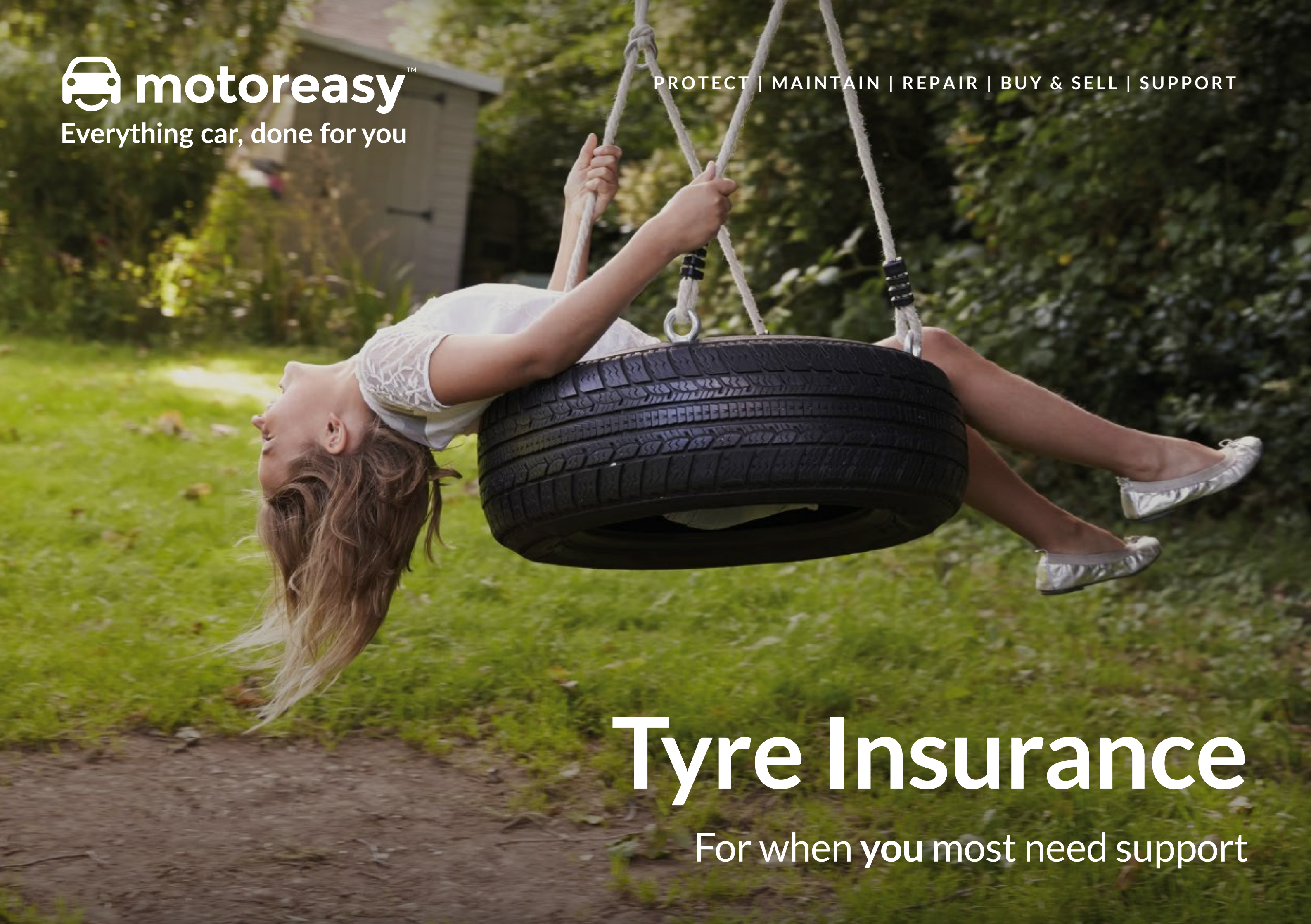

motoreasy™

Everything car, done for you

PROTECT | MAINTAIN | REPAIR | BUY & SELL | SUPPORT

Tyre Insurance

For when **you** most need support

{TI-H-0726}

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 Tyre** Insurance policy and explains how to claim in the event of a **Damaged Tyre**.

Finally, if **you** feel that **you** are not getting great service from us - please let us know.

Contents

Introduction

Contractual Agreement

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** If **You** are part of a partnership, a sole trader. a limited company or other legal entity the following applies to **You.**

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.

Claim limit - during the **Period of insurance You** may claim up to a maximum of 5 claims on a 24 month Policy or 6 claims on a 36 or 48 month policy. A maximum of 4 claims can be submitted per Policy year. Please see Policy Schedule for maximum claim limit per tyre. Please note that if your tyre replacement cost exceeds this limit, we will only contribute up to the value shown within the Policy Schedule.

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.

Damage(d) – means a sudden and unexpected incident which causes **Deflation** of a **Tyre** this can be caused by accidental **Damage** to the **Tyre** or valve itself, or malicious **Damage** to the **Tyre** or valve meaning that an immediate repair or replacement is needed before normal use can continue. Cover for **Damage** to **Tyre** sidewalls is provided without sudden and unforeseen **Deflation**, and providing that the **Tyre** is deemed illegal as determined by UK MOT testing standards.

Deflation – means that the **Tyre** has lost air and should not be used on the road.

'E' Mark - this mark means that the **Tyre** complies with all current European legislation and guidelines. All motor **Vehicle Tyres** sold for use in the United Kingdom must be stamped with the **'E' Mark** on their sidewall.

Endorsement - means a document which will show any changes **You** have made to the Policy, It should be kept safely with the other documents for this 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.

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

Network Repairer – means a motor workshop authorised by MotorEasy to carry out repairs and replacements.

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

Definitions - Meanings of words and phrases used in this document

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:

- Courier
- 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** - The document which shows the details which are specific to **Your** policy.

Repair Cost – means the cost of repair materials, including the cost of a new valve if necessary; and the labour cost of repairing, fitting and balancing of the repaired **Tyre**.

Replacement Costs – means the cost to replace a **Tyre** with a **Tyre** of similar make and quality as the damaged **Tyre** (as shown on the MotorEasy **tyres** comparison website - motoreasy.com/**tyres**), including the cost of a new valve if necessary; and the labour cost of fitting and balancing of the new **Tyres** as quoted by a MotorEasy **Network Repairer**.

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.

Start Date – means the date shown on **Your Schedule Of Cover** as the date this insurance cover begins. Please note: A pre-cover inspection is required before the cover starts. **Your Vehicle** will be inspected by a **Network Repairer** arranged by MotorEasy at a date and time to suit **You**. It is free of charge and any issues found must be put right before a Policy can be issued.

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).

Definitions - Meanings of words and phrases used in this document

Tyre(s) – four tyres and spare wheel fitted to your **Vehicle** at time of purchase or any replacements provided under this Policy

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

We, Us, Our – means Helvetia.

Wear and Tear – means **Damage** to **Tyre(s)** which have reached the end of their normal effective working life because of age and/or use or where the **Tyre** tread depth is less than 2mm across any tread area of the **Tyre**.

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 policy wording, 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:**

a) **You** are the registered owner and keeper of the **Vehicle**. (This policy will not cover companies).

b) **Your Vehicle** is used for **Private Use** as defined in this Policy.

c) **Your Vehicle** is not excluded from this cover, please see Exclusions (What is not covered) on page 17.

d) **Your Vehicle** is not used for any of the excluded occupations or events shown in Exclusions (What is not covered) on page 17.

e) **You** live in the United Kingdom, excluding Jersey, the Isle of Wight and the Islands of Scotland (including The Shetlands, Orkneys, Inner Hebrides and Outer Hebrides Islands).

f) **Your Vehicle** and **Tyres** are 5 years or less and the **Vehicle** has less than 60,000 miles on the milometer at the **Start Date;**

g) The **Tyres** fitted to **Your Vehicle** at the start of this Policy are of the original manufacturer's specification, are **'E' Marked** and have a minimum of 2mm tread depth across all the tread of the **Tyre**.

h) **Your Vehicle** has been inspected by a local repair agent at a date and time to suit **You**. This inspection is arranged for **You** by MotorEasy, is free of charge and must be completed before a Policy can be issued;

About your policy

i) **Your Vehicle** has no existing **Tyre Damage** and a minimum of 2mm of tread across the full width of the **Tyre**. Any issues found during the inspection, must be put right before any Policy can be issued and a further inspection may be required. If **Your Vehicle** has no existing **Tyre damage** a Policy must be taken up within 30 days of the date of date of the inspection.

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.

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, as shown on **Your Schedule of Cover**; This Policy is non-renewable and cannot be transferred.
- **You** or **We** cancel this Policy
- **You**, or anyone representing **You** commits fraud or provides incorrect information making this Policy invalid
- **Your Vehicle** is sold or transferred to a new owner;
- The **Claim Limit** has been reached
- Where **You** have not carried out the requirements of the pre-cover inspection

Cover provided

Cover provided

You are covered up to the **Claim Limit** shown on **Your Schedule of Cover**, for **Tyres** which require repair or replacement as a result of **Damage** occurring during the **Period of insuranc**e, subject to the terms, exclusions and conditions shown in this Policy.

Exclusions

Exclusions

(What is not covered)

This Policy does not cover the following:

- Any **Vehicle** if it is over 5 years old at the Start Date;
- Any **Vehicle** if it has covered over 60,000 miles at the **Start Date**;
- Emergency **Vehicles**
- **Vehicles** used for driving school tuition,
- Off road use road racing, track day participation, rallying, pacemaking, speed testing or any other competitive event,
- **Vehicles** used for commercial travelling
- **Vehicles** used for Motor trade
- **Vehicles** used for courier or dispatch work
- **Vehicles** used for private hire, hire and reward, taxi
- Commercial **Vehicles** in excess of 3.5 tonnes
- Motorhomes/caravanettes/bus/mini-bus
- Motor bikes/Quad bikes/ scooter /moped
- Any **Vehicle** owned by a motor trader or company involved in the sale of **Vehicles** at the date of the claim (resulting from trade-in or acquisition for the purposes of resale).
- **Wear and Tear**, including any unevenly worn **Tyres** caused by defective steering geometry outside manufacturer's recommended limits, or wheel balance; failure of a suspension component or shock absorber or which in the opinion of a qualified engineer was caused wholly or partly from a lack of maintenance e.g. incorrect **tyre** pressure;
- **Tyres** which have been changed in any way from the manufacturer's specification;
- Any **Damage**:

i. where the fault or **Damage** occurred that is pre-existing to the Start Date' the **Start Date.**

ii. which happened because the **Vehicle** continued to be used after **Damage** had already occurred.

iii. caused by fire, any road traffic accident, or where the **Vehicle** is a total loss by **Your** motor insurer;

iv. where **Damage** is caused to any other part of the **Vehicle** by the same incident which is part of a road traffic accident or road risk insurance claim;

v. damage caused by the vehicle being driven after the damage

vi. caused by war, civil commotion, labour disturbances, riot, strike, lockout or any form of terrorism.

Exclusions

- Any claim caused by **Your** negligence
- Where there has been an apparent attempt to remove the serial number or any other identifying marks from the tyre
- Any malicious **Damage** claim which has not been reported to the Police
- Theft of the **Tyre(s)**;
- Any claim where at the time of **Damage** the **Tyre** tread depth is less than 2mm across any tread area of the **Tyre**;
- Manufacturing defects or faults which have resulted in a manufacturer's recall;
- **Tyre(s)** which are not **'E' Marked** and any claim where there has been an attempt to remove the serial number or other identifying marks from the **Tyre(s)** ;
- VAT where **You** are VAT registered;
- Any costs which are more than the Cover Limit
- Vehicle used for **Commercial Use**
- Any costs which are not covered by this Policy including any form of Consequential Loss, including loss of value or lowering in value;
- Faults in workmanship or materials, or any Consequential Loss in repairs paid for by Us on **Your** behalf. It is **Your** responsibility to meet any Repairer charges in excess of, or rejected as not being covered under this Policy
- Where **You** have not carried out the requirements of the precover inspection
- If the Policy has been purchased more than 30 days after the inspection date
- Any claim if doing so would expose **Us** to any sanctions, prohibition, or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

How to claim

How to claim

You should contact the **Administrator** thirty days of the incident occurring by ringing 0800 1310001 or **You** can make a claim through **Your** MotorEasy Account www.motoreasy.com/?login.

Please note: In the case of malicious **Damage**, report the incident to the police immediately and contact the **Administrator**, **You** will be asked for a crime reference number. Without this the claim may be declined.

You will also need to:

- Confirm **Your** Policy number and **Vehicle** details;
- Confirm the minimum tread depth of the **Damaged Tyre(s)**;
- Confirm the cause of **Damage**;
- Provide a clear photograph of the **Damaged Tyre(s)**

Authorising Repairs and Replacements:

If the **Damage** happens during the hours 9am to 5pm the **Administrator** will give details of the closest **Network Repairer** who will provide the repair or replacement service. The **Network Repairer** will inspect the **Tyre** and the **Damage** and, if the terms and conditions of this Policy are met, the repair or replacement will proceed and the costs will be met.

If the **Damage** happens outside of 9am to 5pm or outside of the **Territorial Limits**, **You** can arrange for repair or replacement at a repairer of **Your** choice. If using a repairer of **Your** choice **You** must notify the **Administrator** as soon as possible. **You** will be responsible to pay the repairer and **You** must keep the **Tyre** so that it can be inspected if necessary. **You** must also ensure that the repairs have been carried out satisfactorily. If the terms and conditions of this Policy are met the costs will be met and **You** will be refunded for the payment made to the repairer.

Claims Conditions

You must follow these conditions to get the full protection of **Your** Policy. If **You** do not follow them, it may affect settlement of the claim

- All claims MUST be made within seven days of the **damage** occurring
- If the **Vehicle** has to be recovered it must be in such a way that only roadworthy **Tyre(s)** are in contact with the road i.e. by low loader or trailer where towing would be inappropriate and further **damage** does not happen.
- When **You** Collect **Your Vehicle** after repair, check that all work has been properly completed. If **You** are aware the repair is not satisfactory do not sign any satisfaction note and advise the **Administrator** as soon as possible. Note: **We** do not accept responsibility for faults in workmanship or materials in repairs paid for by **Us** on **Your** behalf.
- **We** accept no responsibility for the disposal of **Tyre(s)**.
- **We** reserve the right to instruct a qualified engineer to inspect

How to claim

Your Vehicle and its **Tyre(s)**, before authorising any claim; or inspect any **Tyre(s)** which have been removed, together with any original documentation, within one calendar month after any repair or replacement has been carried out or authorised. **We** have no liability for any loss to **You** arising from any delay.

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

The cooling off period -

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 too 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