expense, consequential loss or legal liability not otherwise excluded which itself results from the operation of an insured cause.

7 Wilful damage

Any wilful or malicious act by a person lawfully at or in the **Caravan**.

8 Terrorism

Any loss, destruction or damage or any cost or expense of whatever nature occasioned by or happening through or as a direct or indirect consequence of Act(s) of Terrorism.

For the purpose of this exclusion Act(s) of Terrorism will mean loss, destruction or damage caused by, or contributed to by, or arising from the use or the threat of use of any chemical, biological or biochemical weapon, or any nuclear device or radioactive substance by any person or group of people whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear.

General Conditions

These apply to the whole policy:

Policy Terms

Our liability to make a payment under this policy is conditional upon:

- a) the truth of **Your** statements and answers in the proposal to the best of **Your** knowledge and belief;
- b) **You** and **Your Family** observing the terms of this policy.

Change in Circumstances

It is important that **You** keep **Your Intermediary** advised of any change in **Your** circumstances. **Your** policy has been based on the information **You** have given **Your Intermediary** in the proposal and **You** must advise **Your Intermediary** immediately of changes such as:

- a change of **Caravan**;
- a change in **Your Home** or **Storage Address** **You** have given **Your Intermediary**, which **We** have accepted;
- whether **You** or any member of **Your Family** be declared bankrupt or are convicted of any criminal offence.

Duty of Care

a) Items insured

You and **Your Family** must take steps to prevent loss or damage to and maintain the items insured in good condition;

b) Liability

You and any other person to whom this insurance applies must take steps to prevent loss, damage or accident.

Fraud

If any claim is in any respect fraudulent or unfounded all benefits under the policy will be forfeited.

Limitation

We may at any time for a claim or series of claims for which **You** or **Your Family** are entitled to indemnity against **Your** legal liability pay **You**:

- i the limit of indemnity less any amount(s) already paid; or
- ii any lesser amount for which such claim(s) can be settled;

After the payment has been made **We** will have no further responsibility in connection with the claim(s) except for costs and expenses incurred before the date of payment.

Other Insurance

If there is any other insurance covering the same loss, damage or liability **We** will not pay more than **Our** rateable share.

No Claims Bonus

If no claims are made under **Your POLICY** during the current **Period of Insurance**, **We** will give **You** a discount when **You** renew **Your** policy. The discount **You** will receive will depend on the no claims bonus scale **We** are using when **You** renew **Your** policy. If **You** make a claim during the current **Period of Insurance** **You** will lose all **Your** no claims bonus.

Protected No Claims Bonus

THIS ONLY APPLIES IF SPECIFIED AS INCLUDED IN THE Policy Schedule

In the event of a claim **We** will not reduce **Your** No Claims Bonus. The Protected No Claims Bonus only applies while **You** are insured by **Us** and cannot be transferred to another insurer. Premiums in future years may still be increased according to claims history.

Claims

Your duties

In the event of a claim or possible claim under this policy:

a) **You** or **Your Family** must:

- i without unnecessary delay advise the **Claims Administrator** on:
 - by telephone on: **0344 856 1868**
 - by email on: Newclaims.pencaravans@davies-group.com
- ii if any item covered by this policy is stolen, lost or maliciously damaged notify the police immediately;
- iii take steps to recover any lost or stolen item;
- iv forward to **Us** any letter, writ, summons or other legal document unanswered;
- v provide all reports, certificates, plans, specifications, any other supporting documents, information and assistance which **We** may require to settle or resist any claim or to instigate proceedings against another party

b) **You** or **Your Family** must not:

- i make any admission, offer or promise of any payment or negotiate in any way without **Our** written consent.

Our Rights

We will be entitled to:

- i enter any structure where loss or damage to property has happened and deal with the salvage but no property may be abandoned to **Us**;
- ii take over and conduct in **Your** name or the name of any member of **Your Family** the defence or settlement of any claim;
- iii take legal action in **Your** name or the name of any member of **Your Family** for **Our** own benefit against any other party in order to recover any payment **We** have made;
- iv have full discretion in the conduct of any proceedings and in the settlement of any claim.

Cancellation

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 30 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) Fraud
- b) Non-payment of premium
- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms and conditions

Provided the premium has been paid in full **You** will be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

Payment of Premiums by Instalments

Where the premium for this policy is paid by monthly instalments each payment must be paid when due otherwise all benefit under this policy will be forfeited and the policy cancelled by giving **You** 30 days notice.

The Law Applicable to This Contract

All aspects of this contract of insurance - including negotiation and performance - are subject to 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.

Information You Have Given Us

In deciding to accept this policy and in setting the terms and premium, **We** have relied on the information **You** have given **Us**. **You** must take care when answering any questions **We** ask by ensuring that all information provided is accurate and complete.

If **We** establish that **You** carelessly provided us with false or misleading information it could adversely affect **Your** policy and any claim.

For example, **We** may:

- treat this policy as if it had never existed and refuse to pay all claims and return the premium paid. **We** will only do this if **We** provided **You** with insurance cover which **We** would not otherwise have offered;
- amend the terms of **Your** insurance. **We** may apply these amended terms as if they were already in place if a claim has been adversely impacted by **Your** carelessness;
- reduce the amount **We** pay on a claim in the proportion the premium **You** have paid bears to the premium **We** would have charged **You**; or
- cancel **Your** policy in accordance with the Right to Cancel condition.

We or **Your** Intermediary will write to **You** if **We**:

- intend to treat **Your** policy as if it never existed; or
- need to amend the terms of **Your** policy.

If **You** become aware that information **You** have given us is inaccurate, **You** must inform **Your** Intermediary as soon as practicable.

Your Personal Data

MyInsurance is a trading name of e-Insurance Trading Ltd. We are the data controller of any personal information you provide to us or personal information that has been provided to us by a third party. We collect and process information about you in order to arrange insurance policies and to process claims. Your information is also used for business purposes such as fraud prevention and detection and financial management. This may involve sharing your information with third parties such as insurers, brokers, insurance intermediaries such as Managing General Agents, reinsurers, claims handlers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators, police and government agencies or fraud prevention agencies.

We may record telephone calls to help us monitor and improve the service we provide. For further information on how your information is used and your rights in relation to your information please see our website -

www.myinsurancequotes.co.uk/privacy-policy

If you are providing personal data of another individual to us, you must tell them you are providing their information to us and show them a copy of this notice.

Complaints Procedure

If **You** complaint is about the sale or **Administration** of this **Policy**, please contact:

If **You** complaint is about the sale or administration of your policy please contact **Your Intermediary** at:

The Managing Director
MyInsurance
Heatherlands House
Headley Road
Hindhead
Surrey
GU26 6TN
Tel: **01428 600001**

For all other complaints please contact:

Pen Underwriting
Complaints Officer
7th Floor Spectrum Building
55 Blythswood Street
Glasgow
G2 7AT
Tel: 0141 285 3539
Email: pencomplaints@penunderwriting.com
Details of Pen Underwritings complaints procedures are available at:
<http://www.penunderwriting.co.uk/Pages/complaints.aspx>

If **You** remain dissatisfied after following the above complaints procedures in full, in relation to matters concerning the **Policy** sale process or any other aspect of service that **You** have received, **You** can ask the Financial Ombudsman Service to review **Your** case. Their address is:

The Financial Ombudsman Service

Exchange Tower
London
E14 9SR
Telephone: **0800 0234567** or **0300 1239123**

Web: www.financial-ombudsman.org.uk

Using this complaints procedure or referral to the Financial Ombudsman Service does not affect **Your** legal rights.

Online Dispute Resolution

The European Commission has an online dispute resolution for consumers who have a complaint about a product or service bought online. If **You** choose to submit **Your** complaint this way, it will be forwarded to an Alternative Dispute Resolution (ADR) entity which will handle the case entirely online and reach an outcome within 90 days. The web address for this Online Dispute Resolution Service is shown below. **You** are required to quote **Our** email address – info@e-insurancetrading.co.uk when submitting **Your** complaint to the ADR entity and please be aware that they will only be able to consider **Your** complaint after **You** have provided **Us** with the opportunity to consider and resolve the complaint.

Web: www.wc.europa.eu/consumers/odr/main/index.cfm

Financial Services Compensation Scheme

If **We** are unable to meet **Our** liabilities, **You** may be entitled to compensation from the Financial Services Compensation Scheme (FSCS).

Further information about compensation scheme arrangements is available at www.fscs.org.uk, by emailing enquiries@fscs.org.uk or by phoning the FSCS on **0800 678 1100** or **0207 741 4100**.