

KEY FACTS

Financial Shortfall Summary of Cover

The following is a Summary of Cover relating to Financial Shortfall Insurance. The Dealer acts as an agent of the Insurer in respect of the sale of this product. A copy of the full terms and conditions is available on request.

Cancellation

You may cancel this cover within 14 days of receiving your Policy confirmation with a full refund providing no claims have been made by writing to London General Holdings Limited at the below address. If you cancel after such a period no refund will be due.

Making a Claim

You should not accept any offer made by your Comprehensive Motor Insurance underwriter(s) until we have given you authority to do so. You should telephone London General Holdings Limited on 0870 849 9823 and ask for a Claim Form to be sent to you.

We reserve the right to subject the Insured Vehicle to an independent assessment.

Complaints

If you have any queries or complaints you may write to London General Holdings Limited at Eaton House, 152-158 Northolt Road, Harrow HA2 0EA. Complaints may be referred to the Insurer at their address below and independent advice may be gained from the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London E14 9SR, telephone 0845 080 1800. None of the above affects your statutory rights.

Law Applicable

Unless specifically agreed to the contrary prior to Policy inception, this Policy shall be subject to the English Law. The EEA State for the purposes of this Policy is the United Kingdom.

Policy Term

Cover is available up to 3 years and will be detailed on your policy schedule.

Compensation

You may be entitled to compensation under the Financial Services Compensation Scheme in the event that we are unable to meet our liabilities in full.

Language

The Policy is written in English and all correspondence entered into shall be in English.

Insurer

The insurer is London General Insurance Company Limited, registered number 1865673, who is a private company limited by shares and incorporated in England whose head and registered offices are at Combined House, 15 Wheatfield Way, Kingston Upon Thames, Surrey KT1 2PQ. The insurer is authorised and regulated by the Financial Services Authority FRN202689.

Administrator

The Administrator is London General Holdings Limited registered number 1883565 who is a private company limited by shares and incorporated in England whose head and registered offices are at Combined House, 15 Wheatfield Way, Kingston Upon Thames, Surrey KT1 2PQ. The administrator is authorised and regulated by the Financial Services Authority FRN312440.