

➤ Payment Protection Policy

How are you covered?



Your Policy Document

(Keep me somewhere safe)

KwikFit ➤
INSURANCE

› Contents

	Page
Policy Summary	2–3
Definitions	4–5
Introduction	6
Changing Your Mind – Your Cancellation Rights	6
Customers with Disabilities	7
Eligibility and Material Facts	7
Changes during the lifetime of your Policy that may affect your Insurance Cover	8
Employment Circumstances	8–9
Your Benefits at a Glance	9
Accident or Sickness Cover	10
Unemployment Cover	11–12
Carer Cover	12
Your Claim	13–14
Change of Premium and Cover	15
When Does Your Policy End	15
Promise Of Service – Complaints Procedure	15–16
General Information	17–18

› Payment Protection Policy Summary

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy wording (page 4 onwards). It is important that you read the policy wording carefully.

keyfacts®

Who are the insurers?

The insurer of this policy trades as Norwich Union and is Norwich Union Insurance Limited.

What is Payment Protection?

This policy will pay your monthly Kwik Fit motor or household insurance repayments if you are unable to work because of accident, sickness or unemployment or if you leave work to become a carer.

To be eligible to apply for this policy you must:

- be 18 or over and under 64
- be in paid work of at least 16 hours per week and have been so for the last 6 months
- live in the United Kingdom
- be named as the policyholder(s) on the Kwik Fit motor or household insurance policy and the monthly premium is collected from the policyholder(s) bank account
- not be under notice of redundancy
- be actively attending work and not currently certified as unfit for work by a doctor.

If you are self employed or work on a fixed term contract you should read the policy to make sure it is suitable for your needs – you should pay particular attention to the 'Employment Circumstances', 'Unemployment Cover' and 'Your Claim' sections.

If you are in temporary work you are not eligible for this insurance.

What happens if my circumstances change?

Your eligibility for cover under this policy may change if your circumstances change, for example if you retire from work, voluntarily reduce your hours to less than 16 per week or leave the UK to live abroad. If this happens or is likely to happen you should discuss this with Kwik Fit Insurance.

What are the benefits and features of Payment Protection?

If you are unable to work for more than 30 days in a row (the waiting period):

- We will pay one monthly benefit
- We will then continue to pay monthly benefit at calendar monthly intervals for every further full month you are off work, up to maximum of 12 full monthly benefit payments in total
- The maximum monthly benefit amount will be the monthly insurance premium payable by you to Kwik Fit Insurance, under the terms of your motor or household insurance policy
- If you are self-employed you will be entitled to claim for unemployment if you have involuntarily ceased trading because you could not find enough work to meet all your reasonable business and living expenses and have declared this to HM Revenue and Customs
- If you receive payment in lieu of notice, your unemployment claim will start when you have registered as unemployed after the date your notice period ends

- You will also receive details of our 'Back to Work' service which provides independent confidential advice and guidance to help you return to work.

Note - If you have retired, are not actively seeking work and are not registered as unemployed, you will not be able to claim for accident or sickness benefit.

Note - You will need to register for a Jobseeker's Agreement to be able to make an unemployment claim. If you are ineligible for a Jobseekers Agreement you must be able to provide alternative proof acceptable to us that you are actively seeking work.

What am I not covered for?

- There are no exclusions under this insurance cover.

How long does my Payment Protection run for?

Your cover will continue as long as you have a Kwik Fit Insurance motor or household insurance policy, including any period for which you renew the policy and you continue to pay your monthly premium on time. Your cover will end when you reach age 65 or if you retire and do not intend to work again. The policy is designed to cover the monthly insurance premium payable by you to Kwik Fit Insurance so you do not need to review your level of cover.

The premium is reviewable and we may change the rate or terms and conditions of the policy by giving you 30 days' written notice.

What happens if I take out cover and then change my mind?

This insurance is optional and you have the right to cancel your policy during a period of 30 days from the day of purchase of the policy or the day on which you receive your policy, whichever is the later. If you cancel within this period you will receive a full refund of any premiums paid.

You may cancel this policy at any time after this period by giving 30 days' written notice to Kwik Fit Insurance.

How do I make a claim?

Please call us on **0800 092 3720** between 9.00am and 5.00pm Monday to Friday.

How do I make a complaint?

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. If you have a complaint about a claim you have made, please write to:

Norwich Union, Department 29,
The Warren, Worthing, West Sussex,
BN14 9QD or telephone **0800 092 3720**.

If you have a complaint about the handling of your insurance, please write to:
Kwik Fit Insurance, 1 Masterton Way,
Tannochside Park, Uddingston, Glasgow,
G71 5PG or telephone **0800 280 2222**.

We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may then be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action. Full details of our complaints procedure can be found in the policy wording.

Would I receive compensation if Norwich Union were unable to meet its liabilities?

We are members of the Financial Services Compensation Scheme ("FSCS"). You may be entitled to compensation from the scheme if we cannot meet our obligations, depending on the type of insurance and circumstances of the claim.

› Definitions

Wherever the following words or phrases appear in this **policy**, they will be shown in **bold** and have the following meaning

Accident or Sickness

Any accident, sickness or disease which occurs after the **start date** which results in **you** being totally unable to carry out the duties of **your normal work** and not doing any other **work**, as confirmed by a **doctor** or **specialist**. **Normal work** means **your work** immediately before **your accident or sickness**, or any other **work** which **we** think **you** are, or may reasonably become qualified for, in view of **your** training, education and ability.

Carer

You look after a member of **your immediate family** on a full-time basis and have completed a **Carer's Allowance** Claim pack and are either in receipt of or awaiting **Carer's Allowance** from the Department for Work and Pensions.

Carer's Allowance

A taxable benefit paid by the Department for Work and Pensions to informal **carers**.

Doctor

A medical practitioner, (other than **you** or a member of **your family**) who holds a full qualification entitling him or her to full registration with the General Medical Council.

Immediate family

Your spouse, civil partner, live in partner, children and parents.

Kwik Fit Insurance Product

Your Motor or Household insurance policy arranged with Kwik Fit Insurance which is paid monthly.

Monthly benefit

The amount due for the monthly insurance premiums payable by **you** to Kwik Fit Insurance under the terms of **your Kwik Fit Insurance product** but excluding any arrears.

Policy

This document, which sets out the benefits, terms, conditions and exclusions of **your Kwik Fit Payment Protection Policy**.

Self-employed

You are **self-employed** if:

- **you** are carrying on a business in the **UK** either alone or as a partner in a partnership; or
- **you** can control the affairs of a company **you** work for because either **you** or a relative or a member of **your** household individually or jointly hold the majority of the voting rights in that company; or
- **you** can otherwise ensure that the company **you** work for conducts its affairs according to **your** wishes.

Specialist

A **doctor** who is or has been a consultant at an NHS hospital.

Start date

The date that **your Kwik Fit Insurance product** begins. If **you** apply for this Payment Protection insurance at any other time, **your** insurance starts on the date **we** accept your application for insurance.

Temporary work

Work that is casual, occasional or for a specific task. Also **work** that is seasonal or irregular, or for a period of training or apprenticeship.

UK

England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

Unemployment/Unemployed

Having no paid **work** or **temporary work** and having a Jobseeker's Agreement with the Department for Work and Pensions in the **UK**. If **you** are ineligible for a Jobseeker's Agreement **you** must be able to provide alternative proof acceptable to **us** that **you** are actively seeking **work**.

Waiting period

The first 30 days of any claim.

We/Us/Our

Norwich Union Insurance Limited.

Work

Any paid work of at least 16 hours a week. This includes **self-employed** work and statutory maternity and parental leave but not **temporary work**.

You/Your/Yours

The policyholder/s named on the **Kwik Fit Insurance product** who is/are eligible, has applied and been accepted by **us** for insurance and who has paid or agreed to pay the premiums. The monthly premium must be collected from the policyholder/s bank account.

Please note that:

- If the bank account from which the **Kwik Fit Insurance product** is paid is not in the name of the policyholder/s then there is no cover under this **policy**
- If the bank account is in the name of only one of the policyholders, then cover under this **policy** will apply only to that one policyholder
- If the bank account is in the joint names of the policyholder/s, then cover under this **policy** will apply to each policyholder, but only one claim under this **policy** can be accepted at any one time.

› Introduction

This **policy** provides **you** with everything **you** need to know about your payment protection **policy**. It contains the full details of **your policy**.

It is important that **you** read it carefully along with **your Kwik Fit Insurance product** and keep them in a safe place. This **policy** is designed to protect the monthly repayments due under **your Kwik Fit Insurance product** if **you** become **unemployed** or **you** cannot **work** because of **accident or sickness**.

This **policy** uses words and phrases that have specific meanings, **you** will find these explained in the 'Definitions' section. Defined words are shown in **'bold'** wherever they appear.

Make sure that **you**:

- are eligible for the insurance cover
- understand how changes to **your work** affect **your** eligibility and the terms and conditions of making a claim.

If **you** have any questions about **your** eligibility for this insurance or changes to **your** circumstances **you** should call Kwik Fit Insurance on **0800 280 2222**.

To register a claim (or check the progress of a claim) please call **us** on **0800 092 3720** between 9am and 5pm, Monday to Friday. If **you** are registering a claim **you** should read the 'Your Claim' section before calling to make sure **you** have all the information **we** will need.

Telephone calls may be recorded and monitored.

› Changing Your Mind – Your Cancellation Rights

This insurance is optional and **you** have a statutory right to cancel **your policy** during a period of 30 days from the day of purchase of the **policy** or the day on which **you** receive **your policy**, whichever is the later.

If **you** wish to do so, **you** will be entitled to a full refund of the premium paid. If **you** have made a claim and then cancel within the period above, **we** may seek to recover any monies paid to **you** in settlement of the claim.

To exercise **your** right to cancel, please contact Kwik Fit Insurance on **0800 280 2222** or write to: Kwik Fit Insurance, 1 Masterton Way, Tannochside Business Park, Uddingston, Glasgow, G71 5PU.

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

For **your** cancellation rights after the statutory cooling off period, please refer to the 'When Does Your Policy End' section of this **policy**.

› Customers with Disabilities

This **policy** is also available in large print, audio and Braille.

If **you** need any of these formats, please contact Kwik Fit Insurance on **0800 280 2222**.

› Eligibility & Material Facts

Eligibility

You are eligible for this insurance if at the start date you:

- are aged 18 years or over but under 64
- **work** at least 16 hours per week and have done so for at least the last six months
- are not under notice of redundancy
- are actively attending work and not currently certified as unfit for work by a doctor
- live in the **UK**, and
- are the person/s named as the policyholders on your **Kwik Fit Insurance product**.

For the purposes of this insurance, **work** means any paid **work** of at least 16 hours per week. This includes **self-employed work** and statutory maternity and parental leave but it does not include **temporary work**.

If **you** are **self-employed** or **you work** on fixed-term contracts **you** are eligible for this insurance but **you** should read the **policy** carefully to make sure it is suitable for **your** needs – **you** should pay particular attention to the 'Employment Circumstances', 'Unemployment Cover' and 'Your Claim' sections.

Material Facts

You must tell **us** about all material facts. A material fact is one that is likely to influence **us** in the acceptance and assessment of an application, for example, living outside the **UK** or in **work** for less than 16 hours per week. It is **your** responsibility to give complete and accurate information to Kwik Fit Insurance when **you** take out **your** insurance **policy** and throughout the life of **your policy**.

Please note that if **you** don't tell **us** about any material information, this could invalidate **your** insurance cover and could mean that part or all of a claim may not be paid. **We** recommend you keep a record (including copies of letters) of all information provided to Kwik Fit Insurance and **us** for **your** future reference.

› Changes during the lifetime of your Policy that may affect your Insurance Cover

It is **your** responsibility to check that this **policy** continues to meet **your** requirements should the circumstances of **your work** change during the lifetime of **your policy**, as this could affect **your** entitlement to benefits.

Your eligibility for cover under this **policy** may change if **your** personal circumstances change. If this happens or is likely to happen **you** should discuss it with Kwik Fit Insurance. This would include for example:

- **You** retire from **work** and do not intend to actively seek further **work**
- Changing **your** employment for example, your **work** becomes temporary
- **You** voluntarily reduce **your** hours of **work** to less than 16 hours per week
- **You** reaching 65 years of age
- **You** leave the **UK** to live abroad.

If **you** decide the **policy** is no longer suitable and **you** wish to cancel it, please see the 'When Does Your Policy End' section for more details.

› Employment Circumstances

Your employment circumstances will affect **your** eligibility for cover and entitlement to make a claim. If **your** employment changes or is likely to change, or **you** have any questions, **you** should contact Kwik Fit Insurance.

Fixed-term contracts

If **you work** on a fixed-term contract and **your** contract is not renewed, **you** will only be entitled to claim for **unemployment** cover, if **you** meet one of the following criteria:

- **you** have worked continuously for the same employer for at least 24 months; or

- **your** contract is for at least 12 months and has been renewed at least once with the same employer; or
- **you** were originally employed on a permanent basis but were transferred to a fixed-term contract by the same employer without a break in employment.

Self-Employed

We will consider **you** to be **self-employed** if **you** meet one of the following criteria:

- **you** are carrying on a business in the **UK** either alone or as a partner in a partnership; or

- **you** can control the affairs of a company **you work** for because either **you** or a relative or a member of **your** household individually or jointly hold the majority of the voting rights in that company; or
- **you** can otherwise ensure that the company **you work** for conducts its affairs according to **your** wishes.

If **you** are **self-employed** you will need to provide the following to be entitled to claim for **unemployment** benefit:

- satisfactory proof that **you** have involuntarily ceased trading because

- **you** could not find enough work to meet all **your** reasonable business and living expenses and have declared this to HM Revenue & Customs; and
- proof that **you** are registered as **unemployed** with the Department for Work and Pensions.

Retiring before the age of 65

If **you** retire before the age of 65 and do not intend to actively seek further **work**, **you** will no longer be eligible for cover.

➤ Your Benefits at a Glance

This is only a summary of the cover available. Full details of **your** cover will be shown in later sections of **your policy**.

The **Kwik Fit Insurance product** must remain in force.

Cover	Waiting Period	Maximum Claim Duration	Monthly Benefit
Accident or Sickness	30 days	12 monthly benefit payments	Your Kwik Fit Insurance monthly premium
Unemployment (including Carer)	30 days	12 monthly benefit payments	Your Kwik Fit Insurance monthly premium

Important – the type of cover the policy provides

For **unemployment** cover and **accident or sickness** cover, you must be aware of the following points:

- If **you** suffer an **accident or sickness** during a period of **unemployment** benefit, which does not qualify for a valid **accident or sickness** claim, **your monthly benefit** payments will be suspended until **you** re-register as **unemployed** with the Department for Work and Pensions and are able to actively continue seeking **work**

- If **you** become **unemployed** during a period of **accident or sickness** benefit, which does not qualify for a valid **unemployment** claim, **you** will only continue to receive **monthly benefit** payments while **you** remain certified unfit to **work** due to **accident or sickness**.

Once **you** are certified able to seek **work**, the **claim** will change to one of **unemployment**, subject to the maximum benefit period.

› Accident or Sickness Cover

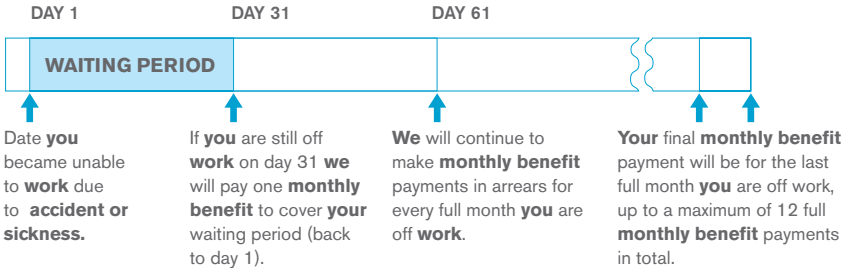
What is covered

If an **accident or sickness** prevents **you** working for more than 30 days in a row, **we** will pay one **monthly benefit**. **We** will then continue to pay **monthly benefit** at calendar monthly intervals for every

further full month **you** are off **work**, up to a maximum of 12 full **monthly benefit** payments in total.

The **Kwik Fit Insurance product** must remain in force.

Example of how a claim is calculated



- If **you** return to **work** after claiming for **accident or sickness** and then are unable to **work** within 6 months because of the same **accident or sickness**, **you** do not have to wait before benefits can be paid. **We** will combine these two periods into one claim when calculating **your** benefit period, subject to a maximum benefit of 12 months per claim
- Once **we** have paid the maximum number of 12 payments, **you** need to return to **work** for at least 6 consecutive months before **you** can make another claim. If a subsequent claim is for the original condition, **you** will also need to have been free of all symptoms and not receiving medical treatment for **your** original condition, for at least 6 consecutive months before **you** can make another **accident or sickness** claim for the same condition.

Note

If **you** have retired, are not actively seeking **work** and are not registered as **unemployed**, **you** will not be able to claim for **accident or sickness**.

Unemployment Cover

What is covered

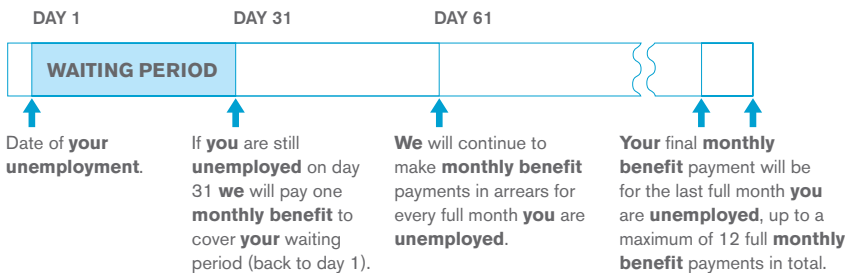
If **you** are **unemployed** for more than 30 days in a row, **we** will pay one **monthly benefit**.

We will then continue to pay **monthly benefit** at calendar monthly intervals

for every further full month **you** are **unemployed**, up to a maximum of 12 full **monthly benefit** payments in total.

The **Kwik Fit Insurance product** must remain in force.

Example of how a claim is calculated



- If, after claiming for **unemployment**, **you** are made **unemployed** again within 3 months of returning to **work**, **you** will not have to wait before benefits can be paid. **We** will combine these 2 periods of **unemployment** into one claim when calculating **your** benefit period, subject to a maximum benefit of 12 months per claim
- Once **we** have paid the maximum number of 12 payments, **you** need to return to **work** for at least 6 consecutive months before **you** can make another claim.

Temporary Work

If **you** do any **temporary work**:

- during a claim, **your** **monthly benefit** will be suspended during the period of **temporary work** and will be resumed when the **temporary work** finishes
- during the **waiting period**, the **waiting period** will be suspended until the end of the **temporary work**.

Self-Employed

If **you** are **self-employed** and **you** have involuntarily ceased trading because **you** could not find enough **work** to meet all **your** reasonable business and living expenses, and have declared this to HM Revenue & Customs, **you** will be entitled to claim for **unemployment** benefit.

If, for the purpose of this insurance **you** are not **self-employed**, all other terms, conditions and exclusions of this **policy** will apply.

In either case **you** will need to have a Jobseeker's Agreement for the whole time **you** are claiming. If **you** are ineligible for a Jobseeker's Agreement, **you** must be able to provide ongoing alternative evidence that is acceptable to **us** that **you** are **unemployed** and actively seeking **work**. This could include copies of job applications, responses and registration with job agencies.

Payment in lieu of notice

If **you** have been paid or are entitled to be paid in lieu of notice, any claim for

unemployment, including the **waiting period**, will not start until the end of **your** notice period.

Carer Cover

What is covered

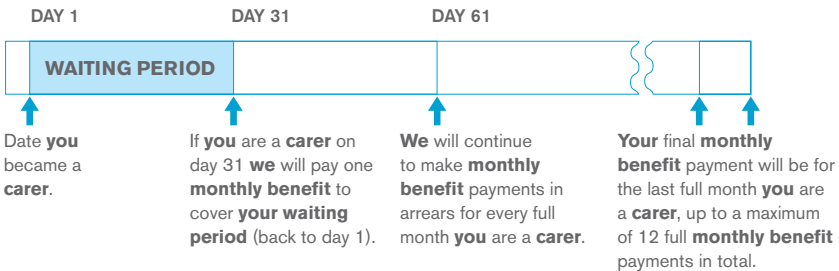
If **you** voluntarily leave **your work** to become a **carer** for more than 30 days in a row, **we** will pay one **monthly benefit**.

We will then continue to pay **monthly benefit** at calendar monthly intervals for

every further full month **you** are a **carer**, up to a maximum of 12 full **monthly benefit** payments in total.

The **Kwik Fit Insurance product** must remain in force

Example of how a claim is calculated



- If **you** claim for a second period of being a **carer** within 3 months of returning to **work**, **you** will not have to wait before benefits can be paid. **We** will combine these 2 periods into one claim when calculating **your** benefit period, subject to a maximum benefit of 12 months per claim
- Once **you** have received the maximum number of 12 payments, **you** need to return to **work** for at least 6 consecutive months before **you** can make another claim.

› Your Claim

Making a claim

It is important that **you** register **your** claim as soon as possible with **us**.

Step 1 – Please have the following information ready when you call

- **your** Kwik Fit Motor or Home Insurance Policy number
- **your** postcode
- **your** bank account details

Step 2 - Call 0800 092 3720 between 9am-5pm Monday to Friday

We will be there to give **you** advice, answer questions, help **you** through the claim and register it for **you**.

Step 3 – We will then send you a claim pack

When **we** first respond to **your** claim **we** will send **you** **our** claims pack. This will include:

- claim forms
- a guide to help **you** make **your** claim and explain when payments will be made

Step 4 – The forms should be completed as soon as possible and returned to us with the relevant information

- For **accident or sickness** claims, **you** will need to get a **doctor** and **your** employer to fill in the relevant section of the form
- For **unemployment** claims, **you** will need to arrange for a Department for Work and Pensions official and **your** previous employer to fill in the relevant sections of the form
- For **carer** claims, **you** will need to arrange for **your** previous employer to fill in the relevant section of the form. **You** will also need to provide evidence that **you** are either in receipt of or awaiting a **Carer's Allowance**

Our claims office address is
Norwich Union, Department 29,
The Warren, Worthing, West Sussex
BN14 9QD.

Things to keep in mind when claiming

- **You** must supply and pay for all reasonable information or evidence **we** ask for to support **your** initial claim and throughout **your** claim. If **we** ask for proof, **you** need to be able and willing to supply it
- If **we** do not receive all the information **we** need (for example declarations and medical questionnaires) or if these documents are not acceptable to **us**, **we** may delay or suspend **your** claim payments
- **We** may contact **your** past employers or other insurers for information about **you**
- For **unemployment** claims **you** need to have a Jobseeker's Agreement for the whole time **you** are claiming. If **you** are ineligible for a Jobseeker's Agreement, **you** must be able to provide ongoing alternative evidence acceptable to **us** that **you** are **unemployed** and actively seeking **work**. This could include copies of job applications, responses and registration with job agencies
- When making an **accident or sickness** claim, **you** must agree to any medical examination which **we** arrange and pay for
- If **you** are a **carer** making a claim, **we** need satisfactory proof that **you** are required to look after a member of **your immediate family**, that **you** have completed a **Carer's Allowance** Claim pack and are either in receipt of or awaiting **Carer's Allowance**
- **We** are concerned that **you** should not pay for the dishonesty of others. **We** make random checks, so do not be alarmed if one of **our** claims advisers calls. **We** also exchange information with other insurers to prevent fraud

- **You** will have to return any benefits already paid and **you** will forfeit all future rights under this **policy** if there is any dishonest or exaggerated behaviour by **you** or anyone acting for **you**.

Back to work

When **you** claim **you** will receive details of our Back to Work Service which is free, confidential and independent.

Accident or sickness

Our specialist rehabilitation company will write to **you**, where appropriate, to provide **you** with free access to a specialist website, which includes exercise guidance, a clinically run helpline and a self help booklet with useful tips to assist **you** as **you** recover.

Unemployment

Our specialist employment counselling company, who are a telephone advice service, will write to **you**. Whether **you** require permanent employed **work**, are self-employed or a contractor, **you** will receive confidential advice on redundancy, seeking **work**, career changes and state benefits. **You** will be provided with access to a specialist website, helpline and a guide that will give **you** help to get back to **work** more quickly.

Paying claims

We will make claim payments to Kwik Fit Insurance on **your** behalf. When **we** have made these payments, **we** will not make any further payments for the same claim.

Switching between claims

If **you** need to, **you** can switch from an **unemployment** to an **accident or sickness** or a **carer** claim or a combination of all three – there is no additional waiting period. However, **we** will not pay more than 12 **monthly benefit** payments for any claim period. This applies to any one continuous period of **accident or sickness, unemployment** or a period for which **you** are a **carer**

or a combination of all three. **You** cannot claim for **accident or sickness, unemployment**, or a **carer** claim at the same time.

When will monthly claim payments end?

We will continue paying **your** claim until the first of the following happens:

- **Your unemployment** ends, **you** recover from **your accident or sickness** or **you** are no longer a **carer**
- **We** have paid 12 full **monthly benefits** for any one continuous period of **unemployment, accident or sickness** or a period for which **you** are a **carer**, or a combination of all three
- **Your Kwik Fit Insurance Product** is cancelled or not renewed
- **You** reach age 65
- **You** retire from work and do not intend to **work** again.

Paying premiums during a claim

When **you** are making a claim under this **policy** **you** should continue to pay the monthly premium to ensure that cover can continue once **your** claim has ended. Should **you** cancel **your policy** during a claim then **we** will continue to pay **monthly benefit** provided the claim happened before the cancellation date, and **your** premiums were up to date. However, **you** will not be covered for any claim that happens on or after the cancellation date.

› Change of Premium and Cover

We may change the premium rates and terms of cover at any time by sending **you**

at least 30 days' written notice to **your** last known address

› When Does Your Policy End?

The cover provided by this **policy** and all benefit payments will end, if any of the following happens:

- The date when any premium under this **policy** is 30 days or more overdue
- **Your Kwik Fit Insurance product** is cancelled or not renewed
- **You** reach 65 years of age
- **You** retire and do not intend to work again
- **You** make a false claim (**you** will have to return any claim payments **we** have made)
- **You** die.

The cover provided by this **policy** will end if:

- **You** have not paid **your** premiums when they are due
- **You** cancel this insurance at any time following the expiry of **your** statutory cooling off period. To cancel, please refer to page 6
- **We** cancel this insurance by giving **you** 90 days' written notice.

However, **we** will continue to pay **monthly benefit** that is due to be paid for any claim that happened before the end date.

› Promise of Service – Complaints Procedure

Our goal is to give excellent service to all **our** customers but **we** recognise that things do go wrong occasionally. **We** take all complaints **we** receive seriously and aim to resolve all **our** customers' problems promptly. To ensure that **we** provide the kind of service **you** expect, **we** welcome **your** feedback. **We** will record and analyse **your** comments to make sure **we** continually improve the service **we** offer.

What will happen if you complain?

- **We** will acknowledge **your** complaint within 2 working days of receipt
- **We** aim to resolve complaints, following assessment and investigation, as quickly as possible.

Most of **our** customers' concerns can be resolved quickly, but occasionally more detailed enquiries are needed. If this is likely, **we** will contact **you** with an update and give **you** an expected date of response.

What to do should you be dissatisfied

If **you** have a complaint about the handling of **your** insurance, please contact Kwik Fit Insurance on;

Tel: **0800 280 2204** or write to:
Kwik Fit Insurance,
1 Masterton Way,
Tannochside Park,
Uddingston, Glasgow
G71 5PU

Or e-mail
customerrelations@kfis.co.uk

Kwik Fit Insurance have their own complaints procedure, which will be sent when **you** make a complaint to them. **You** can also request a copy at any time.

If **you** have a complaint about a claim **you** have made, please contact Norwich Union at;

Norwich Union,
Department 29,
The Warren,
Worthing,
West Sussex,
BN14 9QD.

Or telephone **0800 092 3720**.

If **you** remain unhappy with the claims decision **you** receive from **us**, **you** may write to the Chief Executive, Norwich Union, PO Box 6, Surrey Street, Norwich NR1 3NS.

If **you** are dissatisfied with **our** final decision (from the Chief Executive), **you** can refer the matter to the Financial Ombudsman Service (FOS).

Full contact details of both **our** Chief Executive and the FOS will be provided when **we** write in response to **your** complaint.

Notes

1. The FOS will only consider **your** complaint if **you** have given **us** the opportunity to resolve it and **you** are a private policyholder. If, however, **we** do not resolve **your** complaint within 40 working days, the FOS will accept a direct referral.
2. Whilst **we** are bound by the decision of the FOS, **you** are not.
3. Following the complaints procedure does not affect **your** right to take legal action.

› General Information

This insurance is underwritten by Norwich Union Insurance Limited, trading as Norwich Union.

Norwich Union Insurance Limited is authorised and regulated by the Financial Services Authority.

The law

There is a choice of law for this insurance, but unless **we** agree otherwise, the law for that part of the **UK** where **you** live at the **start date** will apply.

Financial Services Compensation Scheme

Norwich Union's obligations are covered by the Financial Services Compensation Scheme (FSCS). If **we** are unable to meet **our** obligations, **you** could be entitled to compensation from this scheme, depending on the type of insurance and the circumstances at the time.

You would be covered for all of the first £2,000 of any claim and 90% of the remainder, without any upper limit.

Further information about the scheme is available from the FSCS website www.fscs.org.uk or write to Financial Services Compensation Scheme, 7th Floor Lloyds Chambers, Portsoken Street, London, E1 8BN.

Data Protection Act – information uses

For the purposes of the Data Protection Act 1998, the joint Data Controllers in relation to any personal data **you** supply is Norwich Union Insurance Limited and Kwik Fit Insurance.

Insurance administration

Information **you** supply may be used for the purposes of insurance administration

by **us**, **our** associated companies and agents and Kwik Fit Insurance. It may also be disclosed to regulatory bodies for the purposes of monitoring and/ or enforcing our compliance with any regulatory rules/codes.

Your information may also be used for research and statistical purposes and crime prevention. It may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for systems administration. Where this happens, **we** will ensure that anyone to whom **we** pass **your** information agrees to treat **your** information with the same level of protection as if **we** were dealing with it.

If **you** give **us** information about another person, in doing so **you** confirm that they have given **you** permission to provide it to **us** and for **us** to be able to process their personal data (including any sensitive data) and also that **you** have told them who **we** are and what **we** will use their data for, as set out in this notice.

In the case of personal data, with limited exceptions, and on payment of the appropriate fee, **you** have the right to access and if necessary rectify information held about **you**.

Sensitive data

In order to assess the terms of the insurance contract or administer claims which arise, **we** may need to collect data which the Data Protection Act defines as sensitive (such as medical history or criminal convictions). By proceeding with this insurance, **you** signify **your** consent to such information being processed by **us** or **our** agents.

Fraud prevention and detection

In order to prevent and detect fraud **we** may at any time:

- share information about **you** with other organisations and public bodies including the police
- undertake credit searches and additional fraud searches
- check and/or file **your** details with fraud prevention agencies and databases, and if **you** give **us** false or inaccurate information and **we** suspect fraud, **we** will record this.

We can on request supply further details of the databases **we** access or contribute to.

➤ Your Payment Protection Policy Document

(Keep me somewhere safe)



Underwritten by:
Norwich Union Insurance Limited trading as Norwich Union
(a member of the Aviva group).

Registered in England: 99122.
Registered Office: 8 Surrey Street, Norwich, NR1 3NG.

Authorised and regulated by the Financial Services Authority.

Kwik Fit Insurance is an insurance intermediary authorised and regulated by the Financial Services Authority. For your protection calls may be recorded or monitored.

Registered in Scotland: 147319.
Registered Office: 216 East Main Street, Broxburn EH52 5AS

Arranged by:
Kwik Fit Insurance
1 Masterton Way
Tannochside Business Park
Uddingston
Glasgow
G71 5PU