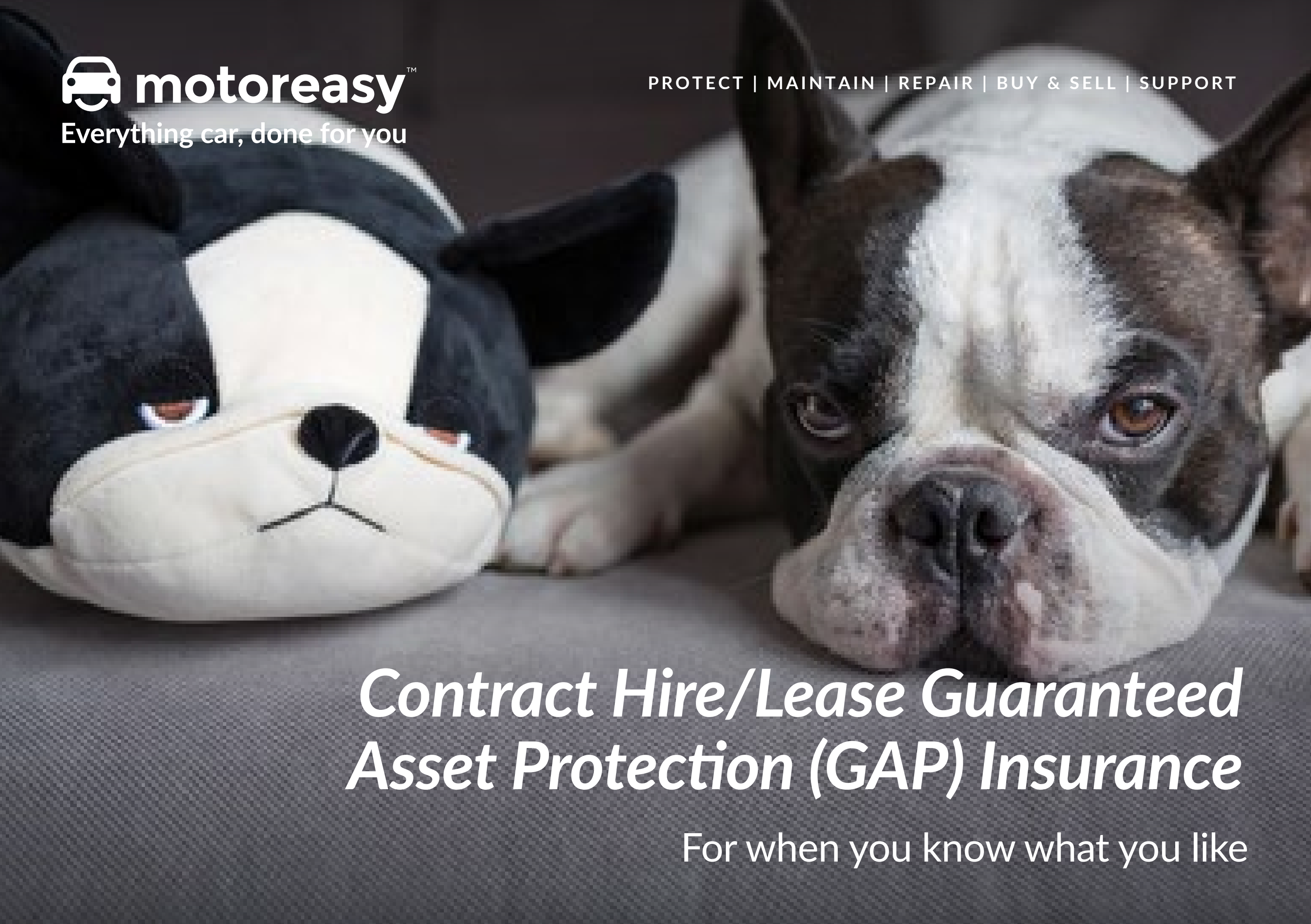

motoreasy™

Everything car, done for you

PROTECT | MAINTAIN | REPAIR | BUY & SELL | SUPPORT

Contract Hire/Lease Guaranteed Asset Protection (GAP) Insurance

For when you know what you like

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** GAP **Insurance Policy**, and explains how to claim in the event of a **vehicle** write-off.

This GAP **Insurance Policy** is designed to work in conjunction with **Your** car **insurance Policy**, in the event of a write-off **We** will help **You** to replace **Your vehicle** or settle any outstanding finance.

Thank **You** for protecting **Your vehicle** with **Us**. MotorEasy also provide convenient and hassle-free MOT testing, servicing, repairs and warranties. If **You** require any help, or would like to discuss **Our** other products or services, please feel free to contact **Our** team via **Your** MotorEasy account on **Our** website.

Finally, if **You** feel that **You** are not getting great service from **Us** - please let me know.

Duncan McClure Fisher
MotorEasy CEO

CEO@motoreasy.com

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.

If **You** pay the **Premium** each month **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**.

If **You** need this document to be made available in a different format please contact the **Administrator**.

Introduction and Contractual Agreement

The Administrator

This **Policy** is administered by MotorEasy Services Ltd, registered address is Staverton Court, Staverton, Cheltenham, Gloucestershire, GL51 0UX. 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

If **You** are a private individual the following applies to **You**:

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**

Introduction and Contractual Agreement

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

Your Duty of Disclosure

Under the Insurance Act 2015 **You** have a duty to make fair presentation of the risk to **Us** before this **Policy** starts at each renewal and when **You** make any amendment(s) to cover.

This means **You** must:

(a) disclose all material facts of which **You** know or ought to know.

(b) make the disclosure in a reasonably clear and accessible way.

(c) make sure that every material representation of fact is substantially correct and made in good faith.

What is a Material Fact?

A material fact is Information that would influence **Our** decision as to whether to insure **You** and, if so, on what terms.

For the purposes of the duty of fair presentation, **You** are expected to know the following;

(a) If **You** are an individual (such as a sole trader or individual partner):

- what is known to **You** and anybody who is responsible for arranging this insurance, or

if **You** are not an individual (such as a limited company or partnership):

- what is known to anybody who is part of **Your** organisation's senior management is (this means those people who play significant roles in the making of decisions about how **Your** activities are to be managed or organised or anybody who is responsible for arranging this insurance.

(b) what should reasonably be revealed by a reasonable search of the information available to **You**. The information may be held within **Your** organisation (including, for example, subsidiaries, affiliates, the broker or any other person who will be covered under this insurance).

If the insurance is intended to insure subsidiaries, affiliates, or other parties, **You** are expected to have included them in **Your** enquiries and inform **Us** if **You** have not done so. The reasonable search may be conducted by making enquiries or by any other means.

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.

Breach of duty

If **You** breach **Your** duty to make fair presentation of the risk to **Us**, then:

- where the breach was deliberate or reckless, **We** may avoid this **Policy**, refuse all claims and keep all premiums paid.
- where the breach was neither deliberate nor reckless and, but for the breach, **We** would not have agreed to provide cover under the **Policy** on any terms, **We** may avoid this **Policy** and refuse all claims, but **We** will return any premiums paid.
- where the breach was neither deliberate nor reckless and, but for the breach, **We** would have agreed to provide cover under this **Policy** but on different terms (other than **Premium** terms), **We** may require that this **Policy** includes such different terms with effect from its commencement, and/or
- where the breach was neither deliberate nor reckless and, but for the breach, **We** would have agreed to provide cover under this **Policy** but would have charged higher premiums, **Our** liability for any loss amount payable shall be limited to the proportion that the **Premium We** charged bears to the higher **Premium** that **We** would have charged.

For example: if, due to a breach of fair presentation, **We** charged a **Premium** of £100 but **We** should have charged £200, then for any claim submitted and agreed at a settlement value of £1000, **You** will only be paid £500.

IMPORTANT NOTICE

You must make sure that **Your Insured Vehicle** is insured for the correct **Market Value** with **Your Motor Insurer** at the **Start Date** of this cover.

You should NOT accept any settlement offer made by **Your Motor Insurer** until **You** have contacted **Our** Claims Department, and **We** have given **Our** consent as **We** may offer to seek an increased **Motor Insurance Settlement** on **Your** behalf. If **You** do accept the **Motor Insurer**'s offer without **Our** consent, **We** will deduct, from the claims payment, an amount which will be the same as the difference between the **Motor Insurer**'s offer and the **Market Value** as set out in Section 4 (iv) (c) below.

Contact details

If **You** need to get in touch with the **Administrator**, **You** can do this:

By Telephone: 0800 131 0001.

In Writing: MotorEasy Services Ltd, 60 Portman Road, Reading, RG30 1EA

Definitions

The following terms have the same meaning throughout this document where they appear in bold.

Definitions

This section explains the meanings of words and phrases which are used in this **Policy** when they appear in bold print and start with a capital letter.

Administrator – means MotorEasy Services Ltd.

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

Date of Total Loss – means the date of the **Incident** that gives rise to **Your** claim for the **Total Loss** of the **Insured Vehicle**.

Early settlement amount - The amount required at the Date Of Total Loss to settle the **Finance Agreement**, excluding any amount carried over from a previous **Finance Agreement**, any insurance premiums, additional interest charges, discounts, incentives and cashbacks, arrears, title discharge fees, and any other financed amount not specifically related to the Vehicle

End Date – means the date this insurance cover ends, in accordance with Section 5.

Excluded Vehicle – means any vehicle which is:

a) Any vehicle not shown in the Glass's Guide

b) not for use on a public highway, without a valid vehicle licence and if more than three years old, does not have a valid MOT;

c) used for competition, racing, pace making, reliability trials, speed testing or off-road;

d) fitted with non-manufacturer specified modifications, including, for example, engine modifications, roll cages, steering column extension. Modifications such as sat-nav, hands free kit, tow bars, alloy wheels, in-car entertainment do not preclude the vehicle being covered;

e) over 8 years old;

f) vans and commercial vehicle over 3500kg gross weight;

g) an emergency vehicle, recovery vehicle, delivery courier, a taxi, a driving school vehicle, a bus;

h) modified other than in accordance with manufacturers specifications and any make of vehicle not built for principal sale in the United Kingdom;

i) used or owned by a motor trader (resulting from trade-in or acquisition for the purposes of resale) by a lease company or business formed for the purposes of selling or servicing vehicles; or

j) used for rental, hire or reward.

Finance Agreement – means any sale, hire purchase or personal contract purchase loan agreement between **You** and the finance company for the **Insured Vehicle**. For information regarding **Your** loan, please refer to **Your Finance Agreement**. Note this **Policy** provides no cover for any additional costs or losses outside of the **Early settlement amount** and / **Your** advance rental (up to 6 advance rentals up to a maximum of £3000.)

Definitions

Grey Import – means a vehicle not registered as a new vehicle in the United Kingdom and which has been imported by someone other than the official United Kingdom distributor for that make or model of vehicle.

Incident – means the initial cause which results in **Total Loss** of the **Insured Vehicle.**

Insured Vehicle/**Vehicle** – means the vehicle shown in the **Schedule of Cover**.

Market Value –means the retail **Market Value** based on value shown in the current Glass's Guide for purchasing, or replacing, the **Insured Vehicle** with one of the same make, model, trim level, recorded mileage and being in a similar condition. Glass's Guide is a motor trade publication recognised and used extensively in the motor vehicle industry to value new/used vehicles. Where Glass's Guide is not available or there is a dispute over valuation with **Your Motor Insurer**, **We** will consider other motor trade publications

Motor Insurance **Policy** – means a fully comprehensive Motor Insurance **Policy** which covers **Your** vehicle and which **You** must make sure covers the **Market Value** of the **Insured Vehicle**, it must remain in place for the duration of this GAP **Policy**

Motor Insurance Settlement – means the amount of money that **You** receive from the **Motor Insurer** following a claim for the **Total Loss** of the **Insured Vehicle**.

Original Purchase Price – The purchase price paid for the vehicle including factory fitted options for a new vehicle, and dealer fitted options on the same sales invoice including warranty up to £100 but excluding delivery and any insurance premiums (including the **Premium** for this **Policy**), new vehicle registration fees, road tax, number plates, fuel, paintwork protection applications, other extras and any amount related to the finance of any other vehicle which may be consolidated onto the **Finance Agreement** in any way.

Please note that the following are excluded from the settlement under the terms of this **Policy**:

Any amount for any dealer fitted options, insurance premiums, fuel, paintwork protection applications, and any Negative Equity carried over from a previous loan or **Finance Agreement** on a vehicle, which is being part exchanged and which increases vehicle registration fees, road tax, number plates and factory fitted options), and any Negative Equity carried over from a previous loan or **Finance Agreement** on a vehicle, which is being part exchanged and which increases either the invoice price of the new/replacement vehicle, part exchange allowance, or loan amount borrowed on the **Insured Vehicle**;

Premium - means the amount **You** must pay for this **Policy**, this amount is shown in the **Schedule of Cover** and can be paid in full or by instalments

Definitions

Schedule of Cover – means the document which shows **Your** details, the vehicle details and sets out the details of **Your** cover.

Start Date – means the date shown on **Your Schedule of Cover** as the date this insurance cover begins.

Territorial Limits – means the United Kingdom, the Channel Islands (excluding Jersey), the Isle of Man and the countries of the European Economic Area.

Total Loss – means the **Total Loss** of the **Insured Vehicle** as a result of fire, theft, or material damage beyond economic repair, resulting in a full **Motor Insurance Settlement**.

We, **Us**, **Our** – means Helvetia Global Solutions Ltd UK Branch

You, **Your**, **Yourself** – means the person or limited company as shown on the **Schedule of Cover**. A partnership which, in the name of at least one partner, appears as the insured on the **Policy** schedule, providing the partner is at least 21 years of age at the **Start Date**, and the partnership fulfils the eligibility requirements under 'Eligibility' of this **Policy** Document, or a limited company or other legal entity which is eligible for cover under 'Eligibility' of this **Policy** document and whose name appears as the insured on the **Policy** schedule.

When will this Policy *cover* You?

When will this Policy *cover* You?

a) If **You** pay **Your Premium** cover will begin on the **Start Date** and end on the **End Date**,

While the cover is in place **We** will pay an amount which will cover the difference between the vehicle insurance settlement and the early settlement amount. Cover will include up to a maximum of £250 of **Your** vehicle insurance **Policy** excess. The maximum amount **We** will pay is restricted to the claim limit shown in **Your Policy** schedule

The excess payment will only be payable where **You** have made a valid GAP claim.

b) In the event of an approved claim subject to the terms and conditions of this **Policy We** will pay **You** a minimum of £150

c) If liability for the **Incident** is not agreed by the **Motor Insurer**, **We** will not pay this claim until liability is agreed.

d) The claims settlement under Section 2 (i) will be paid directly to the finance company to reduce the amount **You** owe under **Your Finance Agreement**.

Deductions and limitations:

a) **We** will deduct from the claim settlement any amount deducted from the **Motor Insurance Settlement** for:

b) any excess deducted by the **Motor Insurer** not covered in Section 2 (a);

c) the salvage value of the **Insured Vehicle** where **You** do not have to transfer ownership of the **Insured Vehicle** to the **Motor Insurer**;

d) any **Premium** owing to the **Motor Insurer** for the Motor Insurance **Policy**;

e) if the early settlement amount is greater than the Original Invoice Price, **We** will deduct from the benefit payment any amount included in the early settlement amount relating to:

i) Any arrears, and any interest payable on those arrears, under the terms of the **Finance Agreement**.

ii) Any amount due under the **Finance Agreement** relating to, insurance or warranty, and any interest payable thereon.

f) where the **Motor Insurer** reduces the **Motor Insurance Settlement** because of **Your** contributory negligence

- the same percentage or amount as deducted by the **Motor Insurer**;

When will this Policy *cover* You?

g) any damage to, or the poor general condition of, the **Insured Vehicle**, that has resulted in a **Motor Insurers settlement** deduction, immediately before the time the **Total Loss** happens;

h) not having an up to date service history or a valid MOT (if required by law); or

i) any modifications to the **Insured Vehicle**.

j) **We** will not cover any amount where the **Insured Vehicle** has been insured below its **Market Value** under **Your** Motor Insurance **Policy**.

k) **We** will deduct the VAT content of any claim from the amount **We** pay if **You** are, or were previously, entitled to claim the VAT back.

When will this Policy *NOT cover* You?

When will this Policy cover NOT You?

1) No claim will be paid for a **Total Loss** if the **Insured Vehicle**:

a) is an **Excluded Vehicle**;

b) was economically repairable but it was declared as a **Total Loss** by **Your Motor Insurer** due to **Your** intervention or another party on **Your** behalf;

c) if **Your Motor Insurer** offers to provide a replacement vehicle as settlement of **Your** claim, whether **You** accept it or not;

d) is not covered by **Your** comprehensive Motor Insurance **Policy**, or a **Total Loss** settlement was not paid

e) if **You** are not the registered keeper or named on the **Finance Agreement** of the **Insured Vehicle**;

f) if **You** are not the policyholder or named driver on the Motor Insurance **Policy**;

g) is owned by a motor trader or company involved in the sale of vehicles at the **Date of Total Loss**, (resulting from trade-in or acquisition for the purposes of resale).

2) The claim will not be paid if the **Total Loss**

a) occurred before the **Start Date** or after the **End Date** or date the **Policy** is cancelled;

b) is caused when the **Insured Vehicle** is driven, with **Your** consent, by someone who does not hold a valid driving licence or is in breach of the conditions of that driving licence;

c) occurred whilst the **Insured Vehicle** was being used for competition, racing, pace-making, reliability trials, speed testing or off-road

d) results from You, or any other person (with Your consent) driving the Insured Vehicle when intoxicated by alcohol or under the influence of drugs not prescribed by a registered medical practitioner in respect of which a warning against driving has been given;;

e) results from doing anything which is wilful, unlawful or negligent on **Your** part, or on the part of any other person who is driving the **Insured Vehicle** with **Your** consent;

f) results from an **Incident** outside the **Territorial Limits**;

g) results from a malicious damage claim, which is not accompanied by a valid crime reference number or correspondence from the police or the crime report;

h) happened when the **Insured Vehicle** was stolen by any person who **You** had given access to the keys;

i) happened while the **Insured Vehicle** was left unlocked, or the keys or other device used to secure, gain access to, and start the **Insured Vehicle** are left in or on the vehicle;

j) results from civil unrest, terrorism, riot or insurrection, war or any act incidental to war (whether declared or not);

k) happens as a result of fraud or dishonesty; or

When will this Policy *cover NOT* You?

l) is not the result of a claim under the accidental damage, fire or theft sections of the Motor Insurance **Policy**,

m) **We** will not pay any claim or provide any benefit under this **Policy** if the provision of such cover, payment of such claim or provision of such benefit 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.

n) if **Vehicle** is used for **Commercial Use.**

How to claim

How to claim

IMPORTANT NOTE:

As soon as you think the insured vehicle may be declared a total loss you must open a claim from your MotorEasy (ME) account within 60 days. Please log in and locate your GAP Insurance product. From there click the 'Start Claim' button on the tile and complete the process from there. You must do this before you accept any settlement offer from your motor insurer.

If Your **Vehicle** is **Total Loss**, do not accept the settlement offer from **Your Motor Insurer** or from the other party's insurer in respect of a Total Loss before **We** give Our consent.

Administrator Contact details:

Tel: 0800 131 0001 during normal business hours Monday to Friday

Address:

MotorEasy Services Ltd,
60 Portman Road,
Reading RG30 1EA.

Message: Via 'mail' in Your MotorEasy (ME) account

Detail and Documents

If there is an Incident and **Your Vehicle** is (or is likely to be a **Total Loss**), please open a claim online within 60 days, **You** will be asked to give the details of the **Incident** Including **Your Policy** number and **Insured Vehicle details**, the date and cause of the Incident, any third party details and any police crime reference number, and the progress of **Your** own insurance claim.

If the claim is a result of malicious damage or theft **You** must also report the **Incident** to the police within 24 hours of **You** becoming aware of the **Incident**. **We** will need the crime reference number.

Please read the "When will this Policy cover You" and "When will this Policy not cover You" sections of this **Policy** before completing **Your** claim form as **You** must follow the terms and conditions or **We** may refuse to deal with **Your** claim or reduce the amount of the claim payment.

You will also be asked to sign a declaration which will allow **Us** to discuss the claim with **Your Motor Insurer**, as **We** may, on **Your** behalf, take over the negotiations on **Your Total Loss** claim **Your Motor Insurer** and/or the other party's insurer if necessary.

How to claim

When requested the following details must also be provided

(a) written confirmation from **Your Motor Insurer**:

(1) that the **Motor Insurer** has paid the **Motor Insurance Settlement** following **Your** claim for **Total Loss**; and

(2) the terms on which the **Motor Insurance Settlement** was made;

(b) the original purchase invoice or sales receipt of the **Insured Vehicle**;

(c) the log book - If the name of any document changes e.g. "V5" or "VIR", You will need to provide the replacement document

(d) if applicable, a current MOT

Settlement:

(a) If **We** settle a claim and find that another party is responsible We may, at **Our** expense, take steps against that third party on **Your** behalf to get reimbursement or compensation from them. **You** must assist **Us** by giving **Us** any information **We** request.

(b) If any **Premium** is outstanding at the time of settlement We will deduct the value of all remaining **Monthly Premium Instalments** from the amount payable.

(c) Anything else **We** reasonably request to assess the claim.

When will the cover end

When will the cover end

This **Policy** will end

(a) On the date shown on the **Schedule of Cover**

(b) On the date on which the **Insured Vehicle** is repossessed, if the **Insured Vehicle** is bought with a **Finance Agreement** ;

(c) On the date on which a claim is paid under this insurance cover;

(d) On the date the Monthly **Premium** Instalment is due but is not paid by **You**;

(e) On the date the **Insured Vehicle** is sold by **You** to another party;

(f) On the date **You** no longer have a comprehensive Motor Insurance **Policy** in place covering the **Insured Vehicle**;

g) If **You** do not accept the **Motor Insurer**'s offer to replace the **Insured Vehicle** with another vehicle under the terms of **Your** Motor Insurance **Policy**;

(h) On the date **We** tell **You Your** cover has been cancelled in line with Section 9 "**Our** right to cancel"; or

(i) On the date **You** are no longer a resident in the United Kingdom.

Cancellation

Cancellation

Your right to cancel

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

An administration fee of £35.00 will be deducted from any refund payable.

If **You** have made a claim, no refund of **Premium** will be payable

a) Within the “cooling off period” - **You** can cancel this cover within 30 days of the **Start Date** or the date **You** receive these **Policy** documents, whichever is the later. This is called the “cooling off period”. **You** will receive a full refund of any **Premium**, if **You** have paid by instalments any instalments paid will be refunded provided no claim has been made under the terms of this **Policy**.

b) After the “cooling off period” - **You** may cancel at any time however, if **You** have paid in full, **You** will receive a refund of the unused cover left on the **Policy**, if paying by instalments these payments will cease, there will be no refund as **You** will only have paid for the cover **You** have already received. However, if **You** have made a claim the full **Premium** amount 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** fraud as per **‘Fraud/invalid cover**’ detailed on page 26

(b) If **Your Policy** becomes invalid as per ‘**Fraud/invalid cover**’ detailed on page 26

(c) Non-payment of a **Premium**.

We may cancel this **Policy** by giving **You** 30 days notice in writing at **Your** last known address. If **We** cancel **Your Policy**, no further Monthly **Premium** Instalments will be payable by **You** and any claim for an **Incident** that happened before the date of cancellation will continue.

Some common 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 behavior to **Us**, the **Administrator** or anyone else involved in **Your** cover If **You** do not co-operate with **Us** or the **Administrator** or fail to supply any information asked for.

Cancellation

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

If **We** make any claim payment as a result of **Your** dishonesty (or the dishonesty or someone acting on **Your** behalf) any payments made by **Us** must be paid back. **We** may take legal action against **You** for the return of any payments.

General conditions

General conditions

1) This **Policy** has been issued based upon information, which **You** have given to **Us** about **Yourself**, and the **Insured Vehicle**. **You** must tell **Us** immediately of any changes to this information in particular any of the following: change of address, or use of the **Insured Vehicle** e.g. being used for private hire. **We** will then advise **You** of any changes to the terms of **Your Policy**

2) If **You** do not tell **Us** about a change **Your Policy** may not be valid if these changes result in a change to **Your** cover.

3) **You** must not continue to drive the **Insured Vehicle** after any damage or **Incident** if this could cause further damage to the **Insured Vehicle**.

4) **You** cannot transfer this **Policy** to any other person or use this **Policy** as security for any debt or obligation i.

5) To help **Us** improve the quality of **Our** service, telephone calls may be monitored and recorded.

(6) Renumeration - MotorEasy Services Limited receives remuneration as a percentage of premium for administering this policy.

Complaints Procedure

Complaints Procedure

We hope **You** do not need to, but if **You** want to complain about how this **Policy** was sold to **You** please contact the party that sold it to **You**.

If **You** want to complain about the administration of this **Policy** or about a claim 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 from them 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:

Complaints Procedure

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 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”

E0676 11/2019

motoreasy™

I MotorEasy *because...*

"I get more car for my money"
CAR LEASING

"I have complete confidence"
GAP INSURANCE

"For those just in case moments"
CAR WARRANTY

"I get what I want"
CAR FINANCE

"Everything is done for me"
SERVICE & MOT

"I always get great value"
TYRES & INSURANCE

"I trust the team of experts"
REPAIRS