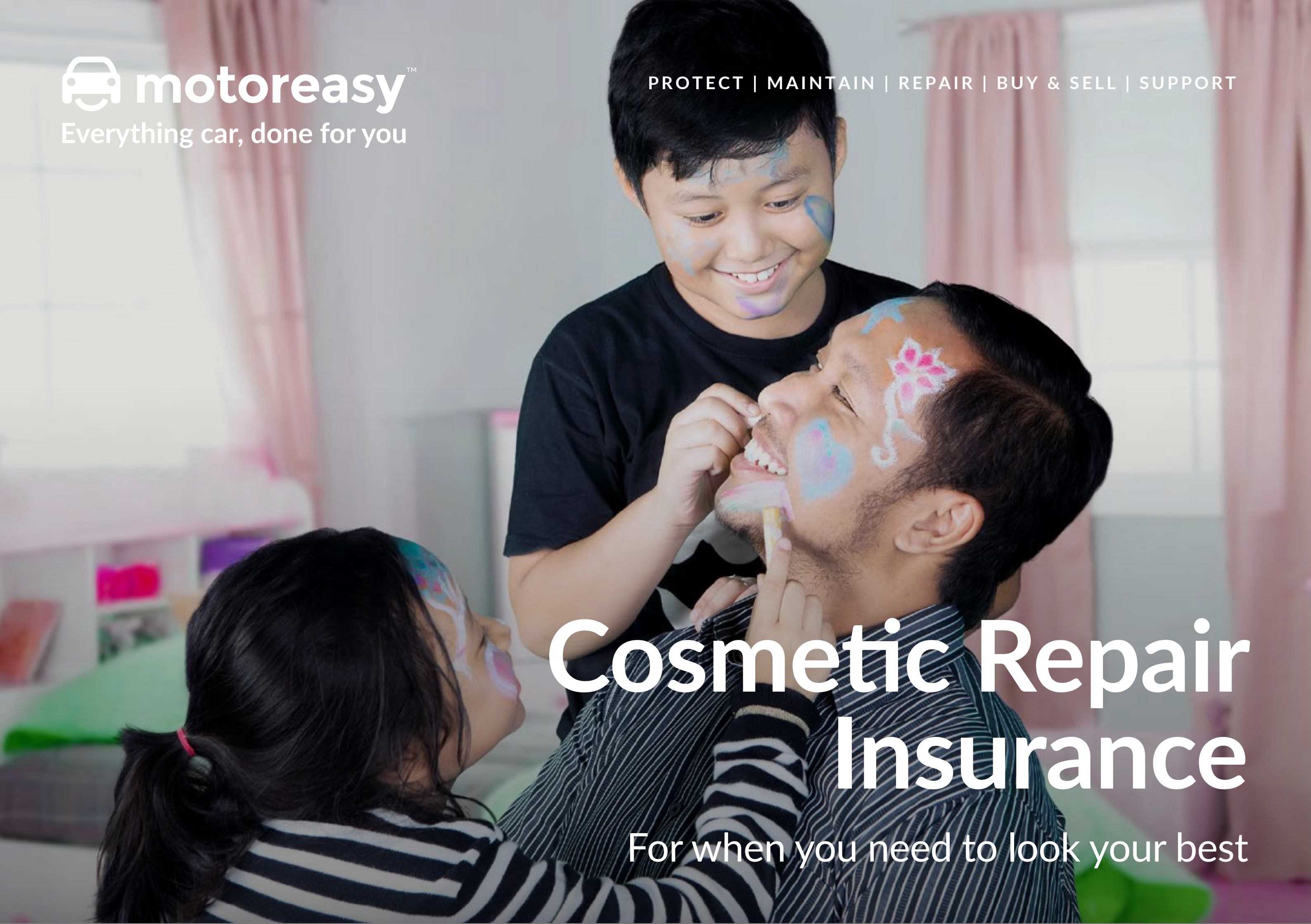

motoreasy™

Everything car, done for you

PROTECT | MAINTAIN | REPAIR | BUY & SELL | SUPPORT

Cosmetic Repair Insurance

For when you need to look your best

{CRI-H-0925}

Hello from MotorEasy

Thanks for choosing MotorEasy, the UK's most dynamic motoring solution.

This booklet is designed to give you more detail about your Cosmetic Repair Insurance policy, and explains how to claim in the event of minor cosmetic damage to your **Vehicle**.

If you feel that you are not getting great service from us - please let us know.

Contents

Introduction

Introduction

This document, together with the **Schedule of Cover**, forms **Your** contract of Insurance with **Us**. The Policy contains details of the insurance cover **You** have bought, what is not covered and the terms and conditions that apply to the cover. Please make sure **You** keep both documents in a safe place so **You** can refer to them again if **You** need to.

Please read this document carefully and make sure **You** understand how this insurance works. If **You** do not keep to the terms and conditions, **We** may not be able to pay any claim that **You** might make. Some words and phrases have a particular meaning wherever they are shown in bold type starting with a capital letter. These meanings are shown within Definitions: Meaning of words and phrases in this document.

In return for **You** paying the premium **We** will provide the cover set out in this Policy. Please check that the information contained in the **Schedule of Cover** is correct and that the cover meets **Your** needs. If it does not, please contact the **Administrator**.

If **You** need this document to be made available in braille or audio format please contact the **Administrator**.

THE ADMINISTRATOR

This Policy is administered by MotorEasy Services Ltd, registered address is 60 Portman Road, Reading RG30 1EA. Registered in England No: 10109424. They are authorised and regulated by the Financial Conduct Authority. Firm Reference number: 747890

THE INSURER

This Policy is underwritten by Helvetia Global Solutions Ltd UK Branch, 6 Bevis Marks, London, EC3A 7BA. Authorised and regulated by the Liechtenstein Financial Market Authority. Authorised by the Prudential Regulation Authority. Registered on the Financial Services Register under the firm reference number 454140.

IMPORTANT INFORMATION

Giving Us all the important information

When **We** accept **Your** application for this insurance, **We** will rely on the information **You** give. **You** must take reasonable care to provide complete and accurate answers to the questions asked when **You** take out, or make changes to, **Your** Policy. If the information provided by **You** is not complete and accurate the extent of cover may be affected and:

- **We** may cancel **Your** Policy and Refuse to pay any claim or
- **We** may not pay any claim in full.

We will write to You if We:

- intend to cancel **Your** Policy; or
- need to amend the terms of **Your** Policy; or require **You** to pay more for **Your** insurance.

If **You** become aware that information **You** have given **Us** is incomplete or inaccurate, **You** must inform The **Administrator.**

This insurance is sold on a non-advised basis. This means we have not provided you with a personal recommendation as to whether this policy is suitable for your needs. You should read the policy documentation carefully, including the Insurance Product Information Document (IPID) and policy wording, to decide if this cover meets your needs before purchasing.

Definitions...

The following words or expressions will have the specific meanings described below. They have the same meaning throughout this document and appear in bold type:

Definitions - Meanings of words and phrases used in this document

Administrator – means MotorEasy Services Limited.

Approved Repairer – The specialist repairer appointed by the **Administrator**.

Chip(s) - A chipped area on the **Vehicle** up to a maximum of 1.5cm in diameter or 3mm in depth. This policy does not include repairs to Chips to plastic trim.

Claim Limit – means up to a maximum of 12 claims on a 24 month **Policy** or 18 claims on a 36 or 48 month **Policy**. A maximum of 6 claims can be submitted per policy year. Maximum liability per repair £150 inc VAT.

Commercial Use - Use for commercial purposes, including delivery of goods or food, or carriage of passengers for hire and reward.

Consequential Loss - means any other costs which are directly or indirectly caused by the event which led to **Your** claim unless specifically stated in this Policy.

Cosmetic Repair - means a repair to **Minor Cosmetic Damage** using a suitable technique. A **Cosmetic Repair** involves restoring the damage as closely as possible to their original condition. This may include a **Touch-in Repair**, but **You** must understand that no repair will be identical to the original factory finish.

Endorsement – means a document provided by the Administrator that show changes to **Your Policy** and any changes **You** make. Any Endorsement should be kept with the **Policy**.

Excess – means the amount **You** must pay before the claim will be settled. This amount is shown in the **Schedule of Cover.**

End Date – means the date the insurance cover ends as shown on **Your Schedule of Cover.**

Insurer – means Helvetia Global Solutions Ltd UK Branch, 6 Bevis Marks, London, EC3A 7BA. Authorised and regulated by the Liechtenstein Financial Market Authority. Authorised by the Prudential Regulation Authority. Registered on the Financial Services Register under the firm reference number 454140.

Key Damage – means malicious damage caused to **Your Vehicle** by the use of a sharp object or key. **Key Damage** must be reported to the police.

Light Scratch – means a scratched area on the **Vehicle** where the scratch is up to a maximum of 30cm in length or 3mm in depth. This **Policy** does not include repair of scratching to plastic trim.

Minor Cosmetic Damage - means a **Chip, Minor Dent, Light Scratch** and/or **Scuffed Bumper** caused by a single Incident, where the total damaged area is no larger than 30cm in diameter or 3mm in depth and, in the case of a **Chip**, is no larger than 1.5cm in diameter or 3mm in depth.

Minor Dent – means a dented area on the **Vehicle** up to a maximum of 30cm in diameter or 3mm in depth.

Definitions - Meanings of words and phrases used in this document

MotorEasy Account – means the online account **You** set up with **Us** which **You** can use to manage **Your Policy** or to make a claim.

Period of Insurance – there are three options for the period of insurance 24, 36 or 48 months.

Pre-Cover Assessment: means an assessment the **Administrator** carries out before the **Policy** can start. **You** must provide:

- a photo of the **Vehicle** dashboard with the ignition turned on showing the current mileage and
- original high resolution photos of all sides of the **Vehicle**, i.e. front, back, passenger side, driver side. The picture must have the whole of the side in frame.

These can be sent to the **Administrator** directly or via Your MotorEasy Account www.motoreasy.com/?login. The **Administrator** will advise if **You** have been accepted for cover. **You** must then take up the cover within 30 days.

Pre-Existing Damage – Any damage which existed prior to the policy start date or is not repaired during a repair approved by us.

Premium – means the total amount **You** have agreed to pay for this insurance **Policy**, **You** can choose to pay the full premium up front or **You** can pay in monthly instalments at no extra cost. The **Premium** and **Your** choice of payment method, are shown in the **Schedule of Cover.**

Private Use – means that the **Vehicle** is used for social, domestic and pleasure use which includes travel to and from work and business travel to meet clients.
It does not include:

- couriering
- commercial travel (e.g. delivering parcels)
- hire or reward (for example taxis, self-drive hire or driving schools)
- any sort of rally, speed testing, 4x4 off-roading, racing or any kind of competition
- any purpose in connection with the motor trade

Proposal – means the document or declaration that shows the details **You** gave the **Administrator** when **You** bought **Your** Policy.

Schedule of Cover – means the document given to **You** when **You** took out this Policy which shows **Your** details, **Your Vehicle** details and the **Start Date** and **End Date** of the Policy.

Scuffed Bumper – means a scuffed bumper up to a maximum of 30cm in diameter or 3mm in depth. This **Policy** does not cover repairs to any plastic part of the bumper.

Start Date – means the date shown on **Your Schedule Of Cover** as the date this insurance cover begins. Please note: this **Policy** will not start until the **Pre-Cover Assessment** has been carried out and **Your Vehicle** has been accepted.

Definitions - Meanings of words and phrases used in this document

Territorial Limits – means the United Kingdom, excluding Jersey, the Isle of Wight and the Islands of Scotland (including the Shetland, Orkney, Inner Hebrides and Outer Hebrides Islands).

Touch-in Repair - means a repair to a **Chip** or **Light Scratch** to a horizontal surface, a bonnet, roof or saloon boot top. A **Touch-in Repair** involves the **Minor Cosmetic Damage** to be colour matched and painted as close as possible to the original finish. A **Touch-in Repair** will be weatherproof, but may remain visible**.**

Vehicle – means the vehicle shown **Schedule of Cover.**

We, Us, Our – means Helvetia**.**

You, Your, Insured – means the person named in the **Schedule of Cover**. This policy will not cover companies or company owned vehicles, this includes limited companies and sole traders.

About your policy

About your policy

We will provide cover as set out in this document, the **Schedule of Cover** and any **Endorsements**.

If **You** have any questions, please contact the **Administrator** and they will help **You**.

Can I take out this policy?

You can take out this cover if at the **Start Date**:

- **You** are a private individual and the registered owner and keeper of **Your Vehicle;**
- **You** live in the United Kingdom, excluding Jersey, the Isle of Wight and the Islands of Scotland (including the Shetland, Orkney, Inner Hebrides and Outer Hebrides Islands).
- **You** have provided the information required for the **Pre-Cover Assessment**
- **Your Vehicle** has a standard paint colour or finish which is not considered 'specialist', 'non-standard' or an exclusive paint colour or finish (for example self-healing paint, body wrap, chrome illusion paint, two tone paint, or matt finishes);
- **Your Vehicle** is 5 years old or under and has fewer than 60,000 miles on the odometer at the start of the **Policy**;
- **Your Vehicle** is used for **Private Use**.
- **Your Vehicle** is not excluded from this cover, please see **Exclusions** (What is not covered)

About your policy

Period of Insurance Cover

There are three options for the period of insurance 24, 36 or 48 months. **Your Schedule of Cover** details the term of your **Policy**, when this **Policy** begins (the **Start Date**) and when it ends (**End Date**). This policy cannot be renewed.

This **Policy** cannot be renewed.

Renumeration

MotorEasy Services Limited receives remuneration as a percentage of premium for administering this policy.

Your policy will end if any of the following happen:

- the **End Date is reached**.
- **You**, or anyone representing **You** defrauds or deliberately misleads the **Insurer** or the **Administrator**;
- **Your Vehicle** is sold or transferred to a new owner;
- The **Claim Limit** has been reached.

Cover provided

Cover provided

Within the **Period of Insurance**, **We** will provide a **Cosmetic Repair** or where appropriate a **Touch-in Repair** to **Minor Cosmetic Damage** to **Your Vehicle** up to the **Claim Limit** shown on **Your Schedule of Cover**, subject to the terms and conditions of this **Policy**.

Claims will be handled by the **Administrator** and the repairs will be carried out by **Our Approved Repairer**, who will try their best to carry out the repair to **Your** satisfaction. Please note that **Our Approved Repairer** can only carry out repairs within the **Territorial Limits.**

If a single incident causes multiple areas of **Minor Cosmetic Damage** these will be treated as one claim but the total area must not exceed 30 cm in length, or exceed 3mm in depth.

If a **Cosmetic Repair** or **Touch-in Repair** cannot be used to repair **Minor Cosmetic Damage** on **Your Vehicle**, the **Policy** will pay up to a maximum of £150 including VAT towards the cost of using a repairer of **Your** choice to complete the repair. **You** must provide an invoice from the repairer for the work carried out before **We** will make a payment.

Exclusions

Exclusions

What is not covered?

You will not be covered under this Policy:

- if **Your Vehicle** is over 5 years old at the **Start Date**;
- if **Your Vehicle** has covered over 60,000 miles at the **Start Date**;
- if the damage is not a **Light Scratch, Chip, Scuffed Bumper** or **Minor Dent;**
- if the damage is **Minor Cosmetic Damage** where a **Cosmetic Repair** is not technically possible;
- if the damage is to horizontal flat surfaces, roofs, bonnets and boot tops where the **Approved Repairer** considers that it is not possible to achieve a satisfactory finish using **Cosmetic Repair** or **Touch-in Repair** techniques;
- Any claim for **Key Damage** if the incident has not been reported to the police
- if paint colours and finishes cannot be sufficiently matched by the **Approved Repairer** (for example specialist, non-standard and exclusive paint colours and finishes, for example: self-healing paint, body wrap, chrome illusion paint, two tone paint finish or matt finishes);
- if the damage is to any body panel or part of a panel that has been distorted, ripped, torn, or perforated or damage that requires the replacement of any body panel or part of a panel
- if the damage is caused by hail, rust, pitting or paintwork discolouration;
- if the damage is to stickers, decals, beading or moulding (including protective plastic), or that requires the removal of these items;
- for damage any kind to wheels, wheel rims or wheel trim, locks and handles, accessories, door mouldings, tyre replacement, window mouldings, lights or any window;
- for damage to any plastic trim or moulding;
- for damage which is not reported to the **Administrator** within 30 days of the Incident;
- for damage that happened before the **Start Date**;
- if the **Policy** was bought more than 30 days following the **Pre-Cover Assessment**
- if **You** have not paid the **Premium** or **Premium** instalment
- if **You** have already reached the **Claim Limit**;
- if any repair work is carried out without getting the **Administrator's** permission first;

Exclusions

- if **Your Vehicle** is located outside the **Territorial Limits** at time of repair;

if **Your Vehicle** is:

- the subject of a contract hire agreement (but not including personal contract hire),
- used for commercial travel,
- a light commercial **Vehicle**, delivery vehicle, panel van or vehicle exceeding 3500kg.
- is a motor cycle, scooter, emergency **Vehicle**, three wheeled vehicle, kit-car, quad bike, caravan or motor home, trailer, boat,
- a **Vehicle** used for hire or reward (for example taxis, self-drive hire or driving schools), delivery courier
- a **Vehicle** used in any sort of rally, speed testing, 4x4 off-roading, racing or any kind of competition, trial
- is used for any purpose in connection with the motor trade

The following are also excluded:

- Any claim where the loss is covered and is claimed for under another insurance policy
- liability to any other party;
- any other costs that are indirectly caused by the event which led to **Your** claim, unless specifically stated as covered in this **Policy**;
- if fraud has been committed
- damage caused by nuclear substance
- Vehicles that are used for **Commercial Use**

How to claim

How to claim

Please follow the guidance and processes below:

- Please advise the **Administrator** within 30 days of the **Vehicle** being damaged
- Please check that the damage is covered by this **Policy** (read '**Cover Provided**' and '**Exclusions**: What is not covered). The damage must fall within the definition of **Minor Cosmetic Damage**
- **Your Vehicle** must be located within the T**erritorial Limits** at time of repair;
- You must maintain **Your Vehicle** in a roadworthy condition and take care to prevent or minimise loss or damage;
- You must tell the **Administrator** if any of the details on the **Schedule of Cover** are wrong or have changed.

You must contact the Administrator within 30 days of the Vehicle being damaged. You can call them on 0800 131 0001, or advise them using the Motoreasy Portal www.motoreasy.com/?login

If the damage is caused by **Key Damage, You** must report the incident to the police immediately. **You** must provide a crime reference number. Without this the claim might be declined.

You will need to supply the following information:

- **Your Policy** number (found on **Your Schedule of Cover**);
- **Your Vehicle** registration number;
- Details of the damage to **Your Vehicle**, when it happened and how it was caused;
- Digital photo(s) to support **Your** claim. This will help the **Administrator** to assess **Your** claim. **Your** photos can be emailed to damage@motoreasy.com

Important

When this information is received the **Administrator** will review **Your** claim,

- After this review the **Administrator** will provisionally authorise Your claim and instruct the **Approved Repairer** to contact **You** to arrange for the damage to be assessed by the **Approved Repairer** and if covered the repair will go ahead.
- If **Your** claim is covered by the **Policy**, **You** can have the repair done by a repairer of **Your** choice and provide a fully itemised invoice. The **Administrator** will arrange for a payment up to a maximum of £150 including VAT. (An inspection of the **Vehicle** may be required before payment is made).
- **Your Vehicle** must have a standard paint colour or finish, if, when the inspection is carried out, the **Vehicle** has is found to have

How to claim

'specialist', 'non-standard' or an exclusive paint colour or finish (for example self-healing paint, body wrap, chrome illusion paint, two tone paint, or matt finishes); the claim will be declined,

- If the use or type of **Vehicle** is found to fall under '**Exclusions** - what is not covered' the claim will be declined.
  If the damage falls under '**Exclusions** - what is not covered' the claim will be declined.
- The **Approved Repairer** will need to access **Your Vehicle** in a safe location where they can move around **Your Vehicle**, access to power may be required. If this is not possible please make the **Approved Repairer** aware of this during the booking process.
- The **Approved Repairer** will assess the damage if they consider that the damage cannot be repaired using a **Cosmetic Repair** or **Touch-in Repair** they will notify **You** and the **Administrator.**
- After a repair, **You** must check that all work has been properly completed. If the work has not been completed to a satisfactory level, **You** must contact the **Administrator** and the **Approved Repairer** immediately. Note: **We** do not accept responsibility for faults in workmanship or materials in repairs paid for by **Us** on **Your** behalf.

Fraud/Invalid Cover

We have a regulatory obligation to prevent fraud or dishonesty. In the event of a claim, any information **You** have given and details of the claim may be shared with other insurers in order to prevent fraudulent claims.

Fraud

If **We** make any claim payments and find that **You** (or someone acting on **Your** behalf), has acted dishonesty or committed fraud then:

(a) **We** will not make any payment and may seek to recover from **You** any payment made by **Us**

(b) **We** may cancel the Policy effect from the time of the fraud

(c) if **We** cancel the Policy, **We** will not pay any claim occurring after the time of the fraud

(d) If **We** cancel the contract under this section, **We** will not return any of the premiums paid by **You**.

Invalid Cover

(a) If **We** make any claim payments as a result of dishonesty by **You** (or by someone acting on **Your** behalf) when you took out or amended this **Policy** will be invalid and any payments made by **Us** must be paid back. **We** may take legal action against **You** for the return of any payments.

Cancellation

Cancellation

Your right to cancel

If **You** wish to cancel this Policy please contact the **Administrator**:

0800 131 0001

If **You** can cancel this cover within 30 days of the **Start Date** or the date **You** receive these **Policy** documents, whichever is the later (the "cooling off period") You will get a full refund of any **Premium** paid.

After the cooling off period an administration fee of £35.00 will be charged.

If **You** cancel after the cooling off period and **You** have paid the **Premium** in full **You** will get a refund for the remaining period of cover, provided that **You** have not made a claim.

If **You** pay by monthly instalments **You** will not receive a refund as **You** will only have paid for the cover **You** have already received. If **You** have made a claim before cancelling, the full **Premium** will be due.

Our right to cancel

If **We** cancel your Policy **We** will write to **You** at the most recent address in **Our** records.

We may cancel **Your** Policy immediately:

(a) If **You** commit fraud as explained above.

(b) If **Your** Policy becomes invalid as explained above.

(c) If **You** do not pay the **Premium/Premium** instalment when it is due.

We may only cancel this Policy by giving **You** 30 days notice in writing at **Your** last known address in specific circumstances. If **We** cancel **Your** Policy, no further **Premium** will be due and if **You** have paid the full **Premium You** will get a refund for the remaining period of cover.

Some valid reasons why **We** might cancel **Your** Policy are:

- If there is a change to the risk which means **We** cannot provide cover any longer
- If **You** display threatening or abusive behaviour to **Us**, the **Administrator** or anyone else involved in **Your** cover
- If **You** fail to co-operate with **Us** or the **Administrator** or **You** do not supply any information asked for.

Please allow up to 28 days for **Your** cancellation and refund to be processed.

Complaints Procedure

Complaints Procedure

How to Make a Complaint

We hope **You** do not need to, but if **You** want to complain about this Policy please contact the **Administrator** in one of these ways:

By telephone: 0800 131 0001
By email: info@motoreasy.com
In writing: MotorEasy Services Ltd
60 Portman Road Reading RG30 1EA

A leaflet detailing the **Administrator**'s full complaints/appeals process is available on request.

The **Administrator** will contact **You** within three days of receiving **Your** complaint to let **You** know what action is being taken and they will try to resolve the problem and give **You** an answer within four weeks. If it will take longer than four weeks, they will tell **You** when **You** can expect an answer.

Referring **Your** complaint to the Financial Ombudsman Service

If **You** are unhappy with the response or have not received a response within 8 weeks of the date **Your** complaint was received, **You** may be eligible to refer **Your** case to the Financial Ombudsman Service, who can review complaints from 'eligible complainants', but **You** must do so within 6 months of receiving a final response from **Us** (or on **Our** behalf). Further information can be found at: www.financial-ombudsman.org.uk.

The Financial Ombudsman Service exists to help resolve complaints when **We** have not been able to resolve matters to **Your** satisfaction and the service they provide is free and impartial. Their contact details are as follows:

Financial Ombudsman Service, Exchange Tower,
Harbour Exchange Square, London, E14 9SR
Telephone: 0800 023 4567
(calls to this number are free on mobile phones and landline)

0300 123 9123

(Calls to this number cost no more than calls to 01 and 02 numbers.)
Email: complaint.info@financial-ombudsman.org.uk

This complaints procedure does not affect **Your** legal rights.

FINANCIAL SERVICES COMPENSATION SCHEME

We are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the Scheme if **We** are unable to meet **Our** obligation to **You** under this insurance. Further information can be obtained from the Financial Services Compensation Scheme, PO Box 300, Mitcheldean GL17 1DY. Tel: 0800 678 1100 (Freephone) or 020 7741 4100. Website: www.fscs.org.uk

General Conditions that apply to this Policy

General Conditions

You must tell the **Administrator** immediately of any changes to the information **You** provided when **You** took out this Policy; in particular any of the following: change of address, or use of the **Insured Vehicle** e.g. being used for private hire. The **Administrator** then advise **You** of any changes to the terms of **Your** Policy.

If **You** do not **Your** Policy may become invalid if these changes result in a change to the cover.

(i) **You** must not continue to drive the **Insured Vehicle** after any **Damage** or incident if this could cause further **Damage** to the **Insured Vehicle**.

(ii) This Policy is governed by English law.

(iii) To help the **Administrator** improve the quality of the service provided, telephone calls may be monitored and recorded.

Privacy Notice – Using **Your** personal information

We will keep **Your** personal information safe and private. There are laws that protect **Your** privacy and **We** follow them carefully. Under the laws, **We** are the company responsible for handling **Your** information (Data Controller). Here is a simple explanation of how **We** use Your personal information.

What **We** do with **Your** personal information

We might need to use the information **We** have about **You** for different reasons.

For example, **We** might need it:

- to run through **Our** computerised system to decide if **We** can offer **You** this insurance.
- to help **You** if **You** have any queries or want to make a claim.
- to provide **You** with information, products or services if **You** ask **Us** to.
- for research or statistics.

We will need it:

- to provide this insurance.
- to contact **You** to ask if **You** want to renew it.
- to protect both **You** and **Us** against fraud and money laundering.
- to comply with the law and any regulations that apply.

There are some types of personal information that are extremely private/sensitive and important such as information about **Your** health or any criminal convictions **You** might have. **We** might need this kind of information to decide if **We** can offer **You** this insurance or to help **You** with a claim. **We** will only use this information for these specific reasons and in line with regulatory conditions.

We might need to share **Your** information with other companies or people who provide a service to **Us**, or to **You** on **Our** behalf. They include companies that are part of **Our** group, people **We** work with, insurance brokers, **Our** agents, reinsurers, credit agencies, medical professionals, insurance reference bureaus, fraud detection agencies, regulatory authorities and anyone else **We** might need to share it with by law. **We** will only share **Your** information with them if **We** need to

General Conditions

and if it is allowed by law.

Sometimes **We** might need to send **Your** information to another country outside of the UK and the EEA (European Economic Area) so that it can be processed, (stored etc). **We** currently send it to the USA and Israel. **We** make sure that **Your** information is always kept safely and treated in line with the law and this notice.

You can tell **Us** if **You** do not want **Us** to use **Your** information for marketing. **You** can also ask **Us** to provide **You** with the information **We** have about **You** and, if there are any mistakes or updates, **You** can ask **Us** to correct them. **You** can also ask **Us** to delete Your information (although there are some things **We** cannot delete). **You** can also ask **Us** to give **Your** information to someone else involved in **Your** insurance. If **You** think **We** did something wrong with **Your** information, **You** can complain to the local data protection authority.

We will not keep **Your** information longer than **We** need to. We will usually keep it for 10 years after **Your** insurance ends unless We have to keep it longer for other business or regulatory reasons.

If **You** have any questions about how **We** use **Your** information, **You** can contact **Our** Data Protection Officer.

This policy is underwritten by Helvetia Global Solutions Ltd, UK Branch. Helvetia Global Solutions Ltd is incorporated in Liechtenstein, registration number 0002191766. Helvetia Global Solutions Ltd's UK branch is registered in England & Wales under UK Establishment number: BR024650. UK Establishment address: 6 Bevis Marks, London, EC3A 7BA. Helvetia Global Solutions Ltd is authorised and regulated by the Liechtenstein Financial Market Authority. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Registered on the Financial Services Register under the firm reference number 454140.

Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request

Financial Services Compensation Scheme

Helvetia Global Solutions Ltd, UK Branch is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if Helvetia Global Solutions Ltd 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.

You may also contact the FSCS on their freephone number 0800 678 1100 or 020 7741 4100 or you can write to: Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GL17 1DY

Further information can be obtained from the Financial Services Compensation Scheme:

How We Helped FSCS “Deliver Their Best
By email: enquiries@fscs.org.uk By telephone: 0800 678 1100 or 020 7741 4100. For more information, please visit https://www.fscs.org.uk

motoreasy™

I MotorEasy *because...*

"I get more car for my money"
CAR LEASING

"Everything is done for me"
SERVICE & MOT

"I have complete confidence"
GAP INSURANCE

"I always get great value"
TYRES & INSURANCE

"For those just in case moments"
CAR WARRANTY

"I trust the team of experts"
REPAIRS

"I get what I want"
CAR FINANCE