
Property Owners Insurance Statement of Fact

Important Notice

This is an important document, and You must read it in full.

We are keen to work in partnership with You and avoid any misunderstandings.

You and anyone representing You has a duty to provide a fair presentation of the risk to Us. A fair presentation is one which, in a reasonably clear and accessible manner, provides the material facts relating to the risk which You know or ought to know following a reasonable search. Failing that, the information You provide must be sufficient to warn Us that additional enquiries must be made to fully understand the risk. The information provided must be substantially correct, complete and made in good faith.

Should You be in doubt as to whether information is accurate or material, then You must disclose it to Us.

This Statement of Fact, the Schedule the Policy and any endorsements should be read together as one contract and this is the contract of Insurance between You (the insured) and Us (the insurer).

You are not required to sign the Statement of Fact.

This Statement of Fact is a record of the information that You provided to Your broker, intermediary or agent, and any assumptions made about You and Your business, upon which Your insurance quotation is based. Please check that all the information You have provided and any assumptions made about You and Your business on this Statement of Fact is correct and complete.

Inaccurate or incomplete information may result in Your Policy being void from its start date and /or Your claim not being paid.

If any of the information is incorrect or incomplete You should immediately notify Your broker, intermediary or the agent who arranged the Policy.

If the revised information is acceptable Your broker, intermediary or agent will issue You with an updated Statement of Fact and/or Schedule.

Note

References to "director" shall mean those persons who have a significant control or influence over the business. This includes appointed directors and persons with significant control or influence (whether such persons are registered or not), as defined by the Small Business Enterprise and Employment Act 2016 (Part 7)

Financial

Neither I nor any directors or partners in the business have ever been:

- the subject of any form of bankruptcy, insolvency, compulsory strike off or winding up procedure (including administrative receivership) either as private individuals or in connection with any business within the last ten years

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- disqualified from holding a directorship
 - the subject of a recovery action by HM Revenue & Customs either as private individuals or as principals, directors or partners in connection with any business within the last six years
 - the subject of a County Court Judgment, High Court Judgment or any other judgment fine or order that would have been recorded within the Register of Judgments, Fines and Orders (or the Scottish equivalents) in respect of debt as private individuals or in connection with any business within the last six years
 - a director or partner in a business that has been the subject of a County Court Judgment, High Court Judgment or any other judgment fine or order that would have been recorded within the Register of Judgments, Fines and Orders (or the Scottish equivalents) in respect of debt within the last six years
 - officers of a company that has been declared insolvent, or had a receiver or liquidator appointed, or entered into arrangements with creditors in accordance with the Insolvency Act 1986 or been the subject of any form of insolvency or winding up procedure (including administrative receivership) within the last ten years
 - convicted of or charged with but not yet tried for a criminal offence other than motoring offences. Spent convictions (as defined under the Rehabilitation of Offenders Act 1974 or any similar or subsequent legislation) do not need to be declared.

Declared variations from the above statements:-

Insurance

Neither I nor any directors or partners in the business have ever:-

- had an insurance contract cancelled by an insurer
- had an insurance contract declared void by an insurer
- had different terms applied to an insurance contract by an insurer due to misrepresentation
- had insurance cover restricted or cancelled due to non-compliance with risk improvement requirements
- made a claim or to Your knowledge, suffered an incident that could have given rise to a claim in respect of any business insurance at these Premises or any other currently occupied or previously occupied business premises in the last five years which have not been notified to Us

Declared variations from the above statements: -

Note

For the purposes of the following paragraphs premises shall mean the buildings and the land inside the boundaries of the risk address specified in the Schedule and/or the Statement of Fact occupied by You for the purpose of the Business.

Premises - Business

- The premises are situated in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands
- The business is registered in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands
- The business is wholly owned by individuals or companies or other legal bodies that are NOT subject to any UN, USA, EU or UK economic or other sanction
- The premises or any part of the premises are not unoccupied
- The premises or any part of the premises are not sub-let. (Sub-letting is an arrangement in which the lessee in a lease agreement with You assigns the lease to a third party)
- Residential premises are not used for any business activities or business purposes by the tenant other than persons working from home carrying out clerical work only
- Residential premises are not occupied as bed-sits
- Residential premises are not occupied as a house of multiple occupation (HMO)
- All residential tenancy agreements are for a minimum of 6 months and are either Assured Shorthold, Short Assured (Scotland only) or Private Residential Tenancy (Scotland only) tenancy agreements.

Declared variations from the above statements:-

Premises - Construction

- No part of the premises is listed by English Heritage or Cadw or Historic Scotland
- The buildings insured:
 - are built entirely of brick, stone, concrete or metal or other non-combustible ingredients;
 - are roofed entirely with slates, tiles, concrete, asphalt, metal or sheets or slabs composed entirely of incombustible mineral ingredients;
 - does not have any basement area or area partly or entirely below ground level; and
- have an external area which comprises no more than 10% combustible materials, unless as described and accepted by Us (otherwise stated in the Schedule).
- All premises are and will be maintained in a good state of repair
- No premises are undergoing or will be undergoing any structural alterations or repairs or have planning permission for such work

- Planning permission is not being sought to undertake structural alterations or repairs of any premises

Declared variations from the above statements:-

Premises - Flooding

- To our knowledge the premises have never been flooded and/or do not show signs of ever having flooded
- To our knowledge floodwater has not come within 25 metres of the premises.

Declared variations from the above statements:-

Premises - Subsidence Landslip and Ground Heave

- No premises have suffered from, or show, any visible signs of Damage from subsidence, landslip or ground heave
- No premises have been underpinned
- No premises have suffered structural movement or are showing signs of any structural movement or cracking whether external or internal
- To Your knowledge the surrounding area within 100 metres of the premises is not susceptible to subsidence, landslip or ground heave
- No premises are within 100 metres of any riverbank, railway embankment or cutting, cliff or quarry, mine or other underground working or on made up ground
- Are there any trees over 5 metres in height within 10 metres of the Premises

Declared variations from the above statements:-

Important - please read

Data Protection Notice

Arch Insurance (UK) Limited is the Data Controller of the information You provide to Us and is registered with the Information Commissioner's Office for the products and services We provide to You.

To see how We use Your personal information please refer to Our Fair Processing Notice in Your Policy wording.

You can contact Us for general data protection queries by email to DPO@archinsurance.co.uk or in writing to the Data Protection Officer, Arch Insurance (UK) Limited, 5th Floor, 60 Great Tower Street, London EC3R 5AZ. Please advise Us of as much detail as possible to comply with Your request.

Property Owners

Name:
R Mead Phase 1 (Swindon) Management Company Ltd
Address:
15 Windsor Road
Swindon
Wiltshire
Postcode:
SN3 1JP

Your Agent is:
A-One Insurance Group

Agent No:
10298

Address:
Energy House, Crow Arch Lane industrial estate
Crow Arch Lane
Ringwood
Hampshire

Business	Property Owner
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Full company name or partnership including Subsidiary companies R Mead Phase 1 (Swindon) Management Company Ltd

Effective Date 25 April 2024 **Renewal Date** 25 April 2025

Expiry Date 24 April 2025 **Date of Issue** 02 April 2024

Total Premium £21,580.58
Includes IPT £2,312.20

Endorsements and Conditions

This document, along with the policy wording will contain Endorsements and additional clauses, which, along with the Policy Conditions and Conditions Precedent impose certain obligations upon You which if not complied with may invalidate Your insurance or claim.

If you are unable to comply with any Endorsement, additional clauses, Policy Condition or Conditions Precedent You should contact Us immediately, through Your insurance agent. We will then decide whether We might be prepared to agree a variation of the policy.

All Endorsement, additional clauses, along with the Policy Conditions and Conditions Precedent remain effective unless You receive written confirmation of a variation from Us through Your insurance agent

A full policy wording may be found at

<https://archinsurance.co.uk/products>. Should you require a hard copy of the policy schedule or policy wording please contact your insurance agent.

Notice to Policyholders Property Owners

This document details the main changes to the updated Property Owners policy which combines and improves the existing Residential and Commercial Property Owners wordings. It does not contain a record of every amendment or those made to individual client policies. Please ensure that you read in full any documentation provided in conjunction with the updated policy wording to determine the full terms,

conditions, limitations and exclusions of the policy cover. In particular please check the statement of fact remains accurate.

If you have any questions please contact your insurance agent.

Amendments to cover

General Definitions	
Caused by and Connected with	New definition to resolve any uncertainty around the scope of cover
Pandemic Disease	New definition- an outbreak of epidemic disease in more than one community or region
Premises	Wider definition to include "plot of land"
Silica	New definition- Silicon dioxide, silica particles, silica dust, crystalline silica, non-crystalline (amorphous) silica, quartz and silica in any other form including substances containing silica either alone or when combined with other substances
Buildings & Contents	New wider definitions (amounts to extension of cover)- Glass cover automatically included
General Conditions	
Changes of Risk- Relevant Event	Now specifies "relevant event" which must be disclosed to us
Reasonable Precautions	Now includes new obligation to train/supervise sub-contractors
General Exclusions	
Cyber	We will no longer cover losses due to failure of computer network, failure of computer equipment, programming error or failure of external network Please refer to the Cyber Exclusion for full details.
Epidemic or Pandemic Disease	Cover now explicitly excluded for widespread occurrence or outbreak of epidemic or pandemic disease
Silica	Cover for Silica excluded except in respect of Employer's Liability with £5,000,000 limit of indemnity

Property Section	
Cover now on an All Risks Basis	
Excess- Escape of Water	The standard minimum excess applying to Escape of Water Claims has been increased to £500 but please refer to policy schedule to establish the excess(es) applying.
Extensions	
Capital Additions	Increased inner limit to £500,000 in respect of alterations and capital additions
Drain Clearance	Now includes £25,000 inner limit
Contract Works	New extension with £100,000 inner limit- Reasonable costs which you incur to repair damage to contract works.
Failure of Tenants Insurances	New extension for residential policyholders- £500,000 inner limit- If your tenant fails to purchase or maintain insurance against damage to a building which you own.

Illegal cultivation of drugs	New extension £25,000 inner limit- Damage to property which is caused by your tenant using any part of the premises for the manufacture, cultivation, harvest or processing of drugs controlled under the Misuse of Drugs Act 1971 or Misuse of Drugs Regulations 2001.
Landscape Damage	New extension- £10,000 inner limit- Damage to landscaped grounds, gardens, potted plants, trees shrubs, garden statues and garden furniture at the Premises.
Loss Minimisation	New extension £25,000 inner limit- Reasonable costs to avoid or minimise an imminent risk of insured damage to property insured.
Malicious Damage by Tenants (coverage for residential properties only)	New extension £10,000 inner limit- Malicious damage to residential property insured which is caused by a tenant.
Temporary Removal	Now includes £25,000 inner limit
Underground Services	Now includes £25,000 inner limit
Basis of Settlement	
Standard Basis	A new 'Standard Basis' provides cover for the cost of repair, replacement or reinstatement. Liability more clearly capped at the reduction in market value caused by the damage.
Average Waiver	Average is waived for customers who have obtained suitable, professional valuations (RICS) in respect of their buildings.

Rental Income Section	
Basis of Settlement	200% on rent cover no longer provided. The limit is now specified in the schedule.
Extensions	
Delay in Lease negotiations	New extension for residential policyholders- £50,000 inner limit- damage to your premises, or within 100 metres of your premises, as a result of which an agreement in the course of negotiation to lease the premises is avoided or delayed and the rental income or estimated rental income due to you is reduced.
Disease, Infestation and Defective Sanitation	Legionella inner limit increased from £25,000 to £100,000 or 10% of sum insured.
Local Emergency	Amended from Public Emergency with reduced limit from £100,000 to £50,000 or 10% of sum insured.
Loss of Attraction	New extension for residential policyholders- £100,000 inner limit- Damage to property within 100 metres of your premises which constitute an attraction to your business and the damage directly causes a reduction of rental income to your business (other than due to avoidance or delay in negotiating a lease).

Liability Section	
Extensions	
Court Attendance	New extension: Directors £750 per day Employees £250 per day
Conditions	
Bona Fide Sub Contractors	You must take reasonable steps to ensure a sub-contractor is suitably

Condition	qualified and obtain written evidence they have insurance.
Coverages	
Employee and Visitor Belongings	Now includes £5,000 inner limit

Additional sections of cover now available

From your renewal date, you will be able to include optional sections of cover to your policy to protect your business. Please contact your insurance agent if you would like a quotation (applications are subject to underwriting and acceptance by the insurers).

Important

If you are aware of any claim or circumstance that may give rise to a claim, it is important that you notify us as soon as reasonably practicable:

In respect of any legal expenses claim visit the following: www.das.co.uk/legal-protection/how-to-claim or call **0370 755 3111**.

In respect of all other claims visit us at commercial.claims@archinsurance.co.uk or call **0345 258 3880**

Additional Information Required - This policy includes cover for Employers Liability. In accordance with the Financial Conduct Authority (FCA) regulations, it is a requirement that we are provided with your Employer Reference Number (ERN) if cover is incepted.

Please advise your agent and provide them with your Employers Reference Number or confirmation that you are exempt from having an Employer Reference Number (ERN) when you request cover.

Cover Summary	Cover Selected
Arch Risk Management	✓
Property Damage	✓
Equipment Breakdown	✓
Loss of Rental Income	✗
Liability	
Employers' Liability	✓
Property Owners Liability	✓
Legal Expenses	✓
Engineering Inspection	✗
Terrorism	✗

Arch Risk Management

As an Arch customer You have access to a range of online risk management services. These enable businesses to effectively manage all aspects of workplace safety and staff employment.

Features include

- Business Continuity
- Health & Safety Management
- Human Resources Support
- E-Learning

The following sections apply ONLY to the Premises specified below

Premises 1-72 Florey Court & 1-8 Peony House, Okus Road, 142 Celsius Grove, Swindon, Wiltshire, SN1 4GX
Premises Occupation(s) Block of Flats - Purpose Built

Property Damage

Cover	Declared Value	Sum Insured
Buildings	(£15,991,655)	£18,390,403
Residential Loss of Rent and Alternative Accommodation		33.33%
Contents		£20,000

The Excess for all items in this Section is £250 each and every loss, unless otherwise stated

Damage Connected With	applies to Cover	Excess
Escape of water	all items	£1,000
Subsidence	all items	£1,000

Terrorism

Not Insured

Rental Income

Not Insured

Equipment Breakdown Section

(Insured by HSB Engineering Insurance Ltd)

Cover		Limit	Excess
Covered Equipment		The sums insured as detailed in the Property Damage Section	
Business Interruption	Any one Accident Subject to a maximum any one claim under this Section of	£100,000 £5,000,000	£250 applies to each and every claim

Property Owners Liability

Cover		Limit	Excess
Property Owners Liability		£5,000,000	
Third Party Property Damage			£250

The following Cover has not been selected: -
Tenant Contents - Not Insured

Endorsements

The following section(s) apply to ALL Premises covered by this policy

Employers Liability

Cover Employers Liability		Indemnity Limit £10,000,000
Description	Employee Wageroll	
Property Maintenance	£1,000	

Legal Expenses

(Insured by DAS Legal Expenses Company)

Indemnity Limit
£500,000

Cover up to £500,000 for your legal costs and expenses for the following

- Employment disputes and compensation awards (compensation awards are also subject to an aggregate limit of £1,000,000 in any one Period of Insurance)
- Legal defence
- Statutory licence appeal
- Contract disputes
- Debt recovery
- Property protection
- Personal injury
- Tax protection
- Tenancy disputes
- Crisis containment (up to £25,000)
- Employment restrictive covenants
- Let property disputes

You also have access to a website and helplines. Most of these helplines are available 24 hours a day 365 days a year and are available to you at no additional

Policy Endorsements

The Underwriters

This Policy is underwritten and administered by:

Legal Expenses Section - DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol, BS1 6NH. Registered in England and Wales, company number 103274, website www.das.co.uk
DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority

The legal advice service is provided by DAS Law Limited and/or a preferred law firm on behalf of DAS.

Engineering - Machinery Damage Section - HSB Engineering Insurance Limited (FCA Register No 202738) authorised by the Financial Conduct Authority and the Prudential Regulation Authority. Registered office: Chancery Place, 50 Brown Street, Manchester, M2 2JT and not as may otherwise be stated in the Policy Wording.

Engineering Inspection Section - HSB Engineering Insurance Services Limited is accredited by UKAS as a type A Inspection Authority in accordance with the recognised international standard ISO/IEC 17020. Registered office: Chancery Place, 50 Brown Street, Manchester, M2 2JT and not as may otherwise be stated in the Policy Wording.

All Other Sections - Arch Insurance (UK) Limited, 5th Floor, 60 Great Tower Street, London EC3R 5AZ - (FCA Register No 229887) authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

Arch Insurance Group consist of FCA registered companies, including Thomas Underwriting Agency Limited (FCA number 304302) and Axiom Underwriting Agency Limited (FCA number 441460), registered at the address provided, who may act as intermediaries for certain insurers.

Each Underwriter is only liable in respect of the cover or engineering inspection service provided under the Section(s) of this Policy shown against them below and not any other section

Fair Processing Notice

Arch Insurance (UK) Limited is part of Arch Insurance Group ('Arch'). Arch is the data controller for the personal information you provide and we are committed to keeping your information safe and secure. We will use your personal information to communicate with you and to provide you with the products and services you need or are of interest. We also share information with other companies including insurers and finance companies to assess and obtain the quotes and covers you may need. We will also share information with other organisations where we need to do so by law. Our Fair Processing Notice can be found on our website <http://www.archcapgroup.com/Privacy-and-Data-Protection-Policy> which explains in more detail how we use and share your personal information.

Name: R Mead Phase 1 (Swindon) Management Company Ltd
Quote Reference: P0053985PO2024AX0/1
Total Premium including Tax: £21,580.58

Premium payment by instalments (for business related insurance only)

Premiums can be paid monthly by Direct Debit. Finance is subject to status. Arch uses Premium Credit Limited, Ermyn House, Ermyn Way, Leatherhead, Surrey KT22 8UX to provide finance. Key information about this facility can be found in the Need to Know document which can be found on <https://insurance.archgroup.com/international/uk/offering/premium-finance>

The policyholder pays:

Monthly Repayments £2,309.12 (No deposit is required)
Total Amount £23,091.22

This total includes a transaction fee of 7% which is an APR of 13.40% (Fixed)

How to arrange premium finance?

1. No deposit is required; there is no Direct Debit Instruction to complete.
2. Arch will forward the policyholder's details to Premium Credit Limited who may make a search at a credit reference agency. A credit agreement will be sent to the policyholder by Premium Credit Limited for signature and return.
3. In the event of mid term changes or alterations in the premium, details of any changes in monthly payments will be sent to the policyholder by Premium Credit Limited.
4. The policyholder must be a UK resident, over 18 years old and hold a bank or building society account that can support Direct Debit payments.

Bank/Building Society Account Details

Policyholder must be over 18 years old and hold a bank or building society account that can support a Direct Debit

Account Name: _____

Name of Bank: _____

Sort Code:

Account No:

Continuous Renewal Payment Authority

The policyholder will be notified in writing prior to renewal of the insurance policy and, unless advised otherwise, we will continue to pass details of the policyholder to **Premium Credit Limited** and the renewal premiums will again be collected from the specified bank account.

The Direct Debit Guarantee

This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.



If there are any changes to the amount, date or frequency of your Direct Debit, Premium Credit Ltd will notify you five working days in advance of your account being debited or as otherwise agreed. If you request Premium Credit Ltd to collect a payment, confirmation of the amount and date will be given to you at the time of the request.

If an error is made in the payment of your Direct Debit by Premium Credit Ltd or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.

If you receive a refund you are not entitled to, you must pay it back when Premium Credit Ltd asks you to.

You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

Arch Insurance (UK) Limited Premium Repayment Plan



What you need to know...

You have received this document as we have offered you the option to pay your premium by instalments.

ARCH works exclusively with Premium Credit Limited (PCL) to provide your instalment plan.

What Does This Mean?

- ARCH acts as a Credit Broker and we are not the actual lender; the lender is Premium Credit Limited (PCL).
- Your premium instalment plan is funded by a credit agreement, so we can offer you one simple method of payment for one or more products you may have with us.
- You are always free to choose how you pay for any products you have with us. If you would prefer to pay in a different way, either now or later, then please get in touch with your Insurance Broker as soon as possible.
- We will not charge your Broker a fee for introducing you to PCL, but we do receive commission from PCL directly. You can request details of this at any time.
- Your Broker does not earn a fee from PCL.

Are there any restrictions in your service?

- As we only work exclusively with PCL, we are only able to offer you information about this option.
- We cannot advise or recommend if this is the payment option most suited to you and you must take the time to ensure it is appropriate to your needs and regular payments are affordable.

Your regular payment commitments and fees and charges applying under PCL's credit agreement.

What does this mean?

- Charges for using the PCL facility are shown in the next section. You will also receive an individual payment plan from PCL.
- You will also be advised of the APR to enable you to consider costs of credit relative to other forms of credit you may have access to. Fees and charges may change at each renewal. You should check when renewing your policy that the terms remain appropriate for your needs.
- If this is a new agreement, you have within a 21 day period to change your mind and withdraw from the agreement without penalty. After this time, additional fees will be incurred.

Your credit when your insurance renews.

- Unless you advise us ahead of renewal, your instalment plan with PCL will always continue.
- However, as the interest rate/APR%, fees and charges can change, please check your renewal documentation to ensure these remain appropriate for you.
- Please contact your Insurance Broker ahead of the renewal date if you would prefer to pay by an alternative method to avoid paying any charges applicable under the credit agreement.



The application process and how your information will be used as part of this process.

How will the application be assessed?

- Credit is always subject to financial circumstances and status.
- You should inform us and PCL of any difficulties you may foresee in making repayments during the contract.
- To enter into PCL's credit agreement, you must be resident in the UK, aged 18 years or over, hold a bank or building society current account which can support Direct Debit payments and have not been declared bankrupt.
- PCL may use a credit reference agency that leaves a record of the search or obtain further information about you (or your business, if applicable) to carry out credit worthiness checks and other checks required by law.
- PCL are able to provide you with details of any credit reference agency consulted, should this information be required.

How will your data be handled as part of this process?

- Your personal information, including bank details will be passed onto PCL in order to set up and manage your instalment plan.
- PCL may provide periodic updates to us in order that we can monitor their service and they inform us of any difficulties you may have in making payment, so we can take steps to ensure your cover remains in force.
- Unless you inform us or PCL otherwise, PCL will mostly communicate with you in an electronic format, using either your email address or their online portal; this will also allow you to sign the credit agreement electronically and manage your plan; reducing paper and supporting PCL's environmentally friendly approach.
- If you have any objections or concerns regarding the way in which your data is handled, or the credit checks undertaken, then please contact us or PCL at any time. PCL may not be able to offer finance without checks being undertaken.

How will your insurance policy impact the credit agreement with PCL?

Changes to your policy.

- If you make a mid-term change to your policy, we will always inform you of the change in insurance premium and any associated insurance charges.
- Most changes to your insurance premium can also be accommodated within the credit agreement and if you select this option, PCL will send you a revised payment schedule up to your renewal.
- If you would prefer to pay any additional premium in a one-off payment instead, then please let your Insurance Broker know at the time of making the change.
- If you change insurance broker, please inform us as soon as possible. If your new broker has the required regulatory permissions and an arrangement with PCL, they may be able to continue the plan with you. If this is not the case, then PCL may require you to repay any outstanding balances relating to your existing insurance Policies within 14 days.

What are PCL's charges under the credit agreement?

- PCL will apply a charge for providing a Credit Facility, this is shown as the 'Transaction Fee' and the amount will be detailed in our Payment Schedule together with a representative Annual Percentage Rate (APR). The Transaction Fee is calculated as a percentage of the loan amount.
- Changing payment date is possible to a date within the same month (or to a new month if within 5 days of inception of the agreement). You should be asked your preferred payment date when establishing the agreement. There is no charge to change this mid term.
- Failure to make payment when due - £25 fee each time a payment is missed.
- There are no cancellation fees or charges.
- There is a £25 chaser fee where PCL do not have a signed consumer credit agreement from the policyholder.



Failure to make payment when required and useful information about PCL and their credit agreement.

What if you fail to make payment when due?

- Please contact PCL immediately if you are having payment difficulties or think that your payment may not be made as planned. PCL are best placed to discuss any suitable options with you, which could avoid additional charges or more serious consequences.
- Non-payment may mean that your agreement is terminated and you must pay the full outstanding balance.
- If you continue not to pay, legal proceedings may be taken against you incurring additional costs, charges and possibly leading to a County Court Judgment (a CCI).
- Non-payment may be reported to credit reference agencies which can adversely affect your credit rating and you may find it more difficult to obtain credit, insurance or other products in the future.
- We will also be advised if you miss your payments, this may result in the cancellation of any Insurance Policies financed using PCL. This data will also be shared with your Insurance Broker.
- Any refund of premium arising from the cancellation of your insurance policy will be used to repay any monies you owe PCL or, where we have paid PCL, any monies they owe us.
- We may take separate action against you to recover any shortfall relating to your insurance premiums and associated charges.

What if I need to contact PCL directly?

- You can contact PCL at any time should you wish to clarify any details of your credit agreement or have any questions or concerns you may wish to raise about the service, for ease PCL's details are below:



Operations Centre, Ermyn House, Ermyn Way, Leatherhead, Surrey, KT22 8UX



0344 736 9836



www.premiumcredit.co.uk

- PCL is authorised and regulated by the Financial Conduct Authority (FCA), their status can be checked by visiting the FCA website (<https://register.fca.org.uk/>) and their credit agreement is subject to English Law.