



Tyre Insurance terms and conditions

Who arranges and provides Your policy?

This policy has been arranged for **You** by Cinch Cars Limited acting as the **Distributor** for London General Insurance Company Limited (the **Insurer**). The **Insurer** has appointed TWG Services Limited as the **Administrator**.

Assurant is a trading name of both London General Insurance Company Limited and TWG Services Limited.

Useful contact details;

To start a claim, make an amendment or cancel **Your** policy, **You** can use either of the below:

- Download the Vehicle Care app using the QR code below
- Go to yourvehiclecare.co.uk
- Or, contact on 0333 220 6622 or send an email to cinchcover@assurant.com



Creating an account on Vehicle Care is easy. **You** will need to provide **Your** name, email address and telephone number as well as creating a password.

Whenever **You** contact the **Administrator** please quote **Your Vehicle** registration or the policy number on **Your Policy Schedule**.

In return for **Your** payment of the premium, the **Insurer** agrees to insure **Your Vehicle** in accordance with the **Policy Wording Documentation** provided to **You** in writing by **Us**.

1. About Your Tyre Insurance

Your Tyre Insurance is designed to contribute towards the cost of a puncture repair or replacing the **Tyre(s)** fitted to **Your Vehicle** following **Accidental Damage** or **Malicious Damage** in the **Period of Cover**.

Please familiarise **Yourself** with the **Benefits** covered in section 5 and exclusions covered in section 6 of the policy. Please also check that **You** do not already have

cover in place (through another provider) which would make this policy unsuitable for **Your** needs.

These terms and conditions include important details about the cover provided and any exclusions that may apply. It must be read in conjunction with **Your Policy Schedule**. The **Policy Schedule** shows the **Vehicle** that is covered by this Tyre Insurance.

Words with special meanings have been listed within the definitions at section 3 below. These words are printed in bold whenever they appear in the **Policy Wording Documentation**.

If **You** have any questions relating to claims or if there is anything that **You** do not understand, or **You** need to cancel or amend **Your** policy please contact the **Administrator** on 0333 220 6622 (Monday – Friday, 9:00am to 5:00pm) or email cinchcover@assurant.com or by writing to: Motor Administration Department, TWG Services Limited, The Aspen Building, Floor 2, Vantage Point Business Village, Mitcheldean, Gloucestershire, GL17 0AF.

Please read these terms and conditions carefully as **Your** failure to comply with any of the terms may render **Your** Tyre Insurance invalid and could jeopardise the payment of any claim which might arise. This document tells **You** what is covered, how **Your** policy and claims are administered and other important information.

Contact the **Administrator** if **You** need to make any changes to the information disclosed when **You** arranged this insurance. They will also help **You** with any questions **You** may have in relation to the policy as well as deal with any claims.

2. Eligibility

You are eligible for Tyre Insurance if at the **Start Date** and during the **Period of Cover**.

- **You** must be at least 18 years of age at the time **You** purchased this policy;
- **Your Vehicle** is ten years old or under and has covered less than 100,000 miles at the **Start Date** of the policy;
- **Your Tyre(s)** carry an 'E' Mark;
- **You** reside in the United Kingdom or the Channel Islands or if **You** are a partnership, company or

other legal entity, **You** are registered in United Kingdom or the Channel Islands;

- **You** have paid the premium including applicable taxes;
- **Your Tyre(s)** have 1.6mm or more of tread in a continuous band around the full width of the **Tyre**;
- **Your Vehicle** is not an excluded **Vehicle** (see below) and does not exceed 3,500kg in weight.

You need to have purchased this policy no later than 30 days after taking delivery of **Your Vehicle**.

Please note Tyre Insurance excludes the following vehicles in all circumstances:

Commercial or light commercial vehicles, delivery vehicles, panel vans, motorcycles, scooters, three wheeled vehicles, kit-cars, quad bikes, caravans or motor homes, trailers, boats, left-hand drive vehicles, grey imports, vehicles used for hire or reward (for example taxis, self-drive hire or driving schools, delivery courier), vehicles capable of carrying more than 8 passengers or a vehicle used in any sort of rally, speed testing, 4x4 off-roading, racing or any kind of competition or trial and **Your Vehicle** must not be insured on any type of motor trade insurance policy or for class 3 business use.

3. Definitions

The following words will have the meanings described below wherever they appear in this document:

Accidental Damage: the sudden and unforeseen deflation of a **Tyre** arising from accidental damage to the **Tyre** itself.

Administrator: TWG Services Limited is authorised and regulated by the Financial Conduct Authority, Financial Services Register No. 312440.

Benefit: the amount shown in **Your Policy Schedule** that represents the maximum amount **We** will pay for a puncture repair or replacement in connection with any one claim.

Claims Limit: the maximum number of claims **You** can make during the **Period of Cover**.

Distributor: cinch Cars Limited is an appointed representative of ITC Compliance Limited which is authorised and regulated by the Financial Conduct Authority, Financial Services Register No. 313486.

Garage/Tyre Retailer: a VAT registered company authorised by **You** to carry out a puncture repair or provide a replacement to **Your Vehicle**.

Incident: the cause of the **Accidental or Malicious Damage**.

Insurer: London General Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register No. 202689.

Malicious Damage: deliberate and intentional damage to the **Tyre(s)** or valve caused by a third party.

Period of Cover: the period as noted on **Your Policy Schedule** for which **We** have agreed to provide Tyre Insurance in accordance with the **Policy Wording Documentation**.

Policy Schedule: **We** will issue this to **You** as part of these terms which contains important information about **You, Your Vehicle**, the **Start Date**, the end date and the premium.

Policy Wording Documentation: collectively refers to these terms and conditions, the **Policy Schedule** and the Insurance Product Information Document (**IPID**).

Start Date: the date on which **Your Tyre Insurance** starts as noted on **Your Policy Schedule**.

Tyre(s): the tyre(s) that are fitted to **Your Vehicle**.

Vehicle: the vehicle described in **Your Policy Schedule**.

Wear & Tear: **Tyre(s)** reached the end of its normal working life due to age, usage, defective steering, **Tyre** imbalance, lack of maintenance or where the tread is less than 1.6mm across the full width of the **Tyre**, and not the result of **Accidental Damage** or **Malicious Damage**.

We/Us/Our: TWG Services Limited, **Administrator** for and on behalf of London General Insurance Company Limited.

You/Your/Yourself: the person named in **Your Policy Schedule**.

4. Other ways to receive this information

If **You** would like this document or **Your Policy Schedule** in another format, such as large print, Braille, or on CD, please call **Us** on 0333 220 6622.

5. Cover provided

In return for the payment of the appropriate premium, Tyre Insurance contributes to the cost of replacing or repairing the **Tyre(s)** fitted to **Your Vehicle** that have sustained either **Accidental or Malicious Damage**, subject to the **Policy Wording Documentation**, up to the **Claims Limit** during the **Period of Cover**.

In the event that **Your Tyre** is damaged then the policy provides two options as follows:

- 1) If **Your Tyre(s)** can be repaired, **We** will contribute a maximum of £50 including VAT towards the cost of repair at a **Garage/Tyre Retailer** of **Your** choice. This is otherwise known as a 'puncture repair'.
- 2) If the damage to **Your Tyre(s)** is such that no kind of repair can be carried out, the policy will contribute a maximum amount (as shown on **Your Policy Schedule** including VAT) towards the replacement of the **Tyre(s)**.

This policy covers **Your Vehicle** worldwide during the

Period of Cover. For puncture repairs or replacements outside of the United Kingdom claim settlement will be paid in Pound Sterling (£) up to the policy limits based on the currency exchange rate at the time **You** submit a claim. Please register **Your** claim when the damage occurs as per the **Policy Wording Documentation** to prevent **Your** claim being declined.

You can receive up to 15 replacement **Tyres** during the **Period of Cover**.

There is no limit on the number of puncture repair claims **You** can make in the **Period of Cover**.

6. Exclusions

You will not be compensated under this policy under the following circumstances:

- the damage is present on a **Tyre** prior to the **Start Date** of the **Period of Cover**;
- if the damage is to **Tyre(s)** that have less than 1.6mm of tread in a continuous band around the full width of the **Tyre**;
- if the damage has been caused by **Wear and Tear**;
- damage caused by a road traffic accident or where **Your Vehicle** is a total write-off;
- the theft of **Your Tyre(s)**;
- any damage that the **Administrator** believes has occurred due to **You** not reporting the claim within 30 days of the **Incident**;
- damage caused by improper use of **Your Vehicle**.
- the damage is pre-existing damage or an imperfection listed on the **Vehicle** imperfections page on the cinch website;
- damage resulting from faulty manufacture or design of **Your Tyre(s)**;
- where **You** have **Your Tyre(s)** covered under any other insurance policy, warranty, or guarantee;
- damage caused by incorrect **Tyre** pressure, wheel alignment, **Tyre** imbalance, defective steering or suspension;
- damage to **Tyre(s)** which are not 'E' Marked;
- any claim where there has been an attempt to remove the serial number or other identifying marks from the **Tyre(s)**; or
- claims in excess of the maximum number permitted during the **Period of Cover**.

We also do not cover:

- any liability to any other party;
- any other costs that are indirectly caused by the **Incident** which led to **Your** claim, unless specifically stated as covered in the **Policy Wording Documentation**;

- any consequence of war, invasion, terrorism, acts of foreign enemies, hostilities (whether war is declared or not) civil war, rebellion, revolution, insurrection, military or usurped power, confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority;
- any legal liability of whatsoever nature, directly or indirectly caused by or contributed to by or arising from ionising radiation or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel, or the radioactive, toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof; or
- any damage directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at supersonic speeds.

7. General conditions

You must fulfil certain obligations to ensure that **Your Tyre Insurance** remains valid:

- **You** must report **Your** claim within 30 days of the **Incident**;
- **You** must use all reasonable care to maintain **Your Vehicle** and take precautions to prevent or minimise damage;
- **You** must give **Us** true and complete information;
- **You** must comply with **Our** reasonable requests;
- **You** must follow the prescribed claims procedure as explained in this document under section 11 by the **Administrator**;
- **You** must inform the **Administrator**, if any of the details in **Your Policy Schedule** are incorrect or need updating.

8. Price of this policy (the premium)

The price of this policy is detailed on **Your Policy Schedule**. Payment is made in 10 monthly instalments by direct debit.

9. Duration of this policy

This insurance will take effect from the **Start Date** and end on the date shown on **Your Policy Schedule**. It will end earlier in the event of:

- **You** failing to pay **Your** premium for this policy when due;
- **You** breach the terms and conditions of the policy;
- **You** sell or transfer title of **Your Vehicle** to anyone other than in accordance with section 13 below;
- **You** have received 15 replacement **Tyres**;
- **You** contact **Us** to cancel the policy; or
- **We** contact **You** to terminate the policy.

For information on the cancellation and cooling off period of this policy details can be found below in section 10.

10. Cancellation and Cooling Off Period

You have the right to cancel **Your** policy at any time. Please see the below for **Your** refund rights. Please note **You** will not receive a refund where **You** have already made a successful claim under the policy.

Cancellation within Cooling Off Period: meaning cancellation within 30 days of the **Start Date** on the **Policy Schedule** or receipt of these terms and conditions (whichever is later):

If **You** cancel within 30 days and have not made a successful claim on **Your** policy, **You** will be entitled to a full refund of any premium **You** have paid.

Cancellation Outside of Cooling Off Period: meaning cancellation after 30 days from the **Start Date** on the **Policy Schedule** or receipt of these terms and conditions (whichever is later).

If **You** cancel after 30 days and have not made a successful claim on **Your** policy, **You** will be entitled to a pro-rata refund, based on the number of full unexpired months remaining on **Your** policy.

How to cancel

To cancel **Your** policy, please contact TWG Services Limited:

- Through the Vehicle Care App by choosing "contact us" and "cancel contract"
- Online at yourvehiclecare.co.uk/contactus
- Call on 0333 220 6622 (Monday - Friday, 9:00am to 5:00pm)
- Via email to cinchcover@assurant.com
- By writing to: Motor Administration Department, TWG Services Limited, The Aspen Building, Floor 2, Vantage Point Business Village, Mitcheldean, Gloucestershire, GL17 0AF.

Cancelling or defaulting on Your direct debit:

If **You** opt to cancel **Your** direct debit or fail to pay **Your** monthly premium, **We** will suspend **Your** policy. If **We** do not hear from **You** within 30 days **We** will assume that **You** no longer require this policy. **Your** policy will then be terminated, and no claims will be honoured for the period for which payment has not been received. If **You** decide to make payment of the missed premium within the timescale **We** require, **Your** policy will continue.

11. How to make a claim

As soon as **You** become aware of an **Incident** that has resulted in damage which **You** believe could lead to a claim **You** must contact the **Administrator**. **You** must report **Your** claim within 30 days of the **Incident**.

Step 1: Log into your Account

Register **Your** claim online via the Vehicle Care App and selecting "get repair help" or **Our** website: yourvehiclecare.co.uk/repair-bookings.



Alternatively, **You** can call 0333 220 662 to register **Your** claim (Monday - Friday, 9:00am to 5:00pm).

Step 2: Complete your claim:

Use **Our** online claims form to add **Your** claim details. **You** will need **Your** personal and **Vehicle** details, full details of the damage and when it occurred.

Step 3: Upload damage photos

Submit photos of the damage, please use a ruler or something to show the size of the damage in the photos.

Step 4: Submit your claim:

Once **You** have filled out all of the information submit **Your** claim to **Us**.

Step 5: Review Process:

We will review **Your** claim and, if covered, will authorise it and **You** can instruct a VAT registered **Garage/Tyre Retailer** to repair or replace **Your Tyre(s)**.

Points to note about the claims process:

- **We** reserve the right to subject the **Vehicle** to an independent assessment.
- Once the repair has been completed, please check the work. If **You** are unhappy, please notify the **Garage/Tyre Retailer**.
- Where **We** authorise a contribution towards a repair or replacement **Tyre(s)**, **You** can go to a VAT registered **Garage/Tyre Retailer** of **Your** choice and **You** must pay for the repair in the first instance and send **Us** a copy of the relevant invoice.
- This policy will contribute up to a maximum of £50 including VAT towards the cost of **You** obtaining a repair to each of your **Tyre(s)** or a maximum amount (as shown on **Your Policy Schedule** including VAT) towards the replacement of the **Tyre(s)**. Reimbursement of this amount is subject to us being provided the relevant invoice.
- **You** must comply with the claims procedure as explained in this **Policy Wording Documentation** and by the **Administrator**.

- If upon inspection by the **Garage/Tyre Retailer** it is deemed the **Vehicle/Tyre(s)** is/are not eligible for cover, the **Administrator** reserves the right to decline **Your** claim at this stage and will not make a repair or provide a contribution towards a repair or replacement.
- Tyre Insurance does not cover **You** for any costs **You** incur above the limits set out in this policy whilst **Your Tyre(s)** are being repaired/replaced or as a result of **Your Tyre(s)** being removed from **Your Vehicle**.

Only the **Administrator** can accept or decline claims.

12. Enquiries or complaints

We always aim to provide a first-class standard of service.

If **You** have a complaint relating to the selling of this policy please contact the **Distributor** by telephone: 0333 0154 101 or email: hello@cinch.co.uk. Alternatively, please write to: Cinch Cars Limited, Form 2, 18 Bartley Wood Business Park, Bartley Way, Hook, RG27 9XA.

If **You** have a complaint relating to the **Policy Wording Documentation**, administration or claims handling under this insurance **You** should in the first instance contact the **Administrator**, quoting **Your** policy number, by telephone: 0330 100 3246 or email: customer.relations@assurant.com. Alternatively, please write to: Customer Relations Department TWG Services Limited, The Aspen Building, Floor 2, Vantage Point Business Village, Mitcheldean, Gloucestershire, GL17 0AF

If **Your** complaint is not resolved to **Your** satisfaction, **You** may, within 6 months of a final decision, contact the Financial Ombudsman Service free of charge, stating clearly the nature of the complaint and the party to which that complaint was originally addressed, at: Telephone number: 0800 023 4567 or 0300 123 9 123; email: complaint.info@financial-ombudsman.org.uk Web: www.financial-ombudsman.org.uk Address: The Financial Ombudsman Service, Exchange Tower, Harbour Exchange, London, E14 9SR

Nothing in the **Policy Wording Documentation** (including referral to the Financial Ombudsman Service) affects **Your** statutory rights.

13. Transferring Your cover

If **You** sell **Your Vehicle** during the **Period of Cover**, **You** may transfer this policy to the new owner of **Your Vehicle**, provided that **You** sell **Your Vehicle** privately and not through a garage, motor trader, auctioneers or similar company.

This policy cannot be transferred in any other circumstances.

The new owner of **Your Vehicle** will need to make any premium payments (including applicable taxes) due in respect of the policy after the date of transfer in order to continue to be covered by the policy.

To find out more on how to transfer **Your** policy, please go online to yourvehiclecare.co.uk/my-contracts or contact **Us** on 0333 220 6622.

14. Misinformation and Fraud

We work closely and share data with law enforcement and fraud prevention agencies to identify fraud and support prosecution where the appropriate evidence exists. **We**, and other organisations, may access and use the information recorded by fraud prevention agencies. It is important that when applying for, renewing or amending this policy, or making a repair request **You** or anyone acting on **Your** behalf must take reasonable care to answer all questions honestly and to the best of their knowledge. Failure to do so may affect the validity of **Your** policy and the claim.

If false or inaccurate information is provided and fraud is identified, then **We** may:

- not pay for any repairs and terminate **Your** policy;
- report **You** to the relevant authorities;
- pass the details to fraud prevention agencies; and
- recover from **You** any costs **We** have incurred and, if necessary, take any legal action against **You** to recover such costs.

15. Data protection

The **Insurer** has appointed the **Administrator** to manage **Your** policy. The **Administrator** is the controller of the personal information **You** provide to the **Administrator**. The **Administrator** strives to protect the privacy and security of **Your** personal information according to the UK General Data Protection Regulation ("UK GDPR"), the Data Protection Act 2018 and any other applicable law (together "Data Protection Law").

The **Distributor** is an independent controller of the personal information **You** provide to the **Distributor**. The privacy notice of the **Distributor** can be found here: <https://www.cinch.co.uk/policies/privacy>

The **Administrator** will process the following personal information: **Your** name and surname, **Your** contact details to include physical address, phone number and e-mail address; **Your** bank details; information relating to **Your** claim including **Vehicle** information, proof of purchase, police reports, **Incident** details, repair invoice(s) and photo(s) of damages. If **You** go to the **Administrator** website, the following information will be collected: IP address, browser used, browser language preferences, screen settings, and cookies as detailed in the cookie policy available on the website.

The **Administrator** does not knowingly collect personal information from anyone under the age of 18.

Your personal information will be processed for the following purposes:

1. For the administration of **Your** policy to create the insurance certificate and manage policy renewals, based on the execution of **Your** contract. Therefore, If **You** do not provide the personal information required mentioned above, **You** may be unable to receive the services contained under the policy.
2. For any claim **You** may make against this policy with any approved repairer, based on the performance of **Your** contract.
3. For claims and fraud prevention, and to respond to any regulatory or law enforcement investigation, based on the legal obligations.
4. To track preferences and trends, evaluate possible new features, functionality and services, and improve the service, based on the **Administrator's** legitimate interest.
5. To help recognise **You** on the service, improve **Your** experience, increase security of the **Administrator** networks and systems, and measure use and effectiveness of the Service, based on the **Administrator's** legitimate interest.
6. For statistical analysis, performing internal administrative functions, handling customer enquiries, managing customer relationships for example **We** share customer information to the appointed repairers after receiving a claim, based on the **Administrator's** legitimate interest.
7. Provide **You** the opportunity to complete surveys and with relevant information on similar products or services, based on the **Administrator's** legitimate interest, which may be related to this policy and other similar products provided by Assurant group of companies (which includes The Warranty Group Services (Isle of Man) Limited, TWG Services Limited and London General Insurance Company Limited). **You** may contact the **Administrator** at any time to opt out of receiving such information. **Your** personal information will not be used for any other marketing purposes without **Your** explicit consent.

The data processing involves sharing **Your** personal information confidentially internally and with suppliers of products or services (including repairs) engaged by **You** or by the **Administrator** in the purchase or performance of the policy. These third parties are not authorised to disclose or use this personal information for other purposes.

If the **Administrator** sells or buy any business or assets, **Your** information may be disclosed to the buyer or seller of the assets. If the **Administrator** or substantially all of the **Administrator** assets are acquired by a third party, **Your** information will be one of the assets transferred. **Your** information will not be shared with anyone else unless allowed or required by law.

Also, **Your** personal information may be transferred outside the UK and the EEA for policy administration. In this case the **Administrator** will ensure **Your** personal information are protected to the same extent as required in the UK and EU / EEA. Therefore, a) transfers of personal information will occur to countries with privacy laws that give the same protection as the UK and EEA and are considered as adequate countries, by decision of the Secretary of State and/or the EU Commission; or b) the **Administrator** will ensure that appropriate transfer mechanism such as the US-EU / UK Data Privacy Framework or Standard Contractual Clauses are in place for those countries with privacy laws that do not have adequate protection.

Measures are in place to restrict access to personal information to those individuals whom **We** know have a valid business purpose to have access to such data. Physical, electronic and procedural safeguards are maintained. The **Administrator** follows generally accepted standards designed to protect the personal information **You** submitted, both during transmission and once it is received.

Your personal information will be kept for only as long as necessary for the purposes described in this section after which time it will be destroyed. **Your** personal information may however be kept longer if required by law. Additionally, logs and backups are maintained for security, debugging, and site stability purposes for up to 365 days after **Your** transaction has been completed. These logs and other backup information are typically deleted through the deletion process within 365 days of **Your** last activity. Processing of registration data is done for as long as **Your** policy is active with the **Insurer** and for 7 years after this. Where **Your** personal information is processed in connection with performing a contract, archive records are retained (where a policy ceases to be in force) for 7 years.

You have a number of rights to **Your** personal information, these include: the right to be informed, have access, rectification, receive **Your** personal information in a transferable format, erasure, restriction of processing and object to how **Your** personal information are processed. Please note that the exercise of such rights is not absolute and is subject to the limitations provided by applicable law.

To obtain a copy of **Your** personal information held by the **Administrator**, for more information on the rights to **Your** personal information or to exercise one of **Your** personal information rights please visit www.assurant.com/dataprotection/eu or contact:

Data Protection Officer, PO Box 98, Blyth, NE24 9DL, or send an email at dataprotectionofficer@assurant.com

You have the right to make a complaint at any time to the Information Commissioner's Office, the UK supervisory authority for data protection issues, or another EU Supervisory Authority depending on **Your** jurisdiction of residence.

16. What happens if We can't meet Our liabilities

London General Insurance Company Limited is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if they cannot meet their obligations. General insurance contracts are covered for 90% of the entire claim, without any upper limit.

You can get more information about the compensation scheme arrangements by contacting the FSCS on 0207 741 4100 or 0800 678 1100 or by visiting their website at www.fscs.org.uk

17. Legal, regulatory and other general terms

Language applicable to contract

This contract, all accompanying documents and communication about it will be in English.

Status disclosure

This policy is provided by London General Insurance Company Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register No. 202689.

This policy is administered on behalf of London General Insurance Company Limited by TWG Services Limited, which is authorised and regulated by the Financial Conduct Authority, Financial Services Register No. 312440.

This policy is distributed by Cinch Cars Limited. Cinch Cars Limited is an appointed representative of ITC Compliance Limited which is authorised and regulated by the Financial Conduct Authority, Financial Services Register No. 313486.

All firms' register details can be checked on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register

The company information of the **Insurer, Administrator** and **Distributor** are set out below:

London General Insurance Company Limited:
Registered in England & Wales No. 1865673.
Registered Office: Emerald Buildings, Westmere Drive, Crewe, Cheshire, CW1 6UN.

TWG Services Limited. Registered in England No: 01883565. Registered Office: Emerald Buildings, Westmere Drive, Crewe, Cheshire, CW1 6UN.

Cinch Cars Limited. Registered in England & Wales No: 11520330. Registered Office: Form 2, 18 Bartley Wood Business Park, Bartley Way, Hook, RG27 9XA.

The Insurer's Liability

The **Distributor** is **Our** agent for the purpose of collecting payment only.

Therefore, any premium paid by **You** to the **Distributor** is deemed to have been paid to London General Insurance Company Limited on receipt by the **Distributor**.

If the **Distributor** was not to pass on **Your** money, or was to go into liquidation, or fraudulently retain the money, then the loss would be to London General Insurance Company Limited. Accordingly, this insurance contract would be honoured in the event of a claim.

Contracts (Rights of Third Parties) Act 1999

This insurance is a legally binding contract between **You** and **Us** and does not give, or intend to give, rights to anyone else. Only **You** or **We** can enforce the terms of this contract.

Sanctions

We will not provide any claim under this contract of insurance if doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

Governing Law

The law of England and Wales applies to this policy and **You** can bring legal proceedings in respect of the policy in the English courts. If **You** live in Scotland, **You** can bring legal proceedings in respect of the policy in either the Scottish or the English courts. If **You** live in Northern Ireland, **You** can bring legal proceedings in respect of the policy in either the Northern Irish or the English courts.