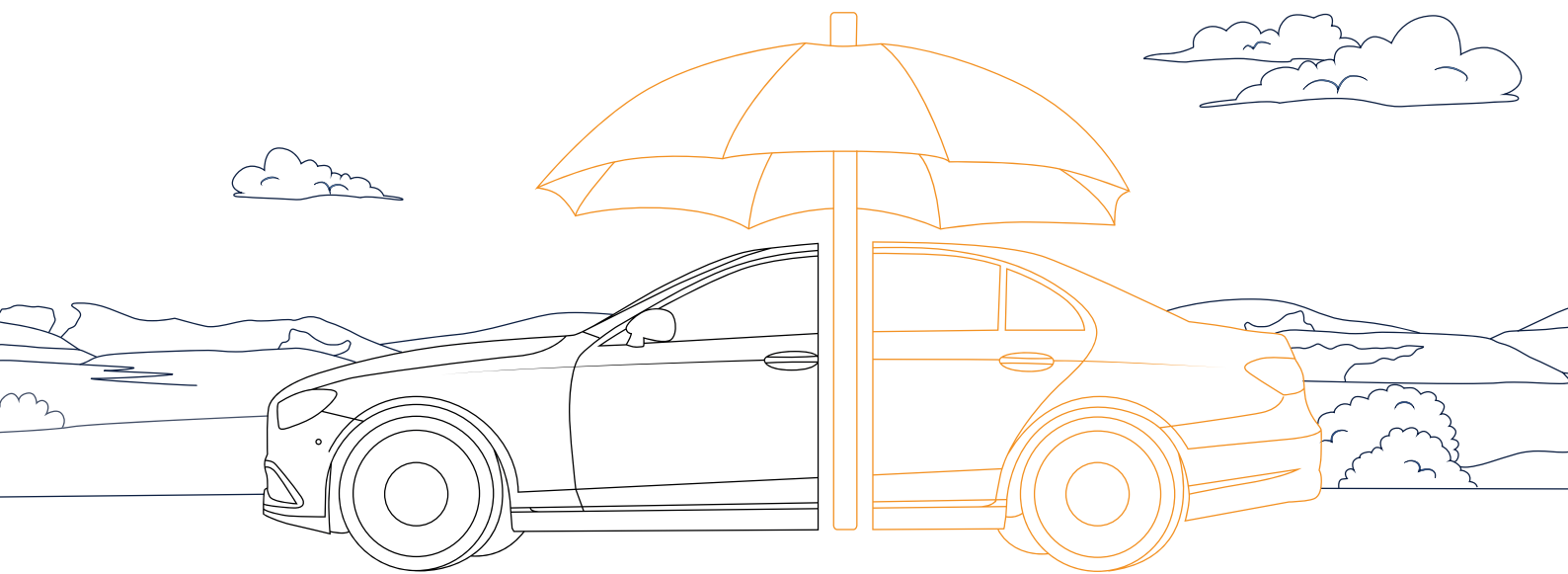


GAP INSURANCE ADD ON PRODUCTS

POLICY DOCUMENT

Product 1 - Scratch & Dent Insurance

Product 2 - Tyre and Alloy Insurance



ABOUT YOUR INSURANCE

YOUR CONTRACT OF INSURANCE – GAP ADD ON PRODUCTS

This insurance was arranged by Ping Insure Limited and is underwritten by Novus Underwriting Limited on behalf of Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG.

Ping Insure Limited is an appointed representative of CBS AR Limited and regulated by the Financial Conduct Authority, Firm Reference No. 815365

Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG. Registered Office: Aeulestrasse 60 (2. Stock) 9490 Vaduz, Liechtenstein. The Insurer is authorised and regulated by the Liechtenstein Financial Market Authority and is deemed authorised by the Prudential Regulation Authority and subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority.

Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website. <https://register.fca.org.uk/> or by calling them on 0800 111 6768.

As Ping Insure Limited acts as agent for the **Insurer**, monies paid to (or held by) Ping Insure Limited in relation to the insurance contract are treated as having been paid to (or held by) the **Insurer**.

IMPORTANT

It is important that **You** check **Your Policy Schedule** to ensure that the information that **You** have provided to **Us** is accurate. Please take the time to read the contents of this **Policy** to ensure that **You** understand the cover **We** are providing **You** and that **You** comply with **Our** terms and conditions. This **Policy** wording and **Your Policy Schedule** are important documents; please keep them in a safe place in case **You** need to refer to them for any reason.

ELIGIBILITY CRITERIA

Vehicle

- **Your vehicle** must be a maximum of 7 years old at the **Inception Date** of this policy.
- **Your Vehicle** must have completed less than 70,000 miles at the **Inception Date** of this policy.

Scratch & Dent Insurance

- **You** must supply us with eight **Electronic Images** of the insured **Vehicle**, within 14 days of taking out this policy being accepted.

Tyre & Alloy Insurance

- **Your Tyres** must be a legal limit to be covered.
- **You** must supply us with **Electronic Images** of all four wheels and tyres prior to this policy being accepted, confirming the **Alloy Wheels** and **Tyres** are not **Damaged**.

If **You** have purchased a new or used **Vehicle** within the last 30 days from a dealership or online broker, **You** do not need to provide us with the **Electronic Images** required before the cover **Inception Date**

Please email your pictures to
customerservices@pinginsure.co.uk

With **Your** policy number and full name within **Your** email.

If the **Electronic Images** are not received within 14 days, **Your** cover for add on products will be cancelled in line with **Our** cancellation section.

We reserve the right to decline cover for certain panels, tyres or alloys due to their condition.

DEFINTIONS

The words or expressions detailed below have the following meaning whenever they appear in this **Policy** in **bold**.

Accidental Damage:

A sudden and unforeseen event that has resulted in damage to **Your Alloy Wheels**.

Administrator:

Ping Insure Limited, Digital Media Centre,
County Way, Barnsley, S70 2JW,
Email: customerservices@pinginsure.co.uk

Alloy Wheel(s):

The **Alloy Wheels** that are of original specification to the **Vehicle** that were present on the **Vehicle** at the time **You** purchased the **Vehicle**.

Approved Repairer:

A company appointed by the **Claims Administrator**.

Claims Administrator

MB&G Insurance Services Limited, Cobalt Business Exchange,
Cobalt Park Way, Newcastle Upon Tyne, NE28 9NZ

Claims limit:

Scratch & Dent

The maximum amount payable under the Scratch & Dent section for each claim is £500 (including VAT) subject to the **Excess**, the **Claims Limit** in the aggregate is £3,000 in any one **Period of Insurance**

Tyre Insurance

The maximum amount that can be claimed per **Tyre** for during the **Period of Insurance**: -

- Motor Vehicles, 3 **Tyres** within the **Period of Insurance**.
- Motorcycles, 2 **Tyres** within the **Period of Insurance**

Alloy Wheel Insurance

The maximum amount that can be claimed per **Alloy Wheel** for any one event during the **Period of Insurance**.

- Motor Vehicles, 3 **Alloy Wheels** within the **Period of Insurance**.
- Motorcycles, 2 **Alloy Wheels** within the **Period of Insurance**

Should the **Alloy Wheel** be damaged beyond a point whereby an effective cosmetic repair can be carried out then the policy will contribute up to a maximum of £100 towards the replacement cost of the **Alloy Wheel**.

Consequential Loss:

Any other costs which are directly or indirectly caused by the event which led to **Your** claim unless specifically stated in this policy. For example, damage to the wheel of the **Vehicle** following deflation of the **Tyre**.

Damage(d):

The sudden and unforeseen deflation of a **Tyre** arising from accidental **Damage** to the **Tyre** itself, or malicious **Damage** to the **Tyre** or valve from a third party, necessitating immediate repair or replacement before normal use can be resumed.

Dents, Scratches:

Minor Accidental Damage to the **Vehicle** in the form of minor panel dents and scratches to paintwork finishes.

Electronic images:

If **You** have purchased a new or used **Vehicle** within the last 30 days for a dealership or online broker, **You** do not need to provide **Us** with the **Electronic Images** required before the cover **Inception Date**.

If you purchased your vehicles over 30 days ago, **You** would need to supply **Electronic images** as follows.

Scratch & Dent Insurance

We require eight wide angle images supplied of the insured **Vehicle** (or four for a motorcycle), pictures required are as follows: -

- Front
- Front left
- Front right
- Rear
- Rear Left
- Rear Right
- Full right-hand side of the Vehicle
- Full left-hand side of the Vehicle

Pictures are all required to be date stamped.

Tyre Insurance

Two images per **Tyre/Alloy**, one close showing the full alloy and side of the tyre, and the other including the side panel of the Vehicle. Pictures are all required to be date stamped.

Pictures are all required to be date stamped.

E' Marked Tyres:

The 'E' mark is a European recognised quality mark for **Tyres**.

All passenger car **Tyres** sold in the EU must be stamped with the 'E' mark on their sidewall to indicate that they comply with current legislation.

Excess:

The first amount of £15.00 for each **Claim** payable by **You**.

Inception date:

The date your policy starts this is listed on **Your Policy Schedule**.

Insured/You/Your:

The person named on the **Policy Schedule**.

Insurer/ We/Us/Our:

Novus Underwriting Limited on behalf of Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG.

Minor body damage:

Light scuffs, **Scratches**, **Dents** and paint chips to a panel of the **vehicle**

Period of Insurance:

The duration between the policy **Inception Date**, when cover commences and the policy end date, as noted on your **Policy Schedule**.

Policy Schedule:

Confirmation of the **Vehicle**, the Insured's details, policy duration, component cover selected and the **Claim Limit**.

Repair(s):

Work completed by the approved repairer / repairer to a single **Tyre**.

Territorial Limits:

The United Kingdom of Great Britain and Northern Ireland.

Tyre(s):

Only the four **Tyres** fitted to **Your Vehicle**/ two fitted to **Your Motorcycle** plus the spare **Tyre** at inception of this policy and their replacements under this policy.

Vehicle:

The **Vehicle** as identified in the **Policy Schedule** for private use.

Waiting Period:

The first 28 days from the inception date of your policy

Wear and Tear:

The gradual deterioration associated with normal use and age of the **Vehicle** and its components.

For example: -

Damage to Tyre(s) which have reached the end of their normal effective working lives because of age and/or usage or if the Tyre tread depth is less than 2mm across the full tread area of the **Tyre**.

Where Selected and Showing on Your Policy Schedule

COVER PROVIDED – SCRATCH & DENT INSURANCE

Within the **Period of Insurance**, the **Insurer** will pay for the cost of repairs resulting from **Minor Body Damage**, as below which has occurred within the **Territorial Limit** for up to two external panel of the **Vehicle**, up to the **Claims Limit** shown above.

Claims will be handled by the **Claims Administrator** and the repairs will be carried by an **Approved Repairer**, who will make all efforts to complete the repair to **Your** satisfaction.

You will be covered for:

- Paint chips which are up to 3mm in diameter and 3mm in depth.
- **Dents** not exceeding 300mm in diameter and 3mm in depth, and within two body panels.
- **Scratches** less than 300 mm in length and 3mm in depth, and within two body panels.
- Paint scuffs less than 300mm in diameter and 3mm in depth, and within two body panels.

What is not Covered

This policy does not cover:

1. Damage that existed before the inception date or within the **Waiting Period** of **Your** policy.
2. The **Excess** applicable for each and every claim
3. Any damage showing evidence of rust, corrosion, or hail impact.
4. A **Vehicle** with a non-standard or custom paint finish including but not limited to:
 - a. Self-healing paint.
 - b. Chrome illusion paint.
 - c. Two tone paint; or
 - d. Matte finishes.
5. Any **Minor Body Damage** to stripes, decals, stickers, and vinyl wraps.
6. Any **Minor Body Damage** that in the opinion of the **Approved Repairer** cannot be repaired using a SMART repair or will require the work to be completed by a bodyshop.
7. Any **Minor Body Damage** which extends over more than two external panels including the bumpers:
8. Cracked or deformed bumpers:
9. **Minor Body Damage** to the roof, bonnet, boot or door handles of the vehicle.
10. **Minor Body Damage** where the paint is cracked, flaked or where any paint has been removed to reveal the underlying metalwork:
11. Damage not classed as **Minor Body Damage** by **Our** approved engineer.
12. Headlamps, lights, glass and wheels:
13. **Minor Body Damage** caused by decals or stickers:
14. **Minor Body Damage** occurring as a result of a Road Traffic Accident:
15. **Minor Body Damage** caused by **Wear and Tear**, hail, corrosion, pitting, or paintwork discolouration.
16. **Minor Body Damage** present prior to the Inception Date of this policy.
17. Any deliberate damaged caused by **You** or any omission on **Your** part.
18. **Your Vehicle** if located outside of the Territorial limits of this policy.
19. Any damage to, or re-application of any form of paint protection.
20. Any **Vehicles** used as an emergency **Vehicle**, or a taxi, bus, commercial **Vehicle**, moped, scooter or motorcycle.
21. Any **Vehicle**, used for road racing, track day participation, rallying, pace-making, speed testing or any other competitive event.
22. **Wear and Tear**, corrosion, pitting, discolouration, tar staining, neglect or a defect which does result from **Accidental Damage**.
23. Where the **Vehicle** is located outside of the **Geographical Limit** of the policy.
24. Where **You** have exceeded the **Claims Limit** during the **Period of Insurance**.
25. Damage reported more than 30 days after discovery.
26. Any damage caused by stickers or decals.
27. A defect which is deemed not to be **Accidental Damage**.
28. Any resultant loss or third-party claims, bodily injury, road

hazard, fire damage or any other losses beyond the scope of this cover.

29. Any act or omission which is wilful or unlawful.
30. Any repair estimated to take over 5 hours to complete.
31. A repair required as a result of the **Vehicle** being driven while the **Tyre** is deflated or has been operated at the incorrect pressure.
32. VAT where You are VAT registered.
33. Any costs incurred in excess or outside the liability under this insurance including any for **Consequential Loss**, depreciation, or diminution in value.

Where Selected and Showing on Your Policy Schedule

COVER PROVIDED – FOR TYRE & ALLOY INSURANCE

Alloy Wheel

Within the **Period of Insurance**, the Insurer will pay for the cost of repairs resulting from **Accidental Damage**, which has occurred within the **Territorial Limit** to **Your Alloy Wheels**, up to the **Claim Limit** shown above.

Exclusions applying to this Section:

We will not pay any claims in respect of:

- 1) More than three Alloy wheel claims in the **Period of Insurance**.
- 2) Where the damage of **Your Alloy Wheels** is deemed to be a manufacturing defect.
- 3) Theft of **Alloy Wheels**.
- 4) Cracked or buckled **Alloy Wheel(s)**.
- 5) **Alloy Wheels** with split rim construction or with chrome effect finishes.
- 6) Non- standard or aftermarket **Alloy Wheels**.
- 7) Damage caused by driving whilst a tyre is deflated or because of tyre replacement.
- 8) Damage present on any **Alloy Wheels** prior to the start of this policy.
- 9) Any deliberate damage caused by **You** or any omission on **Your** part.
- 10) Failure of the **Approved Repairer** to match the cosmetic finish of any other **Alloy Wheel** on the **Vehicle**.

Tyre Insurance

Within the period of insurance, the **Insurer** will pay for the cost of **Repair** resulting from **Damage** which has occurred within the **Territorial Limits** of the policy to a tyre fitted to the **Vehicle**.

Each claim will be handled by the **Claims Administrator** and the **Repair** will be carried out by an **Approved Repairer**, who will make all efforts to affect the **Repair** to **Your** satisfaction.

Where more than one tyre has suffered **Damage** each **Repair** will be classed as a claim under the policy.

The **Insurer's** liability per claim shall not exceed the **Claims Limit**.

Exclusions applying to this Section:

We will not pay any claims in respect of:

1. **Wear and Tear**, including any unevenly worn **Tyres** caused by defective steering geometry.
2. Outside manufacturer's recommended limits, or wheel balance; failure of a suspension component or shock absorber or which in the opinion of a qualified engineer was caused wholly or partly from a lack of maintenance e.g., incorrect Tyre pressure.
3. More than three **Tyre** claims for **Vehicles** or two **Tyre(s)** claims for motorbikes in the **Period of Insurance Tyre(s)** fitted to **Vehicle**.

4. Which have been modified in any way from the manufacturer's specification, or
5. Any **Damage** where the fault or **Damage** occurred before the inception of this insurance, or
6. Incurred due to the **Vehicle** being driven following the initial failure.
7. Caused by fire, any road traffic accident, or where the **Vehicle** is a total loss.
8. Where **Damage** is caused to any other part of the **Vehicle** by the same incident
9. Which is part of a road traffic accident or road risk insurance claim.
10. Loss of whatsoever nature arising directly or indirectly, in whole or in part, due to any act or omission which is wilful, unlawful or negligent on **Your** part.
11. Any malicious **Damage** claim, which is not accompanied by a valid and substantiated crime reference number.
12. Theft of the **Tyre(s)**.
13. Any claim where at the time of **Damage** the **Tyre** tread depth is less than 2mm across the full tread area of the **Tyre**.
14. Manufacturing defects or faults including manufacturer's recall.
15. **Tyre(s)**, which are not '**E**' **Marked** and any claim where there has been an attempt to remove the serial number or other identifying marks from the **Tyre(s)**.
16. What is not Covered

What is not Covered

This policy does not cover:

1. **Damage** that existed before the inception date or within the **Waiting Period** of **Your** policy
2. Vehicles over 3500kg gross weight.
3. The **Excess**, which will be payable by **You**.
4. VAT where **You** are VAT registered.
5. Owned temporarily or otherwise (resulting from trade-in or acquisition for the purposes of resale) by a business formed for the purposes of selling or servicing motor vehicles, or
6. Used for competition, including track days, racing, pace making, hire or reward, off road use (including all Quad Bikes), driving school, transportation of goods, delivery courier, public service vehicles or designed to carry more than eight people including the driver, or
7. Any costs incurred in excess or outside the liability under this insurance including any for **Consequential Loss**, depreciation, or diminution in value.
8. Faults in workmanship or materials, or any **Consequential Loss** following repairs paid for by **Us** on **Your** behalf. It is **Your** responsibility to meet any **Repairer** charges in excess of or rejected as not being **Our** liability.
9. Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or Damage to property by or under the order of any government, local or public authority.
10. Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.
11. Any direct or indirect consequence of: Irradiation, or contamination by nuclear material; or the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.

12. Any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted. For the purposes of this Policy, Electronic Data shall mean facts, concepts and information stored to form useable data for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware. For the purposes of this Policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.

MAKING A CLAIM

Who To Contact

To make a **Claim**, within 30 days of the incident, **You** should complete the online claim form at www.mbginsurance.co.uk

Completing the claim form will provide us with all the necessary information that **We** require in order to quickly process **Your** claim. Please note that failure to provide all information at this point may mean that **We** will not be able to process **Your** claim.

Alternatively, **You** may contact the **Claims Administrator** during office hours: 9am - 5pm Monday - Friday on (0191) 258 8127

Alternatively, please write to:

Mechanical Breakdown & General Insurance Services Ltd Cobalt Business Exchange Cobalt Park Way Newcastle NE28 9NZ

Please Note - Diamond Cut Alloy Wheels Repairs

For Diamond cut Alloy Wheels, it may be necessary for the **Alloy Wheel** to be removed from the **Vehicle** and sent to a specialist repairer for repair, this process can take up to 10 working days. In these circumstances this insurance policy does not provide cover for any other costs incurred whilst the **Alloy Wheel** is being repaired.

Malicious Damage, Unauthorised or Out of Hours Repairs

Occasionally **You** may require emergency assistance out of hours and will be unable to contact the **Claims Administrator** to obtain a claim authority number. Under these circumstances or where the **Repairer** refuses to wait for payment from **Us**, **You** will need to settle their invoice and claim reimbursement from **Us**. **You** must request that the retailer retain the **Damaged Tyre(s)** until the end of the next working day to allow inspection by an independent engineer should this be necessary. It is **Your** responsibility to ensure that the **Damaged Tyre(s)** are available for inspection and failure to do so may invalidate **Your** claim. Subject to the above, if **You** have paid the **Repairer** **We** will reimburse **You** up to a reasonable **Repair or Replacement Cost** if **You** send the **Claims Administrator** the information as detailed above under "How to Claim".

When You Collect Your Vehicle

After repair, check that all work has been properly completed. If **You** are aware the repair is not satisfactory do not sign any satisfaction note and advise the **Claims Office** as soon as possible.

Note: We do not accept responsibility for faults in workmanship or materials in repairs paid for by **Us** on **Your** behalf.

WHEN COVER UNDER THE POLICY ENDS

This policy will terminate on the **End Date** which will be the earliest of the following dates:

- The date on which the full benefit is paid under this insurance policy.
- The date on which **You** or **We** cancel **Your** policy.
- The date the **Vehicle** is sold by **You** to another party.
- The date on which **You** do not pay the **Premium** when it is due.

Transferring Your Policy

This policy is not transferable to a new vehicle.

If **You** sell or change **Your Vehicle**, provided that no claim has been made under this insurance, **You** may cancel your policy inline with the terms and conditions.

CANCELLATION OF THE POLICY

Your Cancellation Rights

You can cancel **our** policy for **Your selected** add on products within 14 days of the **Inception Date** or, if later, within 14 days of the date **You** receive this Policy Document by returning your documents to the dealer. **We** will refund any premium **You** have paid as long as **You** have not made a claim and do not intend to make a claim.

You can also cancel **Your** policy at any other time and receive a pro-rata refund of **Your Premium** based on the number of whole months of the original insurance period remaining, as long as **You** have not made a claim and do not intend to make a claim. subject to an administration fee charged by the **Administrator** for each add on products.

If you do not forward to **Us**, the **Electronic Images** within 14 day, the products in which the eligibility criteria have not been met, will be cancelled, and a £19.99 admin fee deducted from the full refund for each add on products.

You can cancel **Your** policy by:-

- Login into **Your** Ping Insure account online
- Contacting our cancellation team by email cancellations@pinginsure.co.uk

All cancellations, will need to be approved by Ping Insure.

If **You** have a premium finance arrangement in place, please refer to the terms of the agreement with the finance provider.

The Insurer's Cancellation Rights

We will not cancel **Your** policy during its lifetime unless **You** fail to pay the premium due or **You** commit fraud. If **We** cancel **Your** policy, **We** will do so in writing to the most recent address **We** have for **You**.

CUSTOMER SERVICE/COMPLAINTS

It is the intention to give **You** the best possible service but if **You** do have any questions or concerns about this insurance or the handling of a claim **You** should follow the Complaints Procedure below: -

Sale of Policy

Ping Insure Limited
Digital Media Centre
County Way
Barnsley
S70 2JW
Email: complaints@pinginsure.co.uk

Claims

MB&G Insurance Services Limited
Cobalt Business Centre
Cobalt Park Way
Newcastle
NE28 9NZ.
Email: CVT@mbginsurance.com

In all correspondence, please state that **Your** insurance is provided by Novus Underwriting Limited and quote scheme reference B1927GDR0012022/07

If **Your** complaint about **Your** claim cannot be resolved by the end of the third working day, MB&G Insurance Services Limited will pass it to: Novus Underwriting Ltd, 4th Floor, 34 Lime Street, London, EC3M 7AT Email: complaints@novusunderwriting.com

If it is not possible to reach an agreement, **You** have the right to make an appeal to the Financial Ombudsman Service. This also applies if **You** are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff.

You may contact the Financial Ombudsman Service at: -
The Financial Ombudsman Service,
Exchange Tower,
London,
E14 9SR.
Tel: 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to **Your** statutory rights as a consumer. For further information about **Your** statutory rights contact **Your** local Citizens Advice Bureau.

If **You** have purchased the insurance policy online, **You** may also raise **Your** complaint via the EU Online Dispute Resolution Portal at <http://ec.europa.eu/consumers/odr/>. This will forward **Your** complaint to the correct Alternative Dispute Resolution scheme. For insurance complaints in the UK this is the Financial Ombudsman Service. However, this may be a slower route for handling **Your** complaint than if **You** contact the Financial Ombudsman Service directly.

Fraudulent Claims or Misleading Information

We take a robust approach to fraud prevention in order to keep **Premium** rates down so that **You** do not have to pay for other people's dishonesty. If any claim made by **You** or anyone acting on **Your** behalf under this insurance is fraudulent, deliberately exaggerated or intended to mislead, **We** may:

- Not pay **Your** claim, and
- Recover (from **You**) any payments **We** have already made in respect of that claim, and
- Terminate **Your** insurance from the time of the fraudulent act, and
- Inform the police of the fraudulent act. If **Your** insurance is terminated from the time of the fraudulent act, **We** will not pay any claim for any incident which happens after that time and may not return any of the insurance **Premium(s)** already paid.

Law and Jurisdiction

This policy shall be governed by the laws of England and Wales and subject to the non-exclusive jurisdiction of the courts of England.

Information You have provided – Insurance Act 2015

You must take reasonable care to provide accurate and complete

answers to all the questions **You** are asked when **You** take out or make changes to this policy.

You must notify the **Administrator** as soon as possible if any of the information in **Your** policy documents is incorrect or if **You** wish to make a change to **Your** policy.

If **You** do not provide accurate and complete answers to the questions **You** are asked, or **You** fail to notify the **Administrator** of any incorrect information or changes **You** wish to make, **Your** policy may not operate in the event of a claim. **We** may not pay any claim in full or **Your** policy could be invalid.

No term of this insurance contract is intended to limit or affect the statutory rights and obligations of the parties to this contract under the effect of the Insurance Act 2015.

Under Insurance

A proportionate reduction in any claim settlement will be made should **You** under-insure. For example if due to a breach of fair presentation **You** are charged a premium of £100.00 but, due to the value of **Your** insured item, **You** should have been charged £100.00, for a claim submitted and agreed at a settlement value of £300, **We** will only pay £150.

Compensation Scheme

Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

You may also contact the FSCS on their Freephone number: 0800 678 1100 or 020 7741 4100 or **You** can write to: Financial Services Compensation Scheme, P O Box 300, Mitcheldean, GL17 1DY

Personal Information

For more information about how the Insurer use **Your** personal information please see **Our** full privacy notice, which is available in the Privacy section of **Our** website www.helvetia.com/privacy



Ping Insure Limited is an appointed representative of CBS AR Limited
and authorised and regulated by the Financial Conduct Authority (FCA).
FCA Number: 815365, Company Number: 11369509, ICO Registration Number: ZA438622