

# IMPORTANT INFORMATION

Thank you for choosing Autosan Motor Insurance. Please read this document, together with your Private Car Policy Document, Statement of Fact, Schedule and Certificate of Motor Insurance, as they all form the basis of a contract between you (the policyholder) and us (the insurer Aioi Nissay Dowa Insurance UK Limited). This document contains important information, including the fees we apply.

## 1. What will you have to pay us for our services?

If you wish to make certain changes to your policy, the following charges will apply each time:

Via our Service Centre	Self-service using Your Portal	
£30		if your policy is cancelled
£25	£0	if you change your car
£25	£0	if you change your overnight parking address
£25	£0	if you add/remove a driver to/from your policy

These charges are in addition to any premium charge.

If you choose to pay by instalments, we will introduce you to Premium Credit Limited (PCL) who will also apply some fees. All of PCL's fees will be communicated to you before the credit agreement is entered into.

## 2. What is the eligibility criteria for this policy?

Cover will not be granted to any car which:

- has not been registered with the relevant vehicle licensing authority within the UK, Northern Ireland, the Channel Islands or the Isle of Man
- is not normally kept in England, Scotland, Wales, Northern Ireland, the Channel Islands or the Isle of Man
- has a registered keeper and legal owner other than the policyholder (or their spouse, civil partner or common-law partner), unless this has been declared to us, has been accepted by us and is detailed on your Statement of Fact.
- is a caravan, commercial vehicle, motor home, motor bike, kit car, classic car, custom car, limousine or wedding car
- is imported
- has more than 8 seats
- is used for diplomatic, emergency services or military purposes
- has a "Q" plate
- is used to carry passengers or goods for profit or used for trade, delivery or hire, or as a pace car
- has been altered, changed or modified in any way (including cosmetic changes) from the manufacturer's standard specification, excluding:
  - Any genuine manufacturer approved options or accessories
  - Manufacturer approved "Special Editions"
  - Any adaptation to accommodate the use of the vehicle by a disabled person

unless the modification has been declared to us, has been accepted by us and is detailed on your Statement of Fact.

Additionally, drivers cannot be insured if they:

- have any non-motoring offences which are not spent under the Rehabilitation of Offenders Act 1974 (England, Scotland and Wales) or Rehabilitation of Offenders (Northern Ireland) Order 1978, or the local equivalent for the area within which you reside
- have previously had an insurance policy cancelled at the request of any insurer.

### **3. Documents and information you may need to send us**

If you have earned No Claim Discount, and wish to apply it to this policy, you must send us proof of this No Claim Discount within 14 days of purchasing your car insurance policy. The No Claim Discount must:

- have been earned in your name as the policyholder
- be issued by a Financial Conduct Authority approved motor insurer who is licensed to trade in the UK
- be earned in the UK, the Channel Islands or Isle of Man (not abroad) on a private motor car insurance policy (we do not accept proof from motor trade, motorcycle, van or classic car policies). We also do not accept No Claim Discount earned on a company car, company insured car, or commercial vehicle unless this has been accepted by us prior to you purchasing your policy
- be less than 24 months old
- not be currently used to insure another vehicle.

Failure to provide adequate proof of the No Claim Discount you have declared may affect any claim you make and could result in your insurance being invalid.

If we request them, you must send us any documents or provide us with information we may reasonably require to help us validate you or any person named on your Certificate of Motor Insurance and/or the details of your car.

Examples of documents or information we may require include driving licences, vehicle registration document, proof of MOT (or the local equivalent for the area within which your vehicle is registered), proof of No Claim Discount or proof of address.

### **4. Autosan Motor Insurance - cover you can trust**

Our UK-based call centres are open 24 hours a day, 365 days a year. Even if you have an accident at 1am on Christmas Day, there'll be someone waiting to help on the other end of the phone. While your car is repaired, a courtesy car will keep you mobile and minimise any inconvenience\*.

\*Subject to availability

We wish to protect the environment, and therefore we will communicate everything in an electronic format unless you have specifically requested otherwise. Where electronic communication is selected then all our correspondence with you will be by electronic means, including your future renewal invitations. If you have requested paper communications, then we will issue all your policy documentation (including your Certificate of Motor Insurance, Statement of Fact, Policy Schedule, Insurance Product Information Document, Private Car Policy Document and Renewal Invitation) to you in this format. You can change your communications preference in Your Portal at any time. You can also ask us to send you any specific documents you need in the post rather than opting in for all documents to be sent in paper format.

We may still email or SMS you on other matters related to your policy and general driver safety issues so it is important that we have your correct email address and mobile phone number at all times.