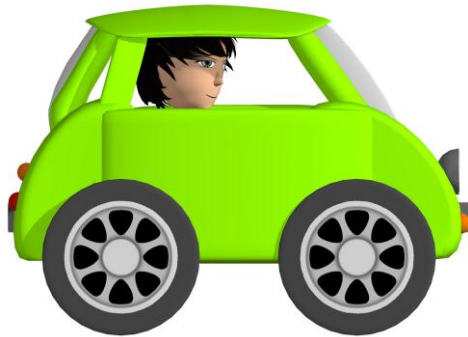




## Your Private Car Policy Summary

**This booklet provides a summary of the important facts you need to know about your insurethebox Policy. Please read it carefully as it explains how insurethebox is different from other insurers and how this will affect you. Included are the features and benefits of your policy together with how we will provide our service to you and how you can contact us.**



## Contents

### Welcome to insurethebox

A new way to insure your car	3
Low mileage drivers	3
Bonus Miles for safe driving	3
Reward Miles for shopping	3
What the Clear Box gives you	3
Automatic Top Up of mileage	4
Renewal mileage	4
How the Clear Box works	4
Cancellation	5
14 Day cooling off period	5
Automatic renewal	6
Managing an accident	6
Making a claim	6
If your car is stolen	6
How to contact insurethebox	7

### Your Policy Summary

Introduction	8
<b>Significant Features and Benefits</b>	
Accidental damage to your car	9
Fire and theft damage to your car	10
New car replacement	10
In-car entertainment, phone and satellite navigation equipment	11
Child car seats	11
Temporary replacement car	11
Driving other cars	11
Cover for the death of, or injury to, other people	12
Cover for damage to property belonging to other people	12
Legal costs and expenses	12
Emergency treatment charges	13
Use by the motor trade hotel and car parks	13
Glass in windscreens, sunroofs or windows	13
Foreign use	14
Personal accident benefits	14
Medical expenses	15
Personal belongings	15
No claim discount	15
Protected no claim discount	16
General conditions and general exceptions	16
The extras	16
Your Policy	17
What to do if we do not provide the expected service	17
The Financial Services Compensations Scheme	18
The Insurer	18
Our regulatory status	18
Who owns us	18

## Welcome to insurethebox

**Thank you for choosing to insure with insurethebox. You can feel confident you have made a safe choice with us. insurethebox is one of the UK's leading providers of telematics car insurance and we do our best to encourage and reward safe driving.**

### **A new way to insure your car**

insurethebox is providing a new way to insure your car. The concept is simple; we fit a clever little telematics device, known as a Clear Box to your car. The Clear Box fits out of sight and enables us to measure how you drive, when you drive and how far you drive.

Conventional car insurance uses a number of factors to assess drivers' potential driving behaviour, for example, younger drivers tend to be charged more because as a group they have higher than average claims and costs. insurethebox has used its expertise to devise a new mechanism where drivers who do a low annual mileage and drive safely, may save significantly on their car insurance by having a Clear Box fitted.

What's more, insurethebox has made it possible for safer drivers to earn extra miles each month and a premium tailored to their driving when they renew.

### **Low mileage drivers**

Initially you only buy 6,000 Base Miles of cover and the Clear Box monitors exactly how many miles you have driven. If you need additional miles you can buy Top Ups, as you might do with a mobile phone. Top Up Miles can be bought in bundles of 250, 500, or 1,000 miles. If you buy

more Top Up Miles than you need in your first year, don't worry, you can roll them over to the following year.

### **Bonus Miles for safe driving**

The Clear Box sends details to us about how you drive; we feed this information into a personalised web page, "Your Portal", which you can view through our website. This describes how you can earn Bonus Miles by improving your driving, and also provides lots of useful information on your journeys. You can earn up to 100 Bonus Miles each month by driving safely.

### **Reward Miles for shopping**

insurethebox offers you another great way to save money. We have built up a relationship with many leading high street retailers and through our ShoppingBox you can buy their goods online. For every £100 you spend through ShoppingBox, we will credit your account with Reward Miles. If you earn more Reward Miles than you can use, simply roll them over to next year. We award a minimum of £2.50 for every £100 you spend at ShoppingBox.

### **What the Clear Box gives you**

Better value car insurance – by buying a package of Base Miles (and Top Ups, as and when required) you can tailor your driving and your insurance costs to meet your needs.

Extra miles available - if you need more than 6,000 miles of cover in one year, then you can buy Top Ups, like you would with a mobile telephone. You can also earn Bonus Miles by driving safely or Reward Miles by buying goods on the ShoppingBox .

Mileage tracker – you can monitor your mileage for each trip, the month and the year to date.

Feedback on your driving – as a minimum, each month you will have an update on how your car has been driven, plus tips on what you can do to improve your driving and earn more Bonus Miles. This can be viewed at [www.insurethebox.com](http://www.insurethebox.com) through Your Portal.

Security – if your car is stolen, we will be able to monitor the location of your car using Theft Tracker and help the Police recover it.

Accident Alert – if you are involved in an accident, an alert message will be sent to us by the Clear Box and providing the vehicle is not in motion, we will try to contact you on the mobile telephone number you gave us. In the event that we cannot contact you, we will attempt to make contact using the alternative number supplied by you.

Renewal premiums - if you drive safely you can earn a premium tailored to your driving when you renew.

Please note – some services will only have the data to display in Your Portal after you have been driving for a sufficient time / distance to allow us to make an assessment of your driving.

### **Automatic Top Up of Mileage**

If you run out of Miles and forget to Top Up your mileage, we will try to make the Top Up using the payment details you supplied when you took out your cover, or when you renewed. There will be a minimum automatic Top Up of 250 miles. If the payment details are not valid, then

we will try to contact you so you can Top Up through an alternative payment arrangement.

### **Renewal mileage**

If you haven't used all your extra Miles when your cover is due to be renewed, don't worry, you can roll them over to the following year. Any unused Top Up, Bonus and Reward Miles will be credited to your mileage account for the next policy year. Please note there is no monetary exchange for any unused miles.

### **How the Clear Box works**

When you take out your Private Car Policy, we will contact you to arrange for a Clear Box to be fitted to your car. We will pay for the cost of the Clear Box, fitting it and retrieving the data.

Our aim is to arrange for the Clear Box to be fitted within 14 days of you arranging cover with us. The fitting process takes about an hour and can be carried out at your home or place of work, providing it is safe to do the fitting at the proposed place. We reserve the right to nominate an alternative site near you to fit the Clear Box. We will agree a mutually convenient time to undertake the fitting.

In the unlikely event of the Box developing a fault, we will notify you and arrange with you a mutually convenient time for a replacement Box to be fitted. You must give us access to your car within 7 days of being notified of the fault, or where there are exceptional circumstances that prevent you from doing so, within a reasonable time.

## **Cancellation**

We reserve the right to cancel the cover providing we follow the procedure defined in Section 11 of the Private Car Policy Document, if, you do not co-operate in having the Box fitted within 14 days of you arranging cover with us; or if, we try unsuccessfully to Top Up your mileage using the payment details you supplied to us and subsequent attempts to obtain payment details are unsuccessful.

We also reserve the right to cancel the cover providing we follow the procedure defined in Section 11 of the Private Car Policy Document, if you do not pay your premium, or after a claim, where we have decided to make a cash payment for not more than the market value of your car at the time of the damage rather than repair or replace your car.

If we so request, you must also allow us or our approved supplier to retrieve the Box from your car in the event that cover is no longer required.

You may cancel your policy in certain circumstances, as defined in the Private Car Policy Document.

To exercise your right to cancel, you must advise us that you wish to cancel your policy and you must return your Certificate of Motor Insurance immediately or otherwise advise us by email that the policy to which the certificate relates has ceased to have effect. The cancellation will only be effective from the date the Certificate of Motor Insurance is returned by you or we receive that email. Please refer to Section 11 of your Private Car Policy Document for full details.

Upon cancellation, you will receive a refund of premium providing no claim has been made during the period of policy cover. You will be entitled to receive a refund of premium less an administration fee of £30 and a charge reflecting the cover we have provided up to the cancellation of your policy. This charge will be calculated on a proportionate basis on either the period of cover you have received or the miles you have used, whichever amount is higher. If the Box has already been fitted to your car, or had been fitted to a car you previously insured with us, you will be charged an additional fee of £50 to cover the cost of fitting the Box. These fees will be subject to Insurance Premium Tax where applicable.

### **14 day cooling off period**

You have a right to cancel your policy within 14 days of the period of policy cover commencing. If you choose to cancel and providing no claim has been made during the period of policy Cover, you will be entitled to receive a refund of premium less an administration fee of £30 and a charge reflecting the cover we have provided up to the cancellation of your policy. This charge will be calculated on a proportionate basis on either the period of cover you have received or the miles you have used, whichever amount is higher. If the Box has already been fitted to your car, or had been fitted to a car you previously insured with us, you will be charged an additional fee of £50 to cover the cost of fitting the Box. These fees will be subject to Insurance Premium Tax where applicable.

To exercise your right to cancel, you must advise us that you wish to cancel your policy and you must return your Certificate of Motor Insurance immediately or otherwise advise us by email that the policy to which the certificate relates has ceased to have effect. The cancellation will only be effective from the date the Certificate of Motor Insurance is

returned by you or we receive that email. Please refer to your Private Car Policy Document for full details.

### **Automatic Renewal**

To make renewal easier for you, your Car Insurance will be renewed automatically using the payment details you have previously given, providing your card details allow this, unless you call us before your renewal date to notify us differently. Please check your renewal invitation for further details when it is available to you.

### **Managing an accident**

One benefit of the "Clear Box" is we will be alerted if your car has been involved in an accident. If this happens and your car is stationary, we will try to call you on the mobile phone number you gave us when cover was arranged. We will check you are OK, and try to help you get back on the move, or if it is not safe to drive your car, we will arrange for your car to be taken for repair. If we can see that your car is moving we will assume that you are unharmed and do not require immediate assistance.

If we are unable to contact you and your car is stationary we will assess all the circumstances relating to the incident, and if we think it is appropriate, we will attempt to contact the emergency services and request that they attend. Please note, we are not able to guarantee that the emergency services will attend in these circumstances, and you are still obliged to notify us of any incident.

### **Making a claim**

If you need to make a claim, please follow these steps:

1. If we have not contacted you, please call us as soon after the incident as possible on 033 00 45 00 45
2. Please give us as much information about the incident as you can. We will explain what your Private Car Policy covers and if you have to pay any excess
3. Wherever possible, speak to us before you make any arrangements for replacement or repair

For more details on how to make a claim please go to [www.insurethebox.com](http://www.insurethebox.com) and see your Private Car Policy Document.

### **If your car is stolen**

Another benefit of the Clear Box is that it includes Theft Tracker technology which tracks the location of your car and can help us find your car if it is stolen.

If your car is stolen, please tell the local police and obtain a crime reference number. You should then contact us on 033 00 45 00 45. We will confirm your details, record the crime reference number and begin to monitor the location of your car, liaising with the police as appropriate.

If your car is recovered but damaged, or not recovered at all, please contact the claims department of insurethebox on 033 00 45 00 45 and we will help you with your claim.

## How to contact insurethebox

To make changes to your cover, or to Top Up your mileage, please go to [www.insurethebox.com](http://www.insurethebox.com) and log into Your Portal.

If you experience any problems making a change to your cover, topping-up your mileage or making a claim, and cannot access Your Portal to complete the transaction, then please telephone us.

### Telephone us:-

Sales enquires	0333 123 1208
To make a change to your cover	0333 123 1208
To Top Up your mileage	0333 123 1208
To make a claim	033 00 45 00 45
To report an accident	033 00 45 00 45
To report a theft	033 00 45 00 45

Any calls to numbers starting 03 cost the same as calls to numbers starting 01 or 02 and may be included in any inclusive calls package you may have. insurethebox does not earn any money from the use of the 03 number.

### Contact us via email:-

Customer Services - [service@insurethebox.com](mailto:service@insurethebox.com)

Claims - [claims@insurethebox.com](mailto:claims@insurethebox.com)

## Or you can write to us at: -

Customer Services  
insurethebox  
PO Box 1308 - Mail Centre  
Newcastle  
NE12 2BF

### Other Useful Numbers:-

**Windscreen Claims** - 0844 826 8376 for windscreen and glass damage claims

**ClearBox Installations** – 0800 781 0988 if you need to make an appointment to have a ClearBox fitted to your car.

**Europ Assistance** - 0844 338 5622 if you have a Box Road Rescue policy and require Emergency breakdown assistance.

**Box Key Protect** - 0844 338 5622 if you need to make a claim under your Box Key Protect Policy.

**Premium Credit Ltd** – 0844 736 9836 if you have any queries regarding your Premium Credit agreement or direct debits

## Your Policy Summary

### This section will explain:

- The significant features and benefits of your policy
- Your Policy
- What to do if we do not provide the expected service
- The Financial Services Compensation Scheme
- The Insurer
- Our regulatory status
- Who owns us

### Introduction

This is a summary of your Policy

For full details of its terms and conditions please read:

- Your Private Car Policy Document
- Your Schedule of Insurance
- Your Certificate of Motor Insurance
- Your Statement of Fact

Your Policy has been arranged and issued by Insure The Box Limited on behalf of the Insurer shown on your Schedule of Insurance and Certificate of Motor Insurance

We offer Comprehensive cover. If you have selected and paid to extend your benefits to include any of the Extras then this will be shown on your Schedule of Insurance

Cover is not available in Northern Ireland, the Channel Islands and the Isle of Man

## Significant Features and Benefits

Description of Cover/Product Features	Significant Features and Benefits	Significant Limitations and Exclusions	Policy Reference
<p><b>Accidental damage to your car</b></p>	<p>Up to the market value of your car and its accessories, less any Excesses shown on your Schedule of Insurance</p> <p>Repairs to your car undertaken by one of our approved repairers are guaranteed for the period that your car remains owned by you</p>	<p>You must not use your car for any purpose which is not recommended by the manufacturer</p> <p>We will not pay for loss or damage to your car as a result of a deliberate act caused by you or any other driver covered to drive your car including, but not limited to, driving under the influence of alcohol or non-prescription drugs or as result of lawful immobilisation (clamping), removal and/or destruction</p> <p>If you make a claim and you have not paid all your premium, we may deduct any unpaid premium from any claim settlement we make to you</p>	<p><b>Section 1</b></p>

Description of Cover/Product Features	Significant Features and Benefits	Significant Limitations and Exclusions	Policy Reference
<p><b>Fire and theft damage to your car</b></p> <p>If your car is damaged by fire or it is stolen or damaged as a result of theft, or attempted theft, we will pay for the repairs or give you a cash amount</p>	<p>Up to the market value of your car and its accessories, less any Excesses shown on your Schedule of Insurance</p> <p>Repairs to your car undertaken by one of our approved repairers are guaranteed for the period that your car remains owned by you</p>	<p>We will not pay for loss or theft of any car keys or lock transmitters, or the cost of repairing or replacing any alarms or security devices</p> <p>Loss or damage caused by theft or attempted theft is not covered if your car is left unlocked, or with the keys in it or with a window or roof open</p> <p>If you make a claim and you have not paid all your premium, we may deduct any unpaid premium from any claim settlement we make to you</p>	<p><b>Section 2</b></p>
<p><b>New car replacement</b></p> <p>We may provide you with a new car if your car is under 12 months old and it is seriously damaged or stolen and not recovered</p>	<p>The new replacement car is subject to:</p> <p>You having registered your car in your name from new</p> <p>The damage to your car exceeding 60% of the manufacturer's list price plus taxes when the damage happened</p> <p>A suitable replacement car being available in the U.K.</p>	<p>If a suitable replacement car is not available, the claim will be settled by one of the other options referred to in the 'How we will settle your claim' Section of your Private Car Policy Document</p>	<p><b>How we will deal with your claim – Sections 1 &amp; 2</b></p>

Description of Cover/Product Features	Significant Features and Benefits	Significant Limitations and Exclusions	Policy Reference
<p><b>In-car entertainment, phone and satellite navigation equipment</b></p> <p>Accidental damage to, or damage or loss caused by fire or theft of, your car's in-car entertainment, phone and satellite navigation equipment</p>	<p>Payment for up to the market value of any In-car entertainment, phone and satellite navigation equipment that is permanently fitted by the manufacturer as standard</p>	<p>Cover for any other equipment or specification is limited to a maximum of £250</p>	<p><b>How we will deal with your claim – Sections 1 &amp; 2</b></p>
<p><b>Child car seats</b></p> <p>If your car is involved in an accident which damages the car, we will replace the child car seats</p>	<p>Payment for new child seats of the same quality as the seat being replaced up to a limit of £300 for each accident</p>	<p>The seats will only be replaced if your car is involved in a collision and the incident is covered under Section 1 of your Private Car Policy Document</p>	<p><b>How we will deal with your claim – Sections 1 &amp; 2</b></p>
<p><b>Temporary Replacement Car</b></p> <p>The provision of a Courtesy Car</p>	<p>This is only available if the damage to your car is covered by this insurance and if the repairs are carried out by our approved repairer Service, and they have a suitable car available</p> <p>Temporary replacement cars are usually small one litre hatchbacks, or similar, with a manual gearbox, and will have Comprehensive cover on your policy for the period of the loan</p>	<p>You will be liable for any fines for any parking or driving offences, congestion, tolls or road pricing charges and any additional costs for non-payment of these charges.</p>	<p><b>How we will deal with your claim – Sections 1 &amp; 2</b></p>
<p><b>Driving other cars</b></p>	<p>There is no cover to drive other cars</p>	<p>There is no cover to drive other cars</p>	<p><b>Definitions Your Car and your Schedule of insurance</b></p>

Description of Cover/Product Features	Significant Features and Benefits	Significant Limitations and Exclusions	Policy Reference
<p><b>Cover for the death of, or injury to, other people including injury to any passengers</b></p> <p>If you are involved in an accident in your car you may be liable to pay compensation if anyone is killed or injured</p>	<p>There is no limit</p>	<p>Cover is only provided for the vehicle named on your Certificate of Motor Insurance, whilst it is being driven by the drivers named on your Certificate of Motor Insurance and for a purpose defined on your Certificate of Motor Insurance</p>	<p><b>Section 3</b></p>
<p><b>Cover for damage to property belonging to other people</b></p> <p>If you or a driver covered to drive your car are involved in an accident in your car you may be liable to pay for damage you cause to other vehicles, and to property belonging to other people such as fixed items e.g. lamp- posts and walls</p>	<p>Up to £15,000,000 for damage to property belonging to other people (third parties) and up to £5,000,000 for dealing with the legal costs arising from such claims</p>	<p>Cover is only provided for the vehicle named on your Certificate of Motor Insurance, whilst it is being driven by the drivers named on your Certificate of Motor Insurance and for a purpose defined on your Certificate of Motor Insurance</p>	<p><b>Section 3</b></p>
<p><b>Legal costs and expenses</b></p> <p>If we have given our written consent, you are covered for solicitor's fees at a coroner's inquest, fatal accident enquiry or court of summary jurisdiction and defence of any legal proceedings for manslaughter, or causing death by dangerous or reckless driving</p>	<p>There is no limit</p>	<p>Cover is only provided for the vehicle named on your Certificate of Motor Insurance, whilst it is being driven by the drivers named on your Certificate of Motor Insurance and for a purpose defined on your Certificate of Motor Insurance</p>	<p><b>Section 3</b></p>

Description of Cover/Product Features	Significant Features and Benefits	Significant Limitations and Exclusions	Policy Reference
<p><b>Emergency treatment charges</b></p> <p>You are covered for emergency treatment charges made under the Road Traffic Acts</p>	<p>There is no limit</p>	<p>Cover is only provided for the vehicle named on your Certificate of Motor Insurance, whilst it is being driven by the drivers named on your Certificate of Motor Insurance and for a purpose defined on your certificate of Motor Insurance</p>	<p><b>Section 3</b></p>
<p><b>Use by the motor trade, hotels and car parks</b></p> <p>Your car is covered whilst it is being driven by a member of the Motor Trade or an employee of a Hotel or Car Park</p>	<p>Up to the market value of your car and its accessories</p>	<p>None</p>	<p><b>Section 4</b></p>
<p><b>Glass in windscreens, sunroofs or windows (or for any scratching of the bodywork as a result of broken glass from your car)</b></p>	<p>You must notify us before any work is carried out and you must use our approved supplier</p> <p>You will pay the first part of any claim for any glass that is replaced or repaired</p> <p>The level of your contribution (your Excess), is shown on your Schedule of Insurance</p>	<p>If you choose not to use our approved supplier, then the most we will pay is £200 less any excesses shown on your Schedule of Insurance</p> <p>Damage to your car as a result of a deliberate act caused by you or any driver covered to drive your car</p>	<p><b>Section 5</b></p>

Description of Cover/Product Features	Significant Features and Benefits	Significant Limitations and Exclusions	Policy Reference
<p><b>Foreign use</b></p> <p>This extends the full cover of your Policy when you take your car abroad to any European Union (EU) country, plus some other countries that follow the EU directives. All of these countries are specified on your Schedule of Insurance</p>	<p>Cover automatically applies provided it is shown on your Schedule of Insurance, unless the conditions shown in the next column are not met</p> <p>You will not need a Green Card for these journeys</p>	<p>Cover for loss or damage to your car is excluded if it is kept abroad for more than 90 consecutive days in any one annual period of cover</p>	<p><b>Section 6</b></p>
<p><b>Personal accident benefits</b></p> <p>Cover is provided for death or accidental injury to you or your husband, wife or civil partner as a result of a road accident whilst you are travelling in, or getting in to or out of, any car</p>	<p>Cover is limited to £7,500 in total per person during any one Period of Private Car Insurance Cover</p>	<p>Cover only applies if the injury results in death, permanent loss of any limb above the wrist or ankle; or the complete and irrecoverable loss of sight in one or both eyes within 90 days of the incident</p> <p>Cover will not be provided where the incident was as a result of suicide or attempted suicide, or driving under the influence of alcohol or non-prescription drugs, or where the driver of your car is convicted of reckless or dangerous driving, or where the person is not wearing a seatbelt</p>	<p><b>Section 7</b></p>

Description of Cover/Product Features	Significant Features and Benefits	Significant Limitations and Exclusions	Policy Reference
<p><b>Medical expenses</b></p> <p>Medical expenses resulting from an accident while travelling in your car</p>	<p>Cover is limited to £200 per person travelling in your car at the time of the accident</p>	<p>Cover will not be provided where the driver of your car is driving under the influence of alcohol or non-prescription drugs, or where the driver of your car is convicted of reckless or dangerous driving, or where the person is not wearing a seatbelt</p>	<p><b>Section 8</b></p>
<p><b>Personal belongings</b></p> <p>Accidental damage, or damage or loss caused by fire or theft of personal belongings in your car</p>	<p>Cover is limited to £150</p>	<p>You must keep your car locked and remove the keys from it, and keep the windows and roof closed when the car is left unattended</p> <p>Any personal belongings must be kept out of sight in the locked boot or glove compartment of your car</p>	<p><b>Section 9</b></p>
<p><b>No claim discount</b></p> <p>You can obtain a discount from your Premium in accordance with the scale shown in your Policy for every year that you remain claim free up to a maximum of 6 years</p>	<p>If you have a claim you will lose your no claim discount in accordance with the scale shown in your Policy</p> <p>Claims for emergency treatment charges, glass and claims where you are not at fault and we recover all that we have paid, will not affect your no claim discount</p>	<p>None</p>	<p><b>Section 10</b></p>

Description of Cover/Product Features	Significant Features and Benefits	Significant Limitations and Exclusions	Policy Reference
<p><b>Protected no claim discount</b></p> <p>If you have already built up a valuable no claim discount you can protect it so that even if you do have a claim you will keep your full discount</p>	<p>Your no claim discount will be protected provided that there are no more than two claims in any five consecutive years of cover</p> <p>Any change in the level of your no claim discount is no guarantee that your premium will not increase</p>	<p>None</p>	<p><b>Section 10</b></p>
<p><b>General conditions and General exceptions</b></p> <p>These terms, conditions and exclusions apply irrespective of the cover you select. Your Private Car Policy Document shows all of them</p>	<p>Please see Section 11 &amp; 12 of your Private Car Policy Document</p>	<p>Please see Section 11 &amp; 12 of your Private Car Policy Document</p>	<p><b>Section 11 &amp; 12</b></p>
<p><b>Optional Extensions of cover (The Extras)</b></p> <p>The Extras are only covered if they are shown on your Schedule of Insurance and any additional premium required has been paid</p>			
<p><b>Box Motor Legal Protect</b></p>	<p>Further details of the Extras can be found here <a href="http://www.insurethebox.com/insure-the-box-legal-stuff">http://www.insurethebox.com/insure-the-box-legal-stuff</a></p>		
<p><b>Box Road Rescue</b></p>			
<p><b>Box Key Protect</b></p>			

## Your Policy

The level of cover and Extras you have chosen, together with any endorsements that may apply to your Policy, are shown in your Schedule of Insurance. Your Policy will be for 12 months unless specified differently in your Schedule of Insurance

Most claims will be subject to an excess, which is the amount you have to pay towards any claim. Your Schedule of Insurance shows the excesses applicable to you and any other driver for the type of claim made

Please refer to the Policy Document which gives details of how you can contact us and how your Policy will work. The Policy Document also explains how we will use and safeguard your personal information, our use of Fraud Detection and Prevention measures and our legal requirement to submit your Policy details to the Motor Insurance Database

## If we do not provide the expected service

We aim to provide a high level of service and we want you to tell us when we don't. We take all complaints we receive seriously and aim to resolve these promptly. We welcome your feedback. We will record and analyse your comments to make sure we continuously improve the service we offer

If we don't meet the level of service you expect, then please contact our customer service team on 0333 123 1308\*. We will do everything we can to resolve your complaint immediately but if we can't or we need to investigate we will explain how we will do this and when we will respond.

\* Any calls to numbers starting 03 cost the same as calls to numbers starting 01 or 02 and may be included in any inclusive calls package you may have. The party you call on an 03 number will not earn any revenue from the use of the number.

If we cannot resolve your complaint over the telephone, or you are dissatisfied with our proposals to resolve your complaint you can write to our Complaints Officer at the following address

Complaints Officer  
insurethebox  
PO Box 1308  
Newcastle upon Tyne  
NE12 2BF

or email; [service@insurethebox.com](mailto:service@insurethebox.com).

You should quote the Policy Number shown on your Schedule of Insurance and explain the nature of your complaint

We will then write to you with our final decision. If you still remain dissatisfied with our response, you can refer the matter to the Financial Ombudsman Service (FOS). Please note that the FOS will only consider your complaint if you have given us the opportunity to resolve your complaint and we have issued a final decision

The FOS can be contacted at the address shown below:

The Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR

Whilst we are bound by the decision of the FOS, you are not. Following the complaints procedure does not affect your right to seek and take legal action

### **The Financial Services Compensation Scheme**

The Insurer is a member of the Financial Services Compensation Scheme (FSCS). You might be entitled to compensation from the FSCS if the Insurer is unable to meet their obligations. Further information on the scheme can be obtained at: [www.fscs.org.uk](http://www.fscs.org.uk)

### **The Insurer**

The Insurer is shown in your Statement of Fact, Schedule of Insurance and Certificate of Motor Insurance. We hold as agent any insurance premiums collected on behalf of the Insurer. We do not hold client money.

This insurance is underwritten by Catlin Insurance Company (UK) Ltd who are authorised and regulated by the Financial Services Authority (423308).

### **Our Regulatory Status**

insurethebox is the trading style of Insure The Box Limited. Insure The Box Limited is authorised by the Gibraltar Financial Services Commission (registered number: FSC01082B) and authorised and subject to limited regulation by the Financial Services Authority (registered number: 519450). These can be checked at [www.fsc.gi](http://www.fsc.gi) and [www.fsa.gov.uk](http://www.fsa.gov.uk) respectively. Details about the extent of our authorisation and regulation by the Financial Services Authority are available from us on request.

### **Who owns us**

Insure The Box Limited is a wholly owned subsidiary of Box Innovation Group Limited which is incorporated in Gibraltar (Company Number: 106243) and whose registered office is: Montagu Pavilion, 8-10 Queensway, Gibraltar. Insure The Box Limited is incorporated in Gibraltar (Company Number: 102568) and whose registered office is: Montagu Pavilion, 8-10 Queensway, Gibraltar