

SORN
COVER

Your Policy Document

SORN AND LAID UP INSURANCE

Fire, Theft & Malicious Damage Cover For Motorcycles In Storage.

Welcome

SORN AND LAID UP INSURANCE

TDA Services is a specialist insurance broker trading as 'SORN Cover' and 'Trackday Addicts' to offer non-road insurance products for motorsports enthusiasts and owners of vehicles not used on the road.

This policy has been designed for bikers who wish to insure their motorcycle against fire, theft and malicious damage whilst stored securely at a specified address within Great Britain and Northern Ireland.

This policy can be purchased to cover a wide range of bikes that aren't used on the road, including unregistered vehicles without a V5, e.g.

- SORN motorcycles that will not be used on the road (i.e. 'laid-up');
- Off road motorcycles, e.g. dirt, track and race bikes;
- Children's motorcycles, including mini-moto and electric trials bikes; or
- Classic motorcycles, including collections and show bikes.

This policy is for private individuals only and does not provide any cover for commercial purposes (unless we agree otherwise). This policy does not provide cover for injury to any third party or damage to any third party property, and there is no cover under this policy for a motorcycle to be ridden; whether on public or private land.

OPTIONAL EXTRAS (ADDITIONAL PREMIUM)

For an additional premium you can add some optional extra. If so, it will show as 'Included' on your Policy Schedule:

- **In Transit Cover:** This add-on extends your cover for your bike when it is 'In Transit' to and from a pre-booked garage appointment or MOT, show or event, track day or other off-road race meeting, track or circuit (this can be extended to include trips in Europe as well).

OTHER TRACK RELATED PRODUCTS AVAILABLE

- Track Day Damage Insurance to cover accidental damage to your motorcycle following an insured incident at a UK or European circuit (not racing);
- Repatriation Insurance to cover your emergency medical and repatriation costs as a result of an accident whilst participating in motorcycle track days, motocross and other motorcycle off-road events in Europe;
- Personal Injury Cover to provide a tax-free cash lump sum for bodily injury in an accident during a motorcycle activity, including track days, racing schools and amateur racing; and
- Race Van insurance for privately owned vans that are only used for leisure purposes (not commercial use), e.g. carrying your bikes and gear to a track and for sleeping at circuits.

Thank you for choosing TDA.

Claims Checklist

Visit: tdaservices.co.uk/claims

In the event of fire, theft or malicious damage (including attempted theft):

 <p>IMMEDIATELY report it to the police</p>	 <p>Get the police officer's details</p>	<p>C.R.N</p> <p>Take the Crime Reference Number</p>
 <p>Submit a claim notification online</p>	 <p>Note the time & date of the incident</p>	 <p>Get details of anyone involved or witnesses</p>

As soon as reasonably possible after any loss or damage, you or your legal personal representatives must give the insurers full details of the incident. Any further information you receive about the incident should be sent to the insurers immediately.

The insurers requires full discretion in the conduct of any proceedings or the settlement of any claim. You must give the insurers or their representative all the information and assistance necessary to achieve a settlement.

All practical steps must be taken to minimise the loss, to protect against further loss, and where possible assist in the recovery of, your motorcycle.

Information, evidence and assistance as required together with (if required) a statutory declaration of the truth of the claim and of any matters connected with it are to be at your own expense.

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Definitions

The following words and terms have the definition set out here wherever they appear in bold font in this document:

ENDORSEMENT(S)

A change to the terms of **your policy**. An endorsement replaces the standard insurance wording and is shown in **your Policy Schedule**.

EXCESS

The amount **you** must pay the **insurers** or the **insurers** will deduct from any claims settlement.

FIRE

Fire, self-ignition, arson, lightning, explosion and damage caused by smoke.

INDIGO UNDERWRITERS LTD

Indigo Underwriters Ltd, registered in the UK, company number 07085778. Registered office: 6th Floor, Duo Building, 280 Bishopsgate, London, EC2M 4RB. **Indigo Underwriters Ltd** is authorised and regulated by the Financial Conduct Authority (FCA registration number 514818).

MALICIOUS DAMAGE

Deliberate damage caused by a third party to **your motorcycle** without **your** consent.

MARKET VALUE

The cost of replacing **your motorcycle** with one of the same make, model, specification, age, mileage and general condition as **your motorcycle** immediately before the loss or damage happened.

MODIFICATION(S)

Modifications are any changes made to **your motorcycle** since it left the production line that increase its value or theft appeal. These include any changes made by a motorcycle dealership, **you** or any previous owner.

MOTORCYCLE(S)

The insured motorcycle including any **modifications** that can be proved by **you** at the time of the loss (photos and/or receipts). The value of **your modifications** must be included in the value of **your motorcycle** declared to **us**.

PERIOD OF COVER

The length of time for which **you** are insured with the **insurers** as stated on **your Policy Schedule**.

POLICY

This document, detailing the terms and conditions of **your** contract of insurance, together with **your Policy Schedule**.

POLICY SCHEDULE

A document that contains details of **you, your motorcycle**, the insurance cover provided to **you** and any applicable **endorsements** or **excesses**.

REMOVABLE ACCESSORIES

Additional or supplementary parts of **your motorcycle** not directly related to its function as a **motorcycle**. These include, but are not limited to tank bags, satellite navigation systems, data logging equipment and any items that are deemed easily removable and have not been declared to **us** and accepted by the **insurers**.

TERRITORIAL LIMITS

Great Britain (England, Scotland, Wales) & Northern Ireland.

TDA, OUR, US, WE

TDA Services Inc Ltd (trading as SORN Cover and Trackday Addicts) registered in England and Wales, company number 16050147. Registered office: Workspace House, 28/29 Maxwell Road, Peterborough, PE2 7JE. TDA Services Inc Ltd is an authorised representative of **Indigo Underwriters Ltd**, regulated by the UK Financial Conduct Authority (FCA) under firm reference number 1021887.

RISK ADDRESS

The address within the **territorial limits**, which is specified on **your Policy Schedule**, where **your motorcycle** is being stored and conforms to the statements in this document under section 'Basis of cover'.

INSURERS

The underwriters at Lloyd's who have a share in this **policy**.

THEFT

Theft or attempted theft caused by forcible and/or violent means.

YOU, YOUR, INSURED PERSON

The person or people named in the insurance **Policy Schedule** as being the policyholder covered by this insurance **policy** (the 'insured person').

Important Legal Information

YOUR RESPONSIBILITIES

Under the Consumer Insurance (Disclosure and Representations) Act 2012, if **you** do not provide complete and accurate answers to questions asked by **us, we** or the **insurers** may cancel **your policy** or the **insurers** may void **your policy** and the **insurers** may impose an additional premium along with additional **policy** terms. This may result in the **insurers** rejecting or only paying in part claims **you** make. **We** may also charge a fee in accordance with **our** Terms of Business, available on **our** website at: <https://tdaservices.co.uk/policy-documents/>

Please make sure that **you** read **your** documents thoroughly and ensure that any information that **you** have provided to **us** is accurate, true and correct. The details **you** have provided to **us** are shown in **your Policy Schedule**.

If any information shown on **your** documents is not accurate then please contact **TDA** immediately by emailing helpme@tdaservices.co.uk

CONTRACT

Your policy is a legal contract between **you** and the **insurers** and is made up of this document, together with **your Policy Schedule** (which details any **excesses, endorsements** and the level of cover **you** have chosen).

If the details **you** have given **us** on **your Policy Schedule** are correct and up to date, as well as all payments due (part payments or monthly instalments must be up to date), the **insurers** will provide **you** with the insurance cover as shown on **your policy** documents.

It is important that **you** read all documents as they contain useful and important information about **your policy**.

You must keep to **our** Terms of Business (available on **our** website), or **we** may cancel **your policy**.

CONTRACTS (RIGHTS OF THIRD PARTIES ACT)

No person, company or business who is not named on **your policy** shall have any rights to enforce any terms or conditions of **your policy**. This will not affect any other rights that person, company or business has apart from under this Act.

CHOICE OF LAW

Your policy will be governed by and managed in line with the law of England and Wales unless **you** live in Scotland, Northern Ireland, Channel Islands or the Isle of Man, in which case the law of that country will apply. This is unless **you** and the **insurers** agree otherwise.

USE OF LANGUAGE

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be expressed in English.

Type of Insurance Cover

This **policy** has been designed to meet the demands and needs of bikers who wish to insure their **motorcycle** against **fire, theft** and **malicious damage** whilst kept at the **risk address** in storage within the **territorial limits**.

This **policy** is for private individuals only and does not provide any cover for **motorcycles** kept in relation to commercial purposes (unless agreed otherwise).

This **policy** does not provide any cover for injury to any third party or damage to any third party property and there is no cover under this **policy** for **your motorcycle** to be ridden; whether on public or private land.

OTHER PRODUCTS AND SERVICES FOR MOTORCYCLE TRACK ENTHUSIASTS

- Motorcycle Track Day Damage Cover (TD)
- Personal Injury Cover (PIC)
- Repatriation Insurance (REPAT)
- Race Van Insurance

Visit www.trackdayaddicts.com for details.

The logo for Track Day Addicts (TDA) consists of the letters 'TDA' in a bold, white, sans-serif font. The 'T' and 'D' are connected at the top, and the 'A' is positioned to the right of the 'D'. The letters are set against a dark background.

Basis of Cover

This insurance is provided on the basis **you** have confirmed, when purchasing this insurance, that the following statements are correct:

1. In respect of the locked garage or locked building at the **risk address** where **your motorcycle** is stored or kept **you** have confirmed:
 - it is in a good state of repair and will be maintained in this state;
 - it has never been damaged by flood; and
 - it has never been damaged by subsidence, heave or landslip.
2. In respect of previous claims/policies **you** have not:
 - made any **fire, theft** or **malicious damage** claim(s) within the last 3 years;
 - had any break-in or attempted break-ins at the **risk address** within the last 3 years;
 - had insurance cancelled, refused or renewal refused for **your motorcycle**; or
 - been asked to pay an increased premium (other than normal rate increases) or asked to accept any special conditions or had any special terms imposed.
3. **You** do not have:
 - any prosecution or police enquiry pending;
 - a police caution in connection with an insurance policy/claim; or
 - any conviction for any offence involving dishonesty, fraud, violence, criminal damage, arson or drugs.
4. In respect of the insured **motorcycle you** have confirmed:
 - **you** are the owner; and
 - it is currently registered with the DVLA and declared as SORN (Statutory Off Road Notification); or
 - where **your motorcycle** is not registered with the DVLA and has a value of more than £4,000, **you** have fitted a Datatag security marking kit (refer to our website for a Datatag discount).

Your Obligations

You must comply with all of the terms and conditions of this **policy**, take all reasonable precautions to minimise the cost of claims and to prevent an insured incident from happening.

- **You** must regularly check on **your motorcycle**. This **policy** does not provide any cover for loss or damage to **your motorcycle** if unattended at the **risk address** for a continuous period of 30 days or longer.
- **You** must take all reasonable precautions to store **your motorcycle** out of sight and in secure storage at the declared **risk address**.
- **You** must ensure that **your motorcycle** is locked and all security requirements, stipulated as part of the **insurers** providing the cover to **you**, must be adhered to.

In deciding to accept this **policy** and in setting the terms and premium, the **insurers** has relied on the information **you** have given to **us**. **You** must take care when answering any questions **we** ask by ensuring that all information provided is accurate and complete.

If the **insurers** establishes that **you** deliberately or recklessly provided **us** with false or misleading information the **insurers** will treat this **policy** as if it never existed and decline all claims.

If the **insurers** establishes that **you** carelessly provided **us** with false or misleading information it could adversely affect **your policy** and any claim. For example, the **insurers** may:

- treat this **policy** as if it had never existed and refuse to pay all claims and return the premium paid (the **insurers** will only do this if they provided **you** with insurance cover which they would not otherwise have offered);
- amend the terms of **your** insurance (the **insurers** may apply these amended terms as if they were already in place if a claim has been adversely impacted by **your** carelessness);
- reduce the amount paid on a claim in the proportion the premium **you** have paid bears to the premium the **insurers** would have charged **you**; or
- cancel **your policy** in accordance with the **insurers's** cancellation rights.

We or the **insurers** will write to **you** if the **insurers**:

- intends to treat **your** policy as if it never existed; or
- needs to amend the terms of **your** policy.

If **you** become aware that information **you** have given **us** is inaccurate, **you** must inform **us** as soon as possible.

MODIFIED MOTORCYCLES

The value of **your modifications** must be included in the value of **your motorcycle** declared to **us** and be proved by **you** at the time of the loss (photos and/or receipts). **You** must also tell **us** during the **period of insurance** if **your motorcycle** is modified after this **policy** has started.

We do not need to know about:

- like-for-like replacement parts, whether Original Equipment Manufacturer (OEM), genuine or pattern parts; or
- consumable parts (such as fuel filters, tyres, oil, oil filters, bulbs etc.); unless they increase the value or theft appeal of **your motorcycle**.

IT'S IMPORTANT TO DISCLOSE MODIFICATIONS

If **you** do not tell **us** about a **modification**, **you** risk having **your policy** cancelled or the **insurers** may not pay **you** for any claims.

Cover Provided

LOSS OR DAMAGE

This insurance **policy** is designed to provide cover for **your motorcycle**, should it be damaged, unlawfully taken or destroyed as a result of **fire, theft or malicious damage** (including attempted theft). The **policy** is only operative whilst **your motorcycle** is in storage at the **risk address**. There is no cover under this **policy** for **your motorcycle** to be ridden; whether on public or private land.

Subject to the exceptions set out below, the general exclusions and conditions contained in **your policy**, if **your motorcycle** is stolen, damaged or destroyed, the **insurers** at their discretion will, either:

- pay for **your motorcycle** to be repaired;
- replace **your motorcycle**; or
- pay the amount of the loss or damage.

If **your motorcycle** is subject to a hire purchase, leasing or credit sale agreements, any payment may at the **insurers's** discretion be made to the owner described in that agreement and such payment will fulfil the **insurers's** obligation to make any payment under this **policy**.

THE MOST THE INSURER WILL PAY

The most the **insurers** will pay will be the value shown in the **policy schedule** provided the actual condition of **your motorcycle** immediately before any claim is not found to be significantly different from its actual condition when the value was determined by **you**. Furthermore, at the time of a claim, the value must be comparable to that of another motorcycle of the same make, model, year of manufacture, mileage and condition of **your motorcycle**.

Otherwise, the most the **insurers** will pay is the **market value** of **your motorcycle** at the time of a claim. If the insurance premium has been calculated based on the declared value of **your motorcycle** and if its **market value** is higher then the **insurers** will deduct the extra premium required from the cost of any claim.

General Exclusions

Exclusions that apply to the whole of **your** policy.

WHAT IS NOT COVERED

1. Loss or damage to **removable accessories** fitted to **your motorcycle**, however **we** do cover **modifications** to **your motorcycle** if they were included in the value of **your motorcycle** declared to **us** and can be proved by **you** at the time of the loss (photos and/or receipts).
2. Any damage to **your motorcycle** other than caused by **fire, theft** or **malicious damage**. This exclusion includes, but is not limited to, accidental damage caused by you or a third party.
3. Any incident when **your motorcycle** is away from the **risk address** (unless 'In Transit' cover applies and security conditions are met).
4. Personal injury to any third party or damage to any property belonging to a third party.
5. Loss or damage arising from the use of **your motorcycle** under its own power except when taken without **your** consent and reported as **theft**.
6. Any loss or damage to **your motorcycle** if it has been unattended at the **risk address** for a continuous period of 30 days or longer.
7. Loss of use, wear and tear, depreciation, deterioration.
8. Mechanical or electrical breakdowns or breakages.
9. Loss or damage to **modifications** and spare parts by **theft** if **your motorcycle** is not stolen at the same time.
10. The cost of paintwork above the cost of replacing the manufacturer's standard paintwork unless the change of paintwork was declared to **us**.
11. The cost of repairs or replacement parts which improve the condition of **your motorcycle** beyond that it was in prior to the incident.
12. Loss or damage to **your motorcycle** by someone who gained possession of it by trickery or deception.
13. Loss resulting from repossessing **your motorcycle** and returning it to its legal owner, where **you** are not the legal owner.
14. Loss or damage directly caused by pressure waves by an aircraft or other aerial devices travelling at sonic or supersonic speed.
15. Loss or damage to helmets and protective clothing.
16. Loss of value following repair.
17. Loss or damage to **your motorcycle** or its contents by **theft** or attempted **theft** or an unauthorised person taking it if it has been left unlocked; it has been left with the keys in or on it; or reasonable precautions have not been taken to protect it.
18. The first amount of any claim specified under **excess** details in the **Policy Schedule** and within the **endorsements**.
19. Loss or damage caused by **you** or any person using or working on **your motorcycle** with **your** permission.
20. Loss or damage from **your motorcycle** being confiscated, disposed of or destroyed by or under order of any government or public or local authority order.
21. Loss or damage to **your motorcycle**, other than described under the "Limitations of Cover" section of **your Policy Schedule**.
22. Loss or damage to **your motorcycle** where the security requirements have not been adhered to.
23. Loss or damage to **your motorcycle** resulting from **theft** or attempted **theft** unless it involves forcible or violent means and a crime reference number was obtained from the Police.
24. Loss or damage to **your motorcycle** resulting from **malicious damage** unless a crime reference number was obtained from the Police.
25. Any costs incurred through the transportation of salvage of **your** damaged **motorcycle**, unless at the **insurers's** request and the **insurers** has agreed the costs.

26. Loss or destruction of or damage to any property whatsoever, or any loss or expense whatsoever, or any losses arising from:
 - i. ionising radiation or contamination by radioactivity from an irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or
 - ii. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
27. Any consequence of war, invasion, act of foreign enemy hostilities (whether war be declared or not), civil war rebellion, revolution, terrorism (as defined in the UK Terrorism Act 2000), insurrection of military or usurped power.
28. Any incident, loss or damage arising during or in consequence of: i) earthquake ii) riot or civil commotion.
29. All other personal property.
30. The vanishing of **your motorcycle** in an unexplained manner where there is an absence of evidence of a wrongful act by a person or persons including, but not limited to, where there was no direct evidence of a forced entry/exit to the **risk address**, there is no direct evidence that **your motorcycle** was stolen.
31. **Theft** of ancillary equipment, tools and/or spares, and/or tyres.

General Conditions

Conditions that apply to the whole of **your** policy.

If **you** do not meet the terms and conditions of **your policy**, it could make the cover invalid or mean the **insurers** may refuse to pay **your** claim or only pay part of it.

GENERAL CONDITIONS

- 1.** **You** shall at all times take all reasonable steps to safeguard **your motorcycle** from loss or damage. **The insurers**, upon reasonable notice, shall have free access to examine **your motorcycle** during the **period of cover**.
- 2.** Insurance under this **policy** is only provided if **you** observe and fulfil the terms, provisions, conditions and **endorsements** of this **policy**.
- 3.** The **insurers** will provide this insurance only if all information that **you** have supplied is up to date, correct and complete to the best of **your** knowledge and belief.
- 4.** In the event of any loss or damage, **you** will allow the **insurers** access to assist with **your** claim and to deal with any salvage issues. Salvage becomes the property of the **insurers** at the time a signed Acceptance Form is returned to the **insurers's** representatives.
- 5.** If at the time a claim is made under this **policy** and any other policy exists that would cover the same claim, the **insurers** will pay their share of the claim.
- 6.** Where the **insurers** has accepted a claim and there is a disagreement over the amount to be paid, the dispute may be referred to an arbitrator at any time to be agreed between **you** and the **insurers** in accordance with the law. When this happens, a decision must be made before **you** can take any legal action against the **insurers**.
- 7.** **You** shall pay **us** the premium as agreed with **us**.
- 8.** **We** reserve the right to request that the **insurers** deducts any outstanding debt **you** owe to **us** from the settlement of any claim made under this **policy**.

FRAUD AND MISREPRESENTATION

If **you** or anyone representing **you**:

- deliberately provides **us** with misleading or incorrect information to any of the questions asked when applying for, amending or renewing this insurance or making a claim;
- provides **us** with false documents;
- makes a claim or part of any claim that is fraudulent, false or exaggerated; or
- makes a fraudulent payment to **us**.

We and/or the **insurers** may:

- agree to amend **your policy** to record the correct information, apply any relevant policy terms and conditions and collect any additional premium due including any charge to cover **our** administration costs;
- reject a claim or reduce the amount paid by the **insurers**; or
- cancel or void **your policy** (treat it as if it never existed), including all other policies which **you** have with **us** or the **insurers**, and apply a cancellation premium charge.

Where fraud is identified **we** or the **insurers** may:

- not return any premium paid by **you**;
- recover any costs incurred from **you**;
- apply a cancellation fee; and
- pass details to fraud prevention and law enforcement agencies.

Important Claims Information

HOW TO MAKE A CLAIM

Any occurrence which may result in a claim being made under this insurance must be reported to **us** as soon as possible, ideally within 7 days by going directly to **our** online claim notification form, available on **our** website at: <https://tdaservices.co.uk/contact>

Full details of the loss and substantiation of the claim must follow within thirty days.

You must take all practical steps to minimise the loss or recover the missing property.

Information, evidence and assistance as required together with (if required) a statutory declaration of the truth of the claim and of any matters connected with it are to be at **your** own expense. **You** must provide all information and assistance to the **insurers** or their representatives and must not negotiate, pay, settle, admit or repudiate any claim without the written consent from the **insurers**.

You are responsible for costs incurred through the transportation of the damaged and insured goods, parts and/ or chassis, engine and transmission to the United Kingdom unless the **insurers** requests otherwise.

In the event of theft or malicious damage, immediate notice must be given to the police. **The insurers** requires that **you** obtain a crime reference number.

LOSS ADJUSTER

The **insurers** may require that the processing of **your** claim is overseen by an independent third party and may engage the services of a loss adjuster. This is to ensure **your** claim is treated effectively and fairly if there are areas of discussion. Correspondence relating to **your** claim should be sent directly to the **insurers** unless notified otherwise.

A report will be submitted from the loss adjuster to the **insurers**.

Claim payment will come directly from the **insurers** unless advised otherwise.

REPAIRS

No repair work is to be undertaken without prior permission from the **insurers**.

DISPOSAL OF PARTS

Damaged parts should NOT be disposed of until **you** have permission to do so.

FRAUD

If **you** shall make any statement, claim or representation knowing it to be false or fraudulent as regards amount or otherwise, this insurance may become invalid and **your** claim refused.

UNDERINSURANCE/AVERAGE

This **policy** requires that **your motorcycle** is insured for the correct market value. If **you** are under-insured, in the event of a claim the **insurers** will pay less and their settlement figure will be proportionate to the amount of under insurance.

MARKET VALUE

This **policy** is based upon **market value** and is NOT an 'Agreed Value' **policy**.

SALVAGE

In the event a claim is settled as a total loss (also known as a 'write-off') the **insurers** retains the rights to salvage.

Cancelling Your Policy

GENERAL INFORMATION

We hope that **you** will be happy with **your policy**, but if **you** wish to cancel, please contact **us** immediately. In all cases **our** Administration Fee is non-refundable. A Cancellation Fee may also be charged after **your** fourteen (14) day statutory cooling-off period in accordance with **our** Terms of Business, available on **our** website at:

<https://tdaservices.co.uk/policy-documents/>

Cancelling any direct debit instruction may not mean **you** have cancelled **your policy**. **You** will still need to let **us** know.

We will cancel **your policy** either from the date **you** contact **us**, or from any later date **you** give. **Your policy** cannot be cancelled from an earlier date. If **you** cancel **your policy**, any additional cover that **you** may have with **your policy** will also be cancelled at the same time. If **you** are paying by instalments and there is a claim, or an incident that may give rise to a claim, **you** must still pay **us** the balance of the full annual premium.

POLICY CANCELLATION

The premium that will be returned to **you** is calculated on a proportional basis (excluding any applicable Administration Fee, if any) as otherwise agreed in **our** Terms of Business.

Should there have been a claim there will be no return of premium. **You** can cancel this insurance at any time by emailing **TDA** at helpme@tdaservices.co.uk

We or the **insurers** can cancel this insurance by giving **you** seven (7) days notice in writing. **We** or the **insurers** will only do this for a valid reason (examples of valid reasons are as follows):

- non payment of premium;
- a change in risk occurring which means that the **insurers** can no longer provide **you** with insurance cover; or
- non-cooperation or failure to supply any information or documentation **we** or the **insurers** request.

REFUND OF PREMIUM

This insurance has a cooling-off period of fourteen (14) days from either:

- the date **you** receive this insurance documentation; or
- the start of the **period of cover**, whichever is later.

If this insurance is cancelled then, provided **you** have not made a claim, this will be calculated on a proportional basis (excluding any applicable Administration Fee, if any). If **you** cancel this insurance outside the cooling off period, there will be an additional cancellation charge as stated in **our** Terms Of Business.

If the **insurers** pays any claim, in whole or in part, then no refund of premium will be allowed.

YOUR CANCELLATION RIGHTS. COOLING OFF PERIOD

You have a statutory right to cancel **your policy** within fourteen (14) days from the day of purchase of the contract or the day on which **you** receive **your Policy Schedule**, whichever is the later.

If **you** wish to cancel and the insurance cover has not yet commenced, **you** will be entitled to a full refund of the premium paid.

You can cancel by emailing **TDA** at helpme@tdaservices.co.uk (**our** opening hours are available on **our** website).

If **you** do not exercise **your** right to cancel **your policy**, it will continue in force and **you** will be required to pay the premium.

For **your** cancellation rights outside the statutory cooling-off period, please refer to the policy terms and conditions (Policy Cancellation above).

CANCELLATION AT RENEWAL

We will send **you** a renewal invitation at a reasonable time before **your** renewal date. This will show **your** renewal premium and any changes to **your policy**. **We** reserve the right not to invite the renewal of **your policy**.

If **you** have not chosen **our** continuous payment option, **you** must contact **us** before **your** renewal date to continue with **your policy**. If **you** have chosen **our** continuous payment option, **we** will automatically renew **your policy** before it expires. As part of **our** renewal process **your** debit or credit card provider will tell **us your** new card number if it has changed. If **you** do not want to renew or **your** credit card provider has changed please contact **us** before **your** renewal date.

If **you** renew, whether or **not** under the continuous payment option, but then decide to cancel, so long as **you** tell **us** before **your** renewal date, **we** will refund what **you** have paid. If **you** cancel after **your** renewal date has passed **you** will be charged in line with the cancellation rules explained above.

REFUNDS ON CANCELLATIONS

If **you** are due a refund, **we** will send this to **you** within 30 days of **you** telling **us** that **you** would like to cancel.

Data Protection

A SUMMARY OF HOW **WE** USE YOUR PERSONAL INFORMATION

TDA Services Inc Ltd is the controller of your personal information. **We** Will keep **you** informed about how **we** use **your** personal information in the document 'Website Usage & Privacy Policy', which is available:

- Online at <https://tdaservices.co.uk/policy-documents/>
- in writing, Braille, large print and audiotape from: TDA Services, Workspace House, 28/29 Maxwell Road, Peterborough, PE2 7JE or email **us** at: helpme@tdaservices.co.uk

You have a number of rights concerning **your** personal information. **You** can ask for a person to *review* an automated decision, and in certain circumstances to:

- *access* the personal information **we** hold about **you**;
- *correct* personal information;
- have **your** personal information *deleted*;
- *restrict us* processing **your** personal information;
- receive **your** personal information in a *portable* format; and
- *object* to **us** processing **your** personal information.

If **you** want to find out more or exercise these rights, contact: TDA Services, Workspace House, 28/29 Maxwell Road, Peterborough, PE2 7JE or email **us** at: helpme@tdaservices.co.uk

You can contact **us** about data protection at: TDA Services, Workspace House, 28/29 Maxwell Road, Peterborough, PE2 7JE or email **us** at: helpme@tdaservices.co.uk

For full details of the **insurers** Privacy Notice, please contact the **insurers** directly (their details will be shown on **your Policy Schedule**).

Complaints

OUR PROMISE OF SERVICE

We aim to provide the highest standard of service to every customer, but **we** recognise that things do go wrong occasionally. If **our** service does not meet **your** expectations, **we** want to hear about it, so **we** can try to put things right. **We** take all complaints seriously and **we** aim to resolve problems quickly.

If **your** complaint is about the **insurers** or a claim **you** can contact them using the details below.

We will record and analyse **your** comments to make sure **we** continually improve the service **we** offer.

WHAT TO DO IF YOU ARE UNHAPPY AND WISH TO MAKE A COMPLAINT

If **you** wish to make a complaint, **you** can do so at any time by referring the matter to either **TDA** (for quotes and sales), the **insurers**, or the complaints team at Lloyd's.

The address of **TDA** is: TDA Services, Workspace House, 28/29 Maxwell Road, Peterborough, PE2 7JE
Email: complaints@tdaservices.co.uk

The address of **Indigo Underwriters Ltd** is: 6th Floor, Duo Building, 280 Bishopsgate, London, EC2M 4RB
Email: complaints@indigounderwriters.com
Telephone: +44 (0) 203 286 6300

The address of the Complaints Team at Lloyd's is: Complaints, Lloyd's, One Lime Street, London EC3M 7HA
Telephone: 0207 327 5693 / Fax: 0207 327 5225
E-mail: complaints@lloyds.com

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint - How We Can Help" available at: www.lloyds.com/complaints and are also available from the above address.

If **you** remain dissatisfied after Lloyd's has considered **your** complaint, **you** may have the right to refer **your** complaint to the Financial Ombudsman Service (FOS).

The contact details for the FOS are:

The Financial Ombudsman Service, Exchange Tower, London E14 9SR.
Telephone: 0800 023 4567 (calls to this number are free from "fixed lines" in the UK) or 0300 123 9123 (calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK).
Email: complaint.info@financial-ombudsman.org.uk

The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. **You** can find more information on the FOS at: www.financial-ombudsman.org.uk

Making a complaint does not affect **your** right to take legal action.

IN THE EVENT OF THE INSURERS INSOLVENCY

You may be able to claim compensation from the Financial Services Compensation Scheme (FSCS). Further information is available from them at:

Financial Services Compensation Scheme 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU.
Telephone: 0800 678 1100 or 0300 123 9123 from a mobile.

**This policy document and other associated documents are available in large print.
If you need any of these please email us:
helpme@tdaservices.co.uk**

TDA Services Inc Ltd, registered in England and Wales. Company number: 16050147.
Registered office: Workspace House, 28/29 Maxwell Road, Peterborough, PE2 7JE.
TDA Services Inc Ltd is an authorised representative of Indigo Underwriters Limited,
regulated by the UK Financial Conduct Authority (FCA) under firm reference number
1021887. Indigo Underwriters Limited is an underwriting agency regulated by the
FCA under firm reference 514818.

TDA