

**Important Buy Online Information** The following information and criteria is intended to reduce the amount of information you input and to provide all the details you need to make an informed decision. If have any questions or need any help, don't worry, call our underwriting team during office hours on 0845 2508282, who can best discuss your specific needs and requirements. **Qualifying Criteria** Any driver on this policy has never previously had insurance terms imposed or refused, a policy cancelled, or been asked to pay an increased premium. Your vehicle is not used for private hire. You are the legal owner of the vehicle you are insuring. The vehicle is registered in the UK. None of the proposed drivers have any convictions for fraud or dishonesty. All the proposed drivers have been continually resident in the UK for the last 2 years. All quotes are subject to various Underwriting rules and criteria which can be if required explained in detail by calling 0845 2508282. The full facts must be disclosed by the proposer in all cases for the insurance to be valid. Insurers reserve the right to cancel these policies subject to normal cancellation procedures. **Terms of Business** Please read this document carefully, by accepting these terms, you are giving your consent to the actions described in the following sections.

## Terms of Business Cherished Vehicle Insurance

**Who regulates us?** Cherished Vehicle Insurance is a trading name of K Drewe Insurance Brokers Limited who are authorised and regulated by the Financial Services Authority. Our FSA register number is 308019. Our permitted business is to arrange and advise on contracts of general insurance. You can check this on the FSA's register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

**Ownership and control** – we are an independently authorised firm ultimately controlled by Canopi Group Limited.

**Our services:** We undertake to provide you with clear information regarding the services and products before you buy. We are specialist scheme administrators acting on behalf of the insurer at all times. Each product we offer is mainly dealt with by a single insurer who we have selected because of their commitment to service and competitive pricing. A full list of insurers is available on request. We are not contractually obliged to conduct our insurance broking in this way. We do not recommend products after assessing your needs. We will ask you questions to determine that the product we are offering is applicable to your circumstances. You can then choose whether you wish to proceed with this product. As we are not making a formal recommendation to you, please carefully read the key facts and all supporting documents to ensure that this policy meets your requirements before you decide to buy. Your policy meets the demands and needs of someone who wishes to insure their vehicle against loss or damage and those requiring cover for their legal costs when defending a motoring prosecution or pursuing a claim for uninsured losses following an accident. Please refer to your policy for full details of cover and the policy schedule for your selected cover and any special terms which apply.

**Our remuneration/Charges** – In arranging insurance we may receive a commission from the insurer. In addition there might be further remuneration based upon the amount and profitability of business placed with insurers and/or service providers over a specific period. We may also make a service charge for the ongoing administration of your insurance to be advised to you in advance.

### Schedule of Fees

ACTION	
Policy Arrangement Fee	Up to £50
Permanent Adjustment to Policy	Up to £50*
Temporary Adjustment	Up to £50*
Renewal Administration Fee	Up to £50
Finance Arrangement Fee	£25
Duplicate Certificate of Motor Insurance	£15
Cancellation Charge after the first 14 days	See <a href="#">Cancellation of Policy below</a>
Cancellation Charge within the first 14 days	See <a href="#">Cancellation of Policy below</a>

\* We will also retain our commission on any adjustment.

When your policy is arranged you will be informed of the total price to be paid, including any fees, taxes and charges separately from the premium, before your insurance arrangements are concluded. This will also be displayed within your welcome documentation.

**Cancellation of Policy** - You have a statutory right to cancel this insurance within a 14 day 'cooling off' period from the date of either receiving your policy documentation, or the start of the contract of insurance. Please refer to your policy summary or your policy document for further details. If you cancel you will receive a pro rata refund of premium from the insurer. We may also

keep an amount of £35 that reflects our administration costs of arranging and cancelling the insurance. Our commission will be excluded from any refund calculations. If you cancel your policy at any time, you must send us your current Certificate of Insurance (for motor insurance) or temporary cover note with a letter requesting cancellation.

Be aware that cancellation refunds outside of the 'cooling off' period are not given after a claim, and note that some insurers charge cancelled policies on a short period scale, resulting in a disproportionately greater charge for the period of insurance, and refunds being lower than clients' expectations.

Please note that we are unable to backdate cancellations. If your policy contains any additional covers then these and our commission will be excluded from any refund calculations. You are always advised to discuss your options with us prior to deciding upon cancellation of your policy.

**Cancellation of Legal Policies, Keycare and Breakdown Cover** – if this occurs within the 'cooling off' period a full refund of the cost of Legal Protection, Keycare and Breakdown cover will be provided. However, if this occurs after the 'cooling off' period no refund will be given.

**Our service commitment to you** – Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service. However, if you should wish to make a complaint about our service, we have a formal complaints procedure. In the first instance you should contact ourselves in writing to the address below, by phone on 0845 2508282, or via our email address at [info@cherishedvehicleinsurance.co.uk](mailto:info@cherishedvehicleinsurance.co.uk) Please address your complaint to the Customer Service Manager.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. A full copy of our Complaints Procedure is available on request.

**Are we covered by the Financial Compensation Scheme?** Yes we are. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of any claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim without any upper limit. Further information about compensation scheme arrangements is available from the Financial Services Compensation Scheme (FSCS).

**What information should you disclose?** Please note that it is your responsibility to provide complete and accurate information to the insurers when you take out the policy, throughout the life of the policy and at renewal. It is important that all statements you make on proposal forms, claim forms and other documents are full and accurate. It is our duty to inform you that failure to disclose any material information to the insurers could invalidate your policy and could mean that part or all of a claim may not be paid.

**What should you do with your policy?** When a policy is issued you are strongly advised to read it carefully as it is the document, the schedule and any certificate of Insurance that is the basis of the cover you have purchased. If you are in doubt over any of the policy terms and conditions, please seek our advice promptly.

**Confidentiality and Data Protection Act** - All personal information we receive about you will be treated as confidential and processed in accordance with relevant legislation. We will only use and disclose the information we have about you in the normal course of arranging and administering your insurance and will not disclose any information to other parties without your consent, or where we are compelled to by law. In such instances personal information held by us may be disclosed to third parties on a confidential basis, and in accordance with the Data Protection Act 1998. Customers should be aware that insurers exchange information with each other through various databases to help check the information provided and also prevent fraudulent claims. Calls may be recorded for our joint protection and for quality assurance and compliance monitoring.

Insurers pass information to the Claims and Underwriting Exchange Register (CUE), run by Insurance Database Services Ltd, the Hunter Database, run by MCL Software Ltd., and the Motor Insurance Anti-Fraud and Theft Register (MIAFTR), run by the Association of British Insurers (ABI). We, and your insurer, may search these registers as this helps us to check information provided and to prevent fraudulent claims. We may also undertake credit searches and additional fraud searches. Under the conditions of your policy you must tell us about any incident (such as an accident or theft) which may or may not give rise to a claim. When you tell us about an incident we will pass information relating to it to the registers.

Your policy details will be added to the Motor Insurance Database (MID), run by the Motor Insurers' Information Centre (MIIC). MID data may be used by the Driver and Vehicle Licensing Agency (DVLA) and Driver and Vehicle Licensing Northern Ireland (DVLNI) for the purpose of Electronic Vehicle Licensing and by the Police to help clarify the driver's use of a motor insurance policy and/or for preventing and detecting crime. If you are involved in an accident, in the UK or abroad, other UK insurers, the Motor Insurers' Bureau and MIIC may search the MID to obtain relevant policy information. Persons pursuing a claim in respect of a road traffic accident may also obtain relevant information which is held on the MID. You can find out more about this at [www.miic.org.uk](http://www.miic.org.uk) on the internet.

We would like to contact you with details of other products and services that might be of interest to you and to share your information with other carefully selected companies whose products and services we feel might interest you. If you would prefer not to receive this information please contact our Customer Service Line on 0845 2508282 or write to; The Data Controller, K. Drewe Insurance Brokers Limited, The Post House, 14 Load Street, Bewdley, Worcestershire, DY12 2AE.

**Other taxes and costs** - Other taxes or costs, or both, may exist in relation to the products and services offered by us which are not paid through, or imposed by us.

**Premium** - By virtue of the agreements we hold with insurers, we collect premiums as agent of the insurer. Therefore, once we have collected premiums from you, under the terms of our agreements with insurers, those premiums are treated as being paid to the insurer.

**Law applicable to contract:** You and we are free to choose the law applicable to this policy. Your policy will be governed by the law of England and Wales unless you and we have agreed otherwise.

It is recognised that these Terms of Business are binding on both sides by the sending and receiving of this document. Your acceptance of these Terms of Business does not affect your normal legal rights.

CHERISHED VEHICLE INSURANCE  
43 TEMPLE ROW, BIRMINGHAM B2 5LS  
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Cherished Vehicle Insurance is a trading name of K. Drewe Insurance Brokers Ltd  
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