

MOTOR INSURANCE - INFORMATION YOU SHOULD READ

We will not provide you with a personal recommendation as to whether this policy suits your specific needs. You should make your own decision as to whether the motor insurance you select meets your individual requirements, based on the information provided. The motor insurance we offer meets the demands and needs of someone who wishes to insure their motor vehicle. If you have any doubts about the suitability of the insurance offered, please contact us on **0800 058 2967** for a personal recommendation.

Motor insurance is arranged by Wesleyan Financial Services, through a carefully selected panel of insurers. Ask us for a list of the insurers we offer insurance from.

Please read the **Services and Costs Keyfacts** document to decide whether our services are right for you.

Is this product right for me?

We provide access to comprehensive motor insurance which provides cover against:

- ▶ Accidental damage
- ▶ Third party damage
- ▶ Fire & Theft
- ▶ Windscreen/window breakage

The full terms and conditions of the policy and cover you have chosen, including the policy benefits and exclusions, will be contained in the Policy Wording and Insurer Summary of Cover. This link can be found when you get your quote. You should read these thoroughly before proceeding.

Credit searches

To make sure you get the best possible price offer from our insurers, now or at any renewal or at any time and to protect our customers from fraud and to verify your identity, we may use publicly available data which they obtain from a variety of sources, including a credit reference agency and other external organisations. This search will appear on your credit report whether or not your applications proceed. As well as these searches we may use a credit check to ascertain the most appropriate payment options for you. This credit check will also appear on your credit report whether or not your applications proceed.

Your rights of cancellation

If for any reason the policy does not meet your requirements, you have the right to cancel within 14 days of receiving the policy documentation.

To cancel your policy you need to request this in writing.

If you cancel within the first 14 days you will be entitled to a refund subject to a pro rata deduction for the period of time which you have been covered. A £30 charge will be applied to cover our administration costs. Please note the insurer may also charge a nominal sum to cover the cost of setting up the policy, this is outlined in the policy booklet.

If you wish to cancel a supplementary product within the 14 day period a full refund is given, however, outside the 14 day period, this is non refundable.

No cancellation rights exist where a claim has been made on the policy and the full year's premium will be charged.

Please send all cancellation requests with a covering letter to Wesleyan, Colmore Circus, Birmingham B4 6AR.

Tax and costs

Any taxes or costs that arise outside of our control may need to be passed onto you. All prices quoted include insurance premium tax at 12%.

We charge a £30 arrangement fee. This will be added to your premium. We will also charge you £30 for any mid-term alteration to your policy.

In instances where we do not receive a commission from the insurance company for placing motor insurance, a charge is payable 10% of the gross premium (minimum £75) replacing the £30 fee. Any mid-term alteration to this type of policy will attract a charge of 10% of any additional premium, which will be payable before the change takes effect (minimum £30).

Please remember

Please ensure you answer all questions fully and accurately as incorrect or incomplete information now, or during the term of your policy, may invalidate your cover and could lead to a claim not being paid.

Making a claim on your policy

If you need to make a claim, please call **0800 072 9296 (if calling from outside the UK +44 121 667 3280)**, 24 hours a day, 365 days a year. We also recommend that you read the claim section within the policy wording; this link can be found when you get your quote.

If you would like this document in Braille, large print or audio format, please contact 0345 351 2352.

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