

Important information

LV= and Britannia Rescue are registered trademarks of Liverpool Victoria Friendly Society Limited and are trading styles of the Liverpool Victoria group of companies. Liverpool Victoria Insurance Company Limited, registered in England and Wales number 3232514 is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, register number 202965. Registered address: County Gates, Bournemouth BH1 2NF. Tel: **01202 292333**.

Please take a few minutes to read this leaflet – it explains important information about:

- Our commitment to you.
- Your responsibility to give us correct information.
- Your rights to cancel your insurance.
- What to do if our service isn't what you expected.
- Insurance premiums.
- What happens if we can't meet our liabilities.
- The law that applies to your insurance.

The information in this leaflet forms part of your insurance contract with us – please read this together with your policy wording. You should also show this leaflet to any other person covered by this insurance.

Our commitment to you

We'll always:

- Make sure all the information we give you is clear and accurate.
- Be fair and reasonable.
- Act promptly.

Duplicate Cover

If you have an existing breakdown policy that gives the same cover elsewhere, you'll need to consider whether you may be paying for duplicate cover.

Your responsibility to give us correct information

Please make sure all the information you give us is correct and complete. This is important because inaccurate or incomplete information may result in assistance not being provided or your insurance being cancelled from the start date. If you're not sure whether you need to tell us about something please ask.

Your rights to cancel your insurance

Up to 14 days after you receive your documents

At the start of your breakdown cover, when you receive your documents, you have 14 days to check you're happy with the breakdown cover you've bought. If the cover doesn't meet your needs, you can cancel your policy by telling us. If you do this within 14 days of receiving them, we'll refund any money you've paid, less a charge for the cover you've had and a cancellation charge of £10 for setting up the policy.

More than 14 days after you receive your documents

After the initial 14 day period, if you've not made a claim, we'll refund any money you've paid, less a charge for the cover you've had and a cancellation charge of £10. If you've made a claim no refund will be paid.

We reserve the right not to invite renewal of your policy.

A charge won't be made if you cancel before your cover start date.

If you are due a refund we'll send this to you within 30 days of you telling us that you'd like to cancel.

To cancel your insurance cover, please contact us at:

Member Services, LV=Britannia Rescue, Folly Hall Mills, St Thomas Road, Huddersfield, West Yorkshire HD1 3LT. Tel No: **0800 756 8700**. For Text Phone please dial 18001 first. (Opening hours: Mon-Fri 8am-8pm, Sat & bank holidays 9am-5pm, Sun 10am-4pm). Email: member.services@britanniarescue.com

Annual Policy

Cancellation at renewal

We'll send you a renewal invitation 3 weeks before your renewal date. This will show your renewal premium and any changes to your cover. If you haven't chosen our continuous payment option, you must contact us before your renewal date to continue with your cover.

If you've chosen our continuous payment option, we'll automatically renew your policy before it expires. As part of our renewal process your debit or credit card provider may tell us your new card number if it has changed. If you don't want to renew or your credit card provider has changed please contact us before your renewal date.

If you renew, whether or not under the continuous payment option, but then decide to cancel, provided you tell us before your renewal date, we'll refund what you've paid in full. If you cancel after your renewal date has passed you will be charged in line with the cancellation rules detailed above.

Monthly Policy

Annual review

If you have chosen a monthly policy we will continue your breakdown cover until it is cancelled. We will send you an annual review letter before the anniversary of your breakdown policy so you can assess your cover.

What to do if our service isn't what you expected

If you have a complaint about your policy or the service you have received, please contact us by phone on **0800 756 8828**. For Text Phone please dial 18001 first. (Opening hours: Mon - Fri 9am - 5pm). If you prefer to write, please address your letter to: The Quality Manager, Britannia Rescue, Folly Hall Mills, St Thomas Road, Huddersfield, West Yorkshire HD1 3LT. Email: quality@britanniarescue.com. When contacting us please ensure you quote your policy or claim number as appropriate.

A copy of our Internal Complaints Procedure is available on request.

If we can't resolve your complaint, you may refer your complaint to the Financial Ombudsman Service within 6 months of receiving our final response letter.

The address is: Financial Ombudsman Service, Exchange Tower, London E14 9SR.

Telephone **0800 023 4567** or **0300 123 9123** (from mobile or non BT lines). Email: complaint.info@financial-ombudsman.org.uk

For more information please visit www.financial-ombudsman.org.uk

Making a complaint will not affect your right to take legal action.

Insurance premiums

All premiums quoted include insurance premium tax where applicable. You may also have to pay other taxes or costs, for example if the premium is reimbursed by an employer it may be classed as a taxable benefit in kind. In this case you would need to make arrangements to pay this additional tax or cost yourself.

What happens if we can't meet our liabilities

If we are unable to meet our liabilities to our policyholders, you may be able to claim compensation from the Financial Services Compensation Scheme (FSCS).

There are different levels of compensation, depending on what kind of insurance you have:

- Compulsory insurance, such as third party motor insurance, is covered for 100% of the claim.
- Non compulsory insurance, such as breakdown insurance, is covered for 90% of the claim.

You can get further information from www.fscs.org.uk, phone **0800 678 1100** or **0207 741 4100**, email enquiries@fscs.org.uk