



Halifax House, Ferguson Street, Halifax, West Yorkshire HX1 2PZ

## COMMERCIAL VEHICLE POLICY



INVESTOR IN PEOPLE

**Provident Insurance plc is a company of Provident Financial plc.  
Authorised and regulated by the Financial Services Authority.  
Provident Insurance plc Registered in England Number 877728.  
Registered Office: Colonnade, Sunbridge Road, Bradford BD1 2LQ**

# Commercial vehicle policy

Thank **you** for choosing to insure with **us**. The policy is the contract between **you** and **us** and includes this booklet, the **schedule**, the **certificate of insurance** and any **endorsements we** send to **you**. **You** have confirmed that all the information in the **proposal** is correct and **we** have relied upon this to provide **your** insurance. Please read all the documents carefully. If the policy does not give the insurance cover **you** want, please contact **your** insurance broker straight away.

If **you** do not want to accept the policy and **you** return the **certificate of insurance** to **your** insurance broker within 14 days of receiving this booklet, **we** will refund the premium for the exact number of days left on the policy. **We** will also do this if **you** want to cancel the policy within 14 days after the renewal date. If **you** cancel at any other time, **we** will work out the refund as shown in General Condition 12 in this booklet and no refund may apply.

If **you** do not cancel the policy, **we** will provide insurance cover under the terms, conditions and exceptions of the policy within the **territorial limits** during any **period of insurance** for which **you** have paid or agreed to pay the premium and insurance premium tax.

**You** and **we** can choose the law that governs this insurance contract. Unless **you** and **we** agree differently in writing, English law will apply. **We** supply the policy documents only in English, and **we** will always communicate with **you** in English.



J. M. Collier  
Managing Director  
Provident Insurance plc

## *Policy cover*

The **schedule** shows the type of insurance cover that applies. Unless an **endorsement** shows that certain sections of the policy do not apply to **your** insurance, then:

- if the cover is comprehensive, all the sections and the general exceptions and conditions printed in this booklet apply;
- if the cover is third party, fire and theft, sections 1 and 2 and the general exceptions and conditions printed in this booklet apply, but cover for accidental or malicious damage in section 1 does not apply;
- if the cover is third party only, section 2 and the general exceptions and conditions printed in this booklet apply;
- if **you** have paid extra premium to add windscreen cover to a third party fire and theft or third party only policy, section 5 also applies.

Please remember that wording in the **schedule** or in **endorsements** may change the terms of the insurance cover shown in this booklet.

## *Contacting us*

*If you have questions about your policy or if you want to change your insurance cover, please contact your insurance broker.*

*To tell us about a new claim, please phone our Green Light Helpline - 08701 203099.*

*To ask about a claim you have already told us about, phone 01422 286195.*

For **your** and **our** protection and for training purposes, **we** may record or monitor phone calls.

# Definitions

Throughout this booklet, certain words and phrases are printed in bold type. These words and phrases have the meanings set out below.

|                                 |  |
|---------------------------------|--|
| <b>We, us, our</b>              | Provident Insurance plc.   |
| <b>You, your</b>                | The person, company or firm named as the insured in the <b>schedule</b> .  |
| <b>Schedule</b>                 | The <b>schedule</b> forms part of the policy and contains details of <b>you</b> and <b>your vehicle</b> and particular features of the insurance. <b>We</b> will send <b>you</b> a replacement <b>schedule</b> each time <b>your vehicle</b> or other features of the insurance are changed. |
| <b>Certificate of insurance</b> | The <b>certificate of insurance</b> proves that <b>you</b> have motor insurance needed by law. The certificate forms part of the policy and shows the people allowed to drive <b>your vehicle</b> and the purposes for which it can be used.   |
| <b>Proposal</b>                 | The information <b>you</b> gave in <b>your</b> application for this insurance. This includes information given in writing (or spoken) by <b>you</b> or by someone on <b>your</b> behalf.   |
| <b>Period of insurance</b>      | The length of time the insurance cover is in force as shown in the <b>schedule</b> .   |
| <b>Insured driver</b>           | A person shown on the <b>certificate of insurance</b> as a person allowed to drive <b>your vehicle</b> and who is not excluded from driving under the conditions and exceptions of the policy or in an <b>endorsement</b> to the policy.   |
| <b>Your vehicle</b>             | The insured vehicle shown on the <b>certificate of insurance</b> including any standard tool kit supplied with it by the manufacturer, and accessories permanently fitted to it. However, this does not apply to accessories shown under 'What is not covered' in policy section 1.          |
| <b>Territorial limits</b>       | Great Britain, Northern Ireland, the Channel Islands and the Isle of Man including transporting <b>your vehicle</b> by sea between their ports.  |
| <b>Your husband or wife</b>     | The person to whom <b>you</b> are legally married (not <b>your</b> partner).   |
| <b>Excess</b>                   | The first part of a claim which <b>you</b> must pay. The <b>excess</b> is shown in the <b>schedule</b> or in <b>endorsements</b> .   |
| <b>Endorsement</b>              | Wording which changes the terms of the policy or features of the insurance cover. <b>Endorsements</b> form part of the policy. The <b>endorsement</b> wording is printed in the <b>schedule</b> or in a separate document <b>we</b> send to <b>you</b> .                                     |
| <b>Insured value</b>            | The value of <b>your vehicle</b> that <b>you</b> told <b>us</b> when <b>you</b> arranged this insurance. The value is shown in the <b>schedule</b> .   |
| <b>Market value</b>             | The cost of replacing <b>your vehicle</b> with one of the same make, model, specification, year, mileage and condition.  |
| <b>Road Traffic Acts</b>        | The laws which include details of the minimum motor insurance cover needed in the <b>territorial limits</b> .  |

# Policy section 1

## Loss of or damage to your vehicle

### *What is covered*

We will insure **you** against loss of or damage to **your vehicle** caused by:

- accident or malicious damage (if the policy cover is shown as comprehensive in the **schedule**);
- fire (if the policy cover is shown as comprehensive or third party fire and theft in the **schedule**); or
- theft or attempted theft (if the policy cover is shown as comprehensive or third party fire and theft in the **schedule**).

If **your vehicle** is damaged so that it cannot be driven safely and the damage is covered by this policy, **we** will pay the reasonable cost of moving **your vehicle** to the nearest repairer or to the nearest place where it can be stored safely. If the repairer is within the **territorial limits**, **we** will also pay the reasonable cost of returning **your vehicle** to **your** address after it has been repaired.

### *Using your vehicle abroad*

If **you** tell **your** broker before **you** take **your vehicle** abroad, the insurance that applies to **your vehicle** in the **territorial limits** will also apply for up to 35 days during the **period of insurance**:

- in any country of the European Union and in Gibraltar, Iceland, Liechtenstein, Monaco, Norway, San Marino and Switzerland; and
- while transporting **your vehicle** by sea or rail (including loading or unloading) between the countries shown above.

**You** do not need a 'green card' to take **your vehicle** to these countries if **you** take **your certificate of insurance** with **you**. If the total length of all **your** visits abroad during the **period of insurance** is more than 35 days, **we** may agree to cover more days if **you** pay an extra premium. **We** do not offer insurance if **you** visit countries that are not shown above. However, **your** broker may be able to arrange other insurance for **you**.

### *Settling claims*

**We** will choose whether to repair or replace **your vehicle** or any parts, or to pay **you** a cash amount to settle **your** claim. If **we** choose to repair **your vehicle**, **we** may decide to use suitable parts which are not supplied by the original manufacturer. If a repair improves the condition of **your vehicle**, **we** may ask **you** to pay part of the repair cost.

**We** will pay up to the **market value** of **your vehicle** (as it is at the time of the loss or damage) but **we** will not pay more than the **insured value**.

If **we** choose to pay **you** a cash amount to settle **your** claim and **you** are still paying for **your vehicle** under a finance agreement, **we** will first pay the finance company and pay any amount left over to **you**.

## **Policy section 1 - *continued***

### **Loss of or damage to your vehicle**

#### ***What is not covered***

We will not pay for the following.

- Loss of use of **your vehicle**, loss of value including loss of value because of damage whether **you** have it repaired or not, wear and tear, damage to tyres caused by punctures, cuts or bursts, or damage caused by any mechanical, electrical, electronic chip or computer software breakdown or failure.
- Loss or damage if **your vehicle** is taken or driven without **your** permission by **your** employee or by a member of **your** family or by a person living in **your** home or by a person in a close personal relationship with **you** such as **your** girlfriend or boyfriend.
- Loss or damage if **your vehicle** is taken or driven by a person who got **your** permission by pretending to be a buyer for **your vehicle** or by offering to sell it for **you**.
- Loss or damage caused by theft or attempted theft while nobody is in **your vehicle**, unless all the doors, windows and other openings are closed and locked, the vehicle's keys and any other door or ignition unlocking devices such as electronic fobs or cards are removed, and the vehicle's electronic or mechanical security devices are set.
- Loss of or damage to communication or navigation systems, phones, radar detectors, in-car audio or entertainment systems and similar equipment.
- Any extra costs resulting from parts or replacements for **your vehicle** not being easily available in the United Kingdom.
- The amount of any excess applying to claims under this section of the policy.

Please also read the general exceptions and general conditions of the policy.

## Policy section 2

### Legal liability to other people

#### *What is covered*

We will cover legal liability for the death of or bodily injury to any person and damage to property caused by:

- **you** using or driving **your vehicle**;
- an **insured driver** driving **your vehicle** with **your** permission;
- any person using (but not driving) **your vehicle** for social, domestic and pleasure purposes with **your** permission;
- any passenger travelling in **your vehicle**, or getting into or out of **your vehicle**, with **your** permission;
- **you** or an **insured driver** driving a vehicle loaned to **you** under an agreement between **us** and one of **our** approved repairers while **your vehicle** is being repaired as a direct result of damage covered by this policy.

We will also cover the legal liability of the following people for causing death, bodily injury or accidental damage.

- The legal personal representatives of any person who has died and who was covered by this section of the policy.
- **Your** employer while an **insured driver** is driving **your vehicle** on the business of **your** employer with **your** permission. This cover only applies if the **certificate of insurance** shows that the business use is allowed. The cover does not apply if **your vehicle** is owned by or hired, rented or leased to **your** employer.
- **Your husband or wife** while an **insured driver** is driving **your vehicle** on the business of **your husband or wife** with **your** permission. This cover only applies if the **certificate of insurance** shows that the business use is allowed and that **your husband or wife** is an **insured driver**.
- **Your husband's or wife's** employer while any **insured driver** is driving **your vehicle** on the business of **your husband's or wife's** employer with **your** permission. This cover only applies if the **certificate of insurance** shows that the business use is allowed and that **your husband or wife** is an **insured driver**. The cover does not apply if **your vehicle** is owned by or hired, rented or leased to **your husband's or wife's** employer.

We will also pay:

- legal costs and expenses which **we** have previously agreed and which arise from any coroner's inquest, fatal accident inquiry or police prosecution in connection with an accident covered by this policy; and
- the cost of emergency treatment to injured people if the **Road Traffic Acts** state that the payment must be made.

#### *Liability to other people while your vehicle is being used for towing*

The insurance in this section also applies while a trailer or caravan or broken-down vehicle is being towed unless it is being towed for reward.

## Policy section 2 - *continued*

### Legal liability to other people

#### *Liability to other people while using your vehicle abroad*

We will provide the minimum insurance needed by law for liability to other people while **your vehicle** is being used in any country of the European Union and in Gibraltar, Iceland, Liechtenstein, Monaco, Norway, San Marino and Switzerland. If the insurance needed in Great Britain is higher than the minimum needed in the country where **your vehicle** is being used, **we** will provide the minimum needed in Great Britain.

**You** do not need a 'green card' to take **your vehicle** to these countries if **you** take **your certificate of insurance** with **you**.

Please note that the insurance given is the minimum needed by law. If **you** want more insurance cover, please see 'Using **your vehicle** abroad' in section 1.

#### *What is not covered*

We will not pay for:

- loss of or damage to any vehicle or property that belongs to, or is in the care of, any person, company or firm claiming cover under this policy section;
- loss of or damage to any property being towed by, carried on, loaded on, or unloaded from **your vehicle**;
- loss of or damage to any trailer, caravan or vehicle being towed by **your vehicle**;
- loss or damage or liability which is the responsibility of the person driving or steering any vehicle being towed by **your vehicle**;
- any liability which is covered under another insurance policy;
- any liability for pollution or contamination unless it is caused by a sudden event which was not deliberate and not expected to happen;
- any amount over £1,000,000 for pollution or contamination as a result of any claim, or series of claims caused by one event;
- any amount over £1,000,000 for damage to other people's property (including any related indirect loss or damage) and any amount over £1,000,000 for related legal costs and expenses as a result of any claim, or series of claims caused by one event;
- any legal costs or other amounts that **you** pay or agree to pay, or that any person, company or firm claiming cover under this policy section pays or agrees to pay, without first getting **our** agreement;
- any liability for loss, damage, death or injury that happens other than on a road and involves anyone, other than the **insured driver** or a passenger in **your vehicle**, bringing property to **your vehicle** for loading or taking property away from **your vehicle** after unloading it; or
- any liability for death or injury to an employee which arises out of or in the course of their employment by **you** or by another person, company or firm covered by this section of the policy. However, **we** will give the minimum cover needed under the **Road Traffic Acts**.

Please also read the general exceptions and general conditions of the policy.

## Policy section 3

### Personal accident benefits

#### *What is covered*

We will pay £5,000 if **you** or **your husband or wife** are accidentally killed or suffer an injury described below while travelling in, or getting into or out of, **your vehicle** or any private car.

#### **Injury**

- Total and permanent loss of sight in one or both eyes.
- Total and permanent loss of use of one or both hands or one or both feet.

#### *What is not covered*

We will not pay the benefit if the injury or death:

- results from suicide or attempted suicide;
- happens when the person killed or injured is under the influence of alcohol or drugs;
- happens when the person killed or injured is aged over 75 at the date of the accident; or
- happens more than three months after the date of the accident or is not a direct result of the accident.

We will not pay the benefit if **you** are a company or firm.

We will not pay more than £5,000 in any one **period of insurance**, and **we** will not pay more than £5,000 for a single accident, even if the person killed or injured in the accident is insured under more than one policy with **us**.

Please also read the general exceptions and general conditions of the policy.

## Policy section 4

### Personal property

#### *What is covered*

We will pay up to the personal property limit shown in the **schedule** for loss of or damage to personal property in **your vehicle** caused by a motor accident, fire, theft or attempted theft. If a personal property limit is not shown in the **schedule**, we will pay up to £50.

#### *What is not covered*

We will not pay:

- for loss of or damage to money, jewellery, phones, cameras and their accessories, stamps, tickets or documents;
- for loss of or damage to goods or samples carried in connection with any business;
- for theft of personal property from a soft-topped or convertible vehicle unless it is stolen from a locked boot or locked glove compartment;
- for theft of personal property unless all doors, windows and other openings on **your vehicle** are locked and it is broken into by force;
- for loss of or damage to property that is covered under any other policy; or
- the amount of any **excess** applying to claims under this section of the policy.

Please also read the general exceptions and general conditions of the policy.

## Policy section 5

### Accidental damage to windscreens and windows

#### *What is covered*

We will pay up to the amount of the windscreen limit shown in the **schedule** for accidental damage to the windscreen or windows of **your vehicle** including repairing scratches to the bodywork caused by accidental breakage of the windscreen or windows. If a windscreen limit is not shown in the **schedule**, we will pay up to the **market value** of **your vehicle**, but we will not pay more than the **insured value**. If **you** claim under this policy section, **your** no-claim discount will not be affected.

#### *What is not covered*

We will not pay:

- for damage to a sunroof;
- for damage by theft, attempted theft or a malicious act;
- any extra costs resulting from parts for **your vehicle** not being easily available in the United Kingdom;
- more than one claim in any one **period of insurance**; or
- the amount of any **excess** applying to claims under this section of the policy.

Please also read the general exceptions and general conditions of the policy.

## General exceptions

*This policy will not provide cover or benefits under the following circumstances.*

- 1 We will not pay for any loss, damage or liability which arises while the vehicle covered by the **certificate of insurance** is:
  - being used for a purpose which is not allowed by the current **certificate of insurance**;
  - being driven by, or is in the charge of, a person who has **your** permission to drive and who is not an **insured driver**;
  - being driven by a person who does not hold a driving licence, unless the person has held and is not disqualified from holding or getting a licence;
  - being driven by a person who is not keeping to the conditions of the driving licence they hold or are entitled to hold;
  - being used to take part in a crime;
  - being used in a place used for the take-off, landing, parking or movement of aircraft including airport service roads that the general public are not allowed to use;
  - being used in a race, speed trial, rally or similar motor sporting event; or
  - being used in an unsafe or unroadworthy condition.
- 2 We will not pay for any legal liability which arises under a contract or agreement unless the person, company or firm claiming cover under this policy would have had that liability if the contract or agreement had not existed.
- 3 We will not pay for any loss, damage or liability which is the direct or indirect result of the following.
  - War, revolution or any similar event.
  - Actual or threatened terrorism or any similar event, or action to control, prevent or stop any terrorist event. (Terrorism is any illegal action involving violence, force or danger to people or property that appears to be intended to:
    - cause fear among the people of a country or state;
    - disrupt any part of the economy of a government, country or state; or
    - affect the policy or conduct of a government.)
  - Earthquake, riot or civil disturbance outside Great Britain, the Isle of Man or the Channel Islands.
  - Ionising radiation or radioactive contamination from any nuclear fuel or from nuclear waste.
  - The radioactive, poisonous, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.
  - Pressure waves caused by aircraft or other flying objects travelling at or above the speed of sound.
  - Anything harmful contained in any goods or property being towed by, carried on, supplied from, loaded on, or unloaded from **your vehicle**.
  - Any harmful or incorrect medical treatment or help given at or from **your vehicle**.

However, **we** will provide the cover needed under the **Road Traffic Acts** for the events shown above.
- 4 We will not pay for any loss, damage or liability for which legal proceedings have been brought or judgement given in a court outside the United Kingdom unless the proceedings or judgement are in a foreign country because **your vehicle** was being used in that country and **we** had agreed to provide insurance in that country.
- 5 If an annual mileage limit is shown in the **schedule**, **we** will not pay for any loss, damage or liability (except liability **we** have to insure under the **Road Traffic Acts**) if the annual mileage driven at the date of the accident or loss has gone over the limit shown.

# General conditions

## 1 *Your duty*

We will only provide the insurance cover set out in this policy if:

- **you** and any person, company or firm claiming cover under the policy keep to the conditions of the policy; and
- the **proposal** does not contain any fact or declaration which is not true and **you** have told **us** about any circumstances likely to affect **our** decision to accept **your** application for insurance cover.

## 2 *Changes in circumstances*

**You** must tell **us** as soon as possible about any change in circumstances likely to affect **our** decision to continue the insurance. Examples of these changes are:

- changes of any type to **your vehicle** including engine modifications and changes such as fitting alloy wheels or spoilers or skirts;
- any problem to do with the health of any person who will drive **your vehicle**;
- a motoring accident, insurance claim, motoring conviction or fixed penalty offence involving any person who will drive **your vehicle**;
- changes in the ownership or use of **your vehicle** or in the job of any person who will drive **your vehicle**;
- changes to **your** address or the address where **your vehicle** is usually kept; and
- changes in the number of vehicles owned or regularly driven by **you** or by members of **your** family who live with **you**.

If a person whose details have not previously been given to **us** is likely to drive **your vehicle**, **you** must give **us** full details.

## 3 *Other insurance*

If any other insurance policies cover the same loss, damage or liability as this policy, **we** will only pay **our** share of the amount of the loss, damage or liability.

## 4 *Taking care of the vehicle and any trailer or caravan towed by the vehicle*

**You** and any other person, company or firm insured by the policy must take all reasonable steps to prevent loss or damage to any vehicle insured by the policy and to keep the vehicle and any trailer or caravan towed by the vehicle in a safe and roadworthy condition. **We** may examine the vehicle, trailer or caravan at any time.

## 5 *Our right of recovery*

If **we** have to settle a claim under the law of any country and **we** would not have paid that claim under the terms of the policy, **we** can get back the amount of any payment **we** have to make from **you**.

## 6 *No-claim discount*

**Your** no-claim discount will follow the scale of discounts which applies when **you** renew **your** policy. If somebody makes a claim, **you** may lose all or part of **your** no-claim discount. If no-claim discount protection is shown in the **schedule**, **you** will not lose any discount if there is only one claim. However, **you** will lose **your** discount if there is a second claim in the same annual **period of insurance** or in the next annual **period of insurance**.

## General conditions - *continued*

### 7 *Claim procedure*

After any loss, damage or accident **you** and any person, company or firm insured by the policy must:

- report the incident to **us** as soon as possible by phoning **our** Green Light claims helpline on **08701 203099**;
- give **us** all the information and help that **we** ask for;
- send **us** every letter, claim, writ or summons immediately without answering it; and
- tell **us** immediately if there is to be a prosecution, inquest or other court proceedings.

### 8 *Defending or settling a claim*

**You** and any person, company or firm insured by the policy must not admit liability for any loss or damage or make any offer to pay any claim.

**We** are entitled to decide exactly how to carry out any legal proceedings or settle any claim and to:

- take over and defend or settle any claim in the name of any person, company or firm insured by the policy; and
- take legal action in **your** name, or in the name of any person, company or firm insured by the policy, to get back any payment **we** make.

### 9 *Fraudulent claims*

**We** will not pay for any loss, damage or liability if **you** or any person, company or firm insured by the policy makes a claim that is fraudulent or exaggerated or makes a false statement or provides false documents to support a claim.

### 10 *Car sharing*

This policy does not insure anyone to use **your vehicle** for hire or reward. However, if passengers in **your vehicle** make a payment towards the cost of a journey, **we** will not class this as use for hire or reward if:

- **your vehicle** is not designed or adapted to carry more than seven people including the driver;
- the passengers are not being carried in the course of a business of carrying passengers; and
- the total of the payments made by all the passengers does not include a profit.

### 11 *Service and repair*

This policy will continue to provide insurance cover for **you** under policy section 2 while **your vehicle** is with motor traders or their employees being serviced or repaired. (**We** will ignore any restriction in use on **your certificate of insurance** which excludes use for motor-trade purposes under these circumstances.) However, the insurance cover for other people, companies or firms referred to in section 2 will not apply.

Other sections of the policy which apply for the type of cover shown in the **schedule** will also continue to apply if **your vehicle** is being driven by an **insured driver** or is not being driven at the time of the incident.

## General conditions - *continued*

### 12 *Canceling the policy*

If **you** do not want to accept the policy and **you** return the **certificate of insurance** to **your** insurance broker within 14 days of receiving this booklet, **we** will refund the premium for the exact number of days left on the policy. **We** will also do this if **you** want to cancel the policy within 14 days after the renewal date.

**You** may cancel the policy at any other time by giving seven days' notice and returning the **certificate of insurance** to **your** insurance broker.

If someone has claimed in the current **period of insurance**, **we** will not refund any part of the premium.

If nobody has claimed in the current **period of insurance**, **we** will refund part of the premium for the time left on the policy. **We** will work out the refund using the scale shown below. **We** will also make an administration charge at the level which applies on the date the policy is cancelled.

| The time you have left on the policy   | Up to:              |                     |                     |                     |                     |                     |                     |                      |                      |
|--|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|----------------------|----------------------|
|  | 3 months<br>15 days | 4 months<br>15 days | 5 months<br>15 days | 6 months<br>15 days | 7 months<br>15 days | 8 months<br>15 days | 9 months<br>15 days | 10 months<br>15 days | 11 months<br>15 days |
| The part of the premium we will refund | 0%                  | 8%                  | 16%                 | 25%                 | 33%                 | 41%                 | 50%                 | 58%                  | 66%                  |

**We**, or **your** broker or other person acting for **us**, may cancel the policy by sending **you** seven days' written notice to **your** last known address. **You** must then send the **certificate of insurance** back to **us** and **we** will refund part of the premium for the time left on the policy. **We** will only pay **you** the refund after **we** have received the **certificate of insurance**.

If **we** cancel the policy because **you** have not paid the premium (or that part of the premium which is due to be paid) on or before the date it is due, **we** will work out the refund as though **you** had cancelled the policy. **We** will also make an administration charge at the level which applies on the date the policy is cancelled. If someone has claimed in the current **period of insurance**, **we** will not refund any part of the premium.

If **we** cancel the policy for any other reason, **we** will refund the premium for the exact number of days left on the policy.

### 13 *Automatically renewing your policy*

**We** may automatically renew **your** policy on the renewal date. If **we** do this, **we** will write to **you** before the renewal date with details of the renewal terms. If **you** pay **your** premium by direct debit, **we** will continue to take payments from **your** bank account for the renewal premium. If **you** do not want to renew, **you** must tell **your** broker or **us** and return the renewal **certificate of insurance** (if **you** have received one) before the renewal date. **We** will then refund any payment **we** have taken for the renewal premium.

If **you** do not want to renew but **you** only tell **your** broker or **us**, or return the **certificate of insurance** after the renewal date, **we** will work out the refund as though **you** had cancelled the policy as shown in General Condition 12.

## Complaint procedure

We will be pleased to send you a copy of our procedures for handling complaints if you ask us. If you arranged your insurance through an insurance broker and you are not satisfied with their service, please contact their Managing Director. If you are not satisfied with our service, please let us know straight away by phoning us on 01422 331166. If you want to make a complaint in writing or you need more help, please contact our Customer Relations Officer at:

Customer Relations  
Provident Insurance plc  
Halifax House  
Ferguson Street  
Halifax  
West Yorkshire HX1 2PZ.  
Fax: 01422 438488  
E-mail address: [Customer.Relations@ProvidentInsurance.co.uk](mailto:Customer.Relations@ProvidentInsurance.co.uk)

Please quote your claim reference number, your policy number or your insurance certificate number when you contact us. Please also give us your daytime and evening phone numbers. For your and our protection and for training purposes, we may record or monitor phone calls.

If you are not satisfied with our final response to your complaint, or if we have not given you our final response within eight weeks, you may refer your complaint to the Financial Ombudsman Service (FOS) at:

The Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London E14 9SR.  
Phone: 0845 080 1800  
[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

The FOS will only deal with your complaint if you are a private policyholder, a business with a group turnover each year of less than £1,000,000, a charity with an income each year of less than £1,000,000 or a trustee of a trust with a net asset value of less than £1,000,000.

Your legal rights are not affected if you take any of the steps shown above.

## Other information

We are authorised and regulated by the Financial Services Authority as an insurance company under registration number 202167. You can get more information at [www.fsa.gov.uk](http://www.fsa.gov.uk) or you can phone the FSA on 0845 606 1234.

We are covered by the Financial Services Compensation Scheme. You may be able to get compensation from the scheme if we cannot continue trading. You can get more information about this at [www.fscs.org.uk](http://www.fscs.org.uk) or you can phone the FSCS on 020 7892 7300.



**Halifax House, Ferguson Street, Halifax, West Yorkshire HX1 2PZ**

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