

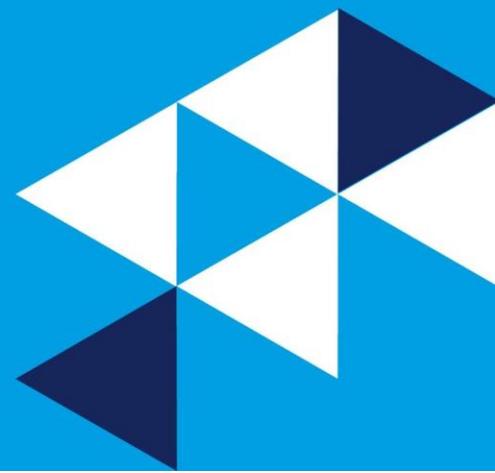


wrapper

INSURE

# Policy Booklet

Motorhome  
Insurance



## Welcome to Wrapper Insure

We are delighted to welcome you to Wrapper Insure and thank you for choosing to take out an insurance policy with us.

Our mission is simple: ensuring good consumer outcomes are at the heart of our culture by giving you low-cost insurance, instant quotations and immediate cover all self-manageable on your customer portal.

This is not your Insurers policy booklet, but we feel that this is an important and useful guide for our customers. It is a general explanation of Wrapper's terms of business and should be used alongside your insurance providers' policy Schedule/Certificate of Insurance.

You will find your insurance providers Policy Wording in your customer portal at **[www.wrapperinsure.co.uk](http://www.wrapperinsure.co.uk)**.

Additionally, if you have chosen to pay by Direct Debit, you will have entered into a credit agreement with your finance provider and will receive their terms and your credit agreement from them.

Should you have any questions about any product or service given by us you can visit the 'Your Portal' section 24 hours a day, seven days a week at **[www.wrapperinsure.co.uk](http://www.wrapperinsure.co.uk)** for more information about your policy and our services.



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## What to do if you have an accident...

### The law

If you're involved in an accident while driving or manoeuvring the vehicle that's insured with us, you're legally obliged to stop. What's more, if you're the owner of the vehicle involved, you must give your name, address and insurance details to anyone who might need them. If you're not the vehicle's owner, you'll need to give the owner's name, address and vehicle registration number to the relevant people.

In some circumstances when there's an accident or loss, it won't make financial sense to repair your vehicle, and in that case it will be treated as a total loss. If this happens, we'll offer to transfer your policy to another vehicle, provided it meets our criteria.

If you're involved in an accident that results in injury to another person, you are required by law to report the incident to the police within 24 hours. You'll also need to present a copy of your Certificate of Motor Insurance within five days. These same rules apply if, for whatever reason, you don't give your details to the relevant people at the time of the accident.

### To make the claims process easier...

To speed up the process of making a claim, it's important that you don't apologise or admit fault for an accident.

It will also help speed up your claim if you can collect as much information as possible at the time of the accident. As a general guideline, we'll want to know the following:

- The other driver(s)'s details, including name(s), telephone number(s) and registration number(s)
- Any injuries suffered
- The names and contact details of witnesses
- The names of police officers who attend the scene, as well as incident report reference numbers
- Full details of what happened

## Terminology

Here at Wrapper, we want you to know exactly what you're getting when you're insured with us. We do, however, appreciate that some insurance terminology can be confusing. We've put together this glossary of words, phrases and terms you might come across while getting your policy in place, so you know exactly what we're talking about.

### Certificate of Motor Insurance

This is the certificate that proves you have valid insurance in place, and it's required by law. It sets out which vehicle is covered, who can drive the vehicle, and what it can be used for. If your policy names other drivers, make sure both you and they are aware of any restrictions that might apply.

### CIE

CIE is insurance-speak shorthand for the Continuous Insurance Enforcement Law, which came into force in early 2011. This legislation states that any vehicle that doesn't have a Statutory Off-Road Notification (SORN) in place must, by law, be insured – even if it isn't being used.

### Consumer

This is you – the person covered under the policy. Specifically, 'consumer' refers to the policyholder, or the person named under 'Insured' on the Certificate of Motor Insurance and policy schedule.

### Criteria

These are the guidelines put in place by the underwriters, by which we measure the appropriateness of a policy and the underwriters set the prices.

### Endorsement

An endorsement is an amendment or addition to your policy, which changes the scope of the original policy and alters your coverage. It could be something like adding a named driver, specifying a certain piece of personal property you want covered (such as a TV or laptop), or adding European coverage. Endorsements can be made at any point during your policy period, including at renewal, and are legally binding.

### Excess

An insurance excess is the part of the claim that you must pay. So, if you have an accident that causes £250-worth of damage and your excess is £200, you might decide to pay the extra £50 and not make a claim, that could potentially result in a higher premium at renewal. We have a standard excess, which is payable for all claims, but you might also decide to have an additional voluntary excess – you can choose how much for. When making a claim, the standard and voluntary excesses will be added together, and that will be the total you need to pay towards your claim. You'll find your current total excess on your policy schedule in your online portal.

### Financial Conduct Authority (FCA)

The FCA is the independent regulatory body that oversees the practices of financial services firms, including insurers. It replaced the Financial Services Authority in April 2013 and is funded wholly by the firms it regulates.

## Geographical limits

This tells you where you're covered, geographically speaking. Being insured with Wrapper means you're covered to travel within Great Britain, Northern Ireland, the Isle of Man and the Channel Islands. Every 12 months, you'll also be covered for 180 days' worth of travel to and within the European Community, as well as Croatia, Iceland, Norway, Andorra and Switzerland (including Liechtenstein).

## Insurers' No Claims Bonus Protection

We'll give you the option of paying a bit more to pay a lot less by protecting your No Claims Bonus. If you've gone at least four years without making a claim, you'll be eligible to protect your No Claims Bonus by paying a little extra each month. This will let you make a certain number of claims within a set time period, and it won't affect your No Claims Bonus discount. If you make more than the allowed-for number of claims, you'll have to pay a higher premium when it comes time to renew your policy.

## Insurer, Underwriter

The insurance company that provides the cover for you and your vehicle. You'll find them named on the Certificate of Motor Insurance, as well as your policy schedule.

## Market value

The projected cost of replacing your vehicle in the event of loss or damage, with one of a similar make, model, age, type and mileage, and in a similar condition to what it was in immediately before the incident.

## Motor Insurance Database (MID)

This is a shared database that's available to the Police for the purposes of preventing and detecting crime, as well as other insurers who may need to access information about a driver following a road traffic accident. The details you provide us with when taking out a policy will be uploaded to the database, and it's our duty to keep it updated with any new, expired or cancelled policy information. If you'd like to know more about the database, including how long your details are held for, visit the Motor Insurers Bureau website.

## No Claims Discount/No Claims Bonus

If you haven't made a claim in the period of cover before your policy is due for renewal, we'll give you a discount on your renewal premium. This discount won't be affected if you've had to make a claim for a broken windscreen or window. The discount is for you alone, and for only the vehicle and policy previously covered – it's not transferable in any way.

If you have made a claim in the previous period of cover, we'll still offer you a discount for staying with us, but it will be a smaller one and you might have to pay a higher excess.

If you're insuring with us for the first time, you'll need to be able to prove the amount of No Claims Discount you want to bring with you, so we'll generally ask to see a renewal notice or letter from your previous insurer that clearly states the number of years you're entitled to. The proof must show a policy in your name, for a private vehicle (no company vehicles), and an entitlement earned in the UK, unless we agree otherwise. If you haven't driven for a while, a No Claims Bonus from a previous insurer will only apply if that policy ended within the last two years.

## Period of insurance

The length of time the contract of insurance applies for. You'll find details of this on your policy schedule and Certificate of Motor Insurance.

## Policy

Part of the contract of insurance. The full contract is made up of the policy booklet, your Policy Schedule and your Certificate of Motor Insurance, all of which can be found in your Wrapper online portal.

## RTA

Shorthand for the Road Traffic Act. This is the law that sets out the minimum type of insurance you need to have in place in the UK to be legally allowed to use and/or park your vehicle on a public highway.

## Schedule

This forms part of your contract with us and sets out all the important details about your cover. It will include details about the period of insurance, the insurance premium and the vehicle that's insured, as well as any information about you and any other driver(s) named under the policy. Some other important information might also be included, as necessary.

## Pro rata – Cancellation

If you decide to cancel your policy with us, this is the calculation we'll use to work out how much your refund will be. Pro rata means we'll work out the daily rate for your insurance, plus any charges, and use that to calculate how much you're due to get back.

## Statement of fact

This document performs the same function as a proposal in that it includes all the information – both written and verbal – you gave us before the start of your policy. It is the responsibility of the policyholder (i.e., you) to ensure all the information in the statement of fact is present and correct. We recommend keeping a copy of this for your records.

## Subrogation

This means we will assume, or take on, your rights in respect of recovering payment from a third party who is responsible for loss or damage to your vehicle.

## Terrorism

As defined in the Terrorism Act, 2000.

## Us, Our, We, Wrapper

That's us, Wrapper Insure.

We're your insurance broker and are responsible for arranging your policy. If you've also entered a Credit Agreement with our finance provider, we're your credit broker too.

## Your vehicle

This is the motor vehicle you have insured with us. It's the vehicle you have given us the details of, and for which we've issued you with a Certificate of Motor Insurance and a Policy Schedule. The vehicle will be named on both those documents.

## **You, Your**

The 'Policyholder', or person covered by the insurance, as named on the Policy Schedule and Certificate of Motor Insurance.

# Terms of Business

## Introduction

Throughout this Terms of Business document, references to 'we', 'us' and 'our' refers to Wrapper Limited. This document outlines important information of which you should be aware and must be read in conjunction with the accompanying correspondence and documentation. If you are unsure about any aspect of our Terms of Business or have any questions regarding our relationship with you, please visit your online portal area and request a live chat with us.

By asking us to quote for and arrange or handle your insurances, you are providing your informed agreement to these Terms of Business. For your own benefit and protection, you should read these terms carefully.

## Regulation

The Financial Conduct Authority (FCA) is the independent watchdog that regulates financial services.

Wrapper Insure is a registered trading name of Wrapper Limited. We are an insurance intermediary, and not an insurer. Our company is registered in England & Wales. Company Registration Number 12740093, Registered Office; 97 Alderley Road, Wilmslow, SK9 1PT.

We are authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 936006. This can be checked on the Financial Services Register by visiting the FCA's website at [www.fca.org.uk](http://www.fca.org.uk) or by contacting the FCA on 0800 111 6768.

## Whose products and what service we offer

Our motorhome insurance product is selected from a limited range of insurers. Our motorhome insurers are Certain Underwriters at Lloyd's and AmTrust Europe Limited.

Our gap insurance product is selected from a limited range of insurers. Our gap insurers are Acasta European Insurance Company Limited and Fortegra Europe Insurance Company Limited

Our Legal Expenses policy, Keycare policy and Breakdown Recovery policy is arranged through a single insurer, AmTrust Europe Limited.

Please refer to your Policy Wording for details of the insurer. All quotes offered will be valid for 30 days from the day you obtain the quotation. We will not, in any circumstances, guarantee the solvency of any insurer.

## How are we meeting your needs?

We source and arrange products but do not offer advice or make recommendations when arranging your insurance. However, we may ask some questions to narrow down the selection of products on which we will provide details; you will then need to make your own choice about how to proceed. We will offer you the lowest price product available to us.

## Protecting your money

We hold your premium payment under risk transfer as agent of the insurers and we do this by paying it into an insurer premium trust account until it is passed to the insurers. This is to protect your money and means that whilst your money is in the account, it cannot be used for any purpose other than paying the insurers or any brokers through whom we may have arranged your insurance. We will retain any interest earned on the account.

## How we are paid?

We receive a commission payment from your insurance company for arranging and ongoing management of your insurance policy. This amount is normally a percentage of the total annual premium you pay (excluding insurance premium tax (IPT)).

For the processing and arrangement of your insurance premium instalment plan provided by Close Premium Finance Limited we receive a percentage of the interest that you are charged which is based on the total annual premium (Inclusive of Insurance Premium Tax (IPT)) that you pay.

We receive a flat fee from your insurance company for services that we carry out on behalf of your insurer in respect of the strategic management of their account for the business with which you are dealing.

During the duration of your policy, we may have cause to liaise with a company to assist you with a claim in connection with your insurance policy. Where this occurs, we will receive a small flat fee from that company which may or may not be your insurer.

We will receive additional income from interest earned on insurance monies passing through our bank account.

We will apply the following fees for arranging and administering your insurance product. These fees are non-refundable.

- New business & Renewal - £5.00
- Mid-term changes - £5.00
- Payment defaults (charged by Close Premium Finance) - £25.00
- Cancellations - £25 (within 14 day cooling off period) / £50.00 (after 14 days)

## Failure to Pay a Premium Instalment

If you choose to pay by direct debit, your monthly instalment plan will be financed by Close Premium Finance Limited. Close Premium Finance will send you a welcome pack which will include a credit agreement. In assessing your application Close Premium Finance will search the public information a credit reference agency holds about you. The credit reference agency will add details of the search to their records whether the application for credit proceeds. This, and other information, may be used to make credit decisions about you and to undertake checks for the prevention and detection of money laundering. Failing to make a payment when it is due may result in cancellation of the credit agreement and may result in cancellation of your insurance. Please note that in the event of payment default a fee will also be charged in accordance with the 'Fees' section above.

When arranging instalments, we act as a credit broker and not a lender.

## Complaints & Compensation

If you are unhappy in any way with the service you have received from Us, our complaints procedure enables you to express your dissatisfaction and have a full understanding of how your complaint will be handled. If unfortunately, you feel our customer service levels have failed to meet your expectations, please email us, or get in touch via Live Chat through our website or customer portal. Our email address is [complaints@wrapperinsure.co.uk](mailto:complaints@wrapperinsure.co.uk)

Most complaints are resolved by close of business on the third working day after receipt. For more complex issues, an acknowledgement will be sent confirming who is dealing with the complaint and when we will expect to respond to you in full. Within 8 weeks of the date, we receive a complaint we will provide you with our final decision.

If you are not satisfied, you may be entitled to refer the matter to the Financial Ombudsman Service. A copy of the Complaints Procedure is available on request.

*Financial Ombudsman Service, Exchange Tower, London E14 9SR, telephone 0800 023 4567 or fax 020 7964 1001. Email [complaint.info@financial-ombudsman.or.uk](mailto:complaint.info@financial-ombudsman.or.uk). Web [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).*

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. If you are eligible to claim from the FSCS, compensation is available as follows:

- Insurance advising and arranging is covered for 90% of the claim, without any upper limit
- For compulsory classes of insurance (such as third-party motor or employer's liability), insurance advising and arranging is covered for 100% of the claim without any upper limit

Further information about compensation scheme arrangements is available from the FSCS on 0800 678 1100, or [www.fscs.org.uk](http://www.fscs.org.uk).

## Claims Handling

You should take note of the required procedures in the event of a claim, which will be explained in the policy documentation. Generally, insurers require immediate notification of a claim or circumstances which might lead to a claim. We will employ due care and skill if we act on your behalf in respect of a claim.

## Cancellation

You have a statutory right to cancel your policy if it does not meet your requirements or for any other reason within 14 days of the date you receive your policy documents or the inception date, whichever is the latest. You will receive a pro rata refund of any premiums you have paid, provided you have not made any claims. No cancellation fees will be applied within the 14 day right to cancel period.

After the 14-day cooling off period has ended, you still have the right to cancel your policy. There is a set charge structure applied to the cancellation of any insurance policy arranged through Us, which considers our administration costs for arranging the policy and administrating the policy cancellation. All cancellations are calculated on the following basis:

- Day 15 to the end of the policy - you will be charged for any time on cover as calculated by your insurer; this is normally pro rata and an insurer fee. We will include any administration fees and the full cost of any value-added products. We will include a cancellation charge (See 'Our charges'). We will also take off any discounts that have been applied to the policy.
- If a claim has been made you will be charged the full premium as well as any broker charges and the full cost of any value-added products bought during the policy.
- If in the event your cancellation return of premium is lower than our charges of cancellation, the full remaining insurance costs will be owed.

### **Consumer Insurance (Disclosure & Representation) Act**

You must take reasonable care to provide complete and accurate answers to the questions we ask you when you take out, make changes to, or renew your policy. If you are in doubt, please contact us. Insurance is based on the information that you give to the insurer and if this information is wrong or incomplete, claims may not be paid in full or at all, your policy may be cancelled, have special terms imposed, policy voided, and the premium may not be returned.

It is important that you read all insurance documents issued to you and ensure that you are aware of the cover, limits and other terms that apply. Particular attention must be paid to any warranties and conditions as failure to comply with them could invalidate your policy.

### **Data Protection**

We are registered with The Information Commissioners Office in the UK and we undertake to comply with the most current Data Protection Act and regulations in all our dealings with your personal data. Your personal information will be kept secure.

Our contact details for queries are: Data Protection Queries, Wrapper Limited, 24 Lever Street, Manchester, M1 1DZ, email: [dpo@wrapperinsure.co.uk](mailto:dpo@wrapperinsure.co.uk)

We collect your personal data for use by Wrapper Limited. We use this personal data for the provision of information or to fulfil the requirements of a contractual or service relationship which may exist between you and our organisation. In addition, special categories of personal data such as data about your health and criminal convictions may be processed on a public interest basis if this is necessary for insurance purposes.

If you provide personal data to us relating to any person other than yourself, you must ensure that they understand how their personal data will be used and that you are authorised to disclose it to us, and to consent to its use on their behalf.

Your data may be passed on to other insurance service providers and claims management companies to fulfil the contract or service.

We may share your information with credit agencies and other companies for use in credit decisions, for fraud prevention and to pursue debtors. Specifically, if you ask us to arrange finance for your payment of premium, the companies we ask may perform a credit check. This may happen at inception and each renewal of the policy.

We may use your personal data for other similar purposes, including marketing and communications, but that will only occur if we have your consent or another legal justification for doing so. You have a right at any time to stop us from contacting you for marketing purposes.

You have the right to request access to any of your personal data we may hold. If any of that information is incorrect, you can request that we correct it. If we are not using your information correctly, you can request that we stop using it or that we delete it completely.

If you would like to make a request to see what personal data of yours, we hold, you may make a request to our Data Protection Team using the details above.

Where we have asked for your consent to use your personal data, you have the right to withdraw that consent at any time. If you withdraw your consent, we will stop using your personal data where legally possible. Any processing undertaken before your withdrawal remains valid and lawful.

### **Conflicts of Interest**

As an insurance intermediary we act as your agent. We may also have relationships with insurers and act for them in a limited capacity. If we have binding authority or claims handling authority with an insurer, we will disclose this. Some insurers appoint us as their agent for the receipt of premium and the issue of documents. They may also allow us to discount premiums in limited circumstances. We will advise you when these circumstances occur so you will be aware of any possible conflicts of interest. We are subject to the laws of agency and will always act in your best interests.

### **Renewal Details**

We will endeavour to provide you renewal terms within a reasonable period or notify you that renewal is not being invited. Attached to the renewal terms will be a statement of any changes to the terms of the policy, and changes to any information, it will also contain a statement of price and information about cancellation. If we do not receive your instructions prior to the renewal date, we reserve the right to renew your policy and if you pay by instalments to continue to accept payment unless you notify us that you wish to

cancel your policy, however we are not obligated to renew on your behalf. If we have assumed that renewal is required, where your instructions were not received, you may be liable to make payment to us/insurers.

### **Continuous Payment Agreement**

Continuous Payment Authority is a recurring payment process where you authorise us to take money from your bank account or debit or credit card at the renewal of your policy. In authorising Continuous Payment Authority, which you will do by accepting these terms and conditions, you permit us to charge any sums due to your card to renew your policy and provide continuous cover. Full details of the amount due will be held within your renewal invitation. You may cancel the Continuous Payment Authority at any time by contacting us.

### **Third Party Rights**

Nothing in these Terms of Business will give any person any right to enforce any term which that person would not have had but for the Contracts (Rights of Third Parties) Act 1999.

### **Money Laundering/Proceeds of Crime**

We are obliged to report to the National Crime Agency any suspicion of money laundering or terrorist financing activity and we are prohibited from disclosing any such report. Claims payments will be made in favour of you, the insured.

### **Law applicable**

These Terms of Business shall be governed by and construed in accordance with English Law and shall be subject to the exclusive jurisdiction of the courts of England and Wales.

## Amendments to Your Policy

Given the potential risks of having no or inappropriate cover, you must tell us immediately about any changes to your circumstances that could affect your policy. Failure to let us know could invalidate your insurance, leaving you unable to make a claim should the worst happen.

The sort of changes we'll need to know about include:

- A change to the vehicle's registration number (you'll only be able to make three such amendments during the policy period)
- A change of driver(s)
- A change of vehicle ownership, in a situation whereby you still need cover
- A change to any of the details on the Policy Schedule
- If the vehicle is involved in an accident or fire, or is stolen, damaged or broken into
- A change to your estimated annual mileage
- Any policy limits are exceeded
- Any driver has insurance refused or cancelled, or has special terms imposed
- A change to the vehicle's primary user
- Any driver named on the policy is convicted of a motoring offence, including a fixed penalty offence
- Any driver named on the policy develops a health condition that the DVLA needs to be aware of
- A change to the primary purpose of the vehicle (i.e., from recreational to commuting)
- Any driver changes their job, starts a new job (including part-time work), or stops working
- The vehicle is altered/customised from the manufacturer's original specification
- You intend to take the vehicle to another country. To see what level of international cover is included in your policy, check your Policy Wording in your online portal – it might be that you require a Green Card to travel
- A change to your address, or the address where the vehicle is kept overnight
- Any driver named passes their test or has their licence revoked

Any of the above changes to your policy could necessitate an alteration to your premium and/or excess (where we accept them). Having us implement the requested changes will incur a standard charge and could carry other costs.

You can make any of the above changes to your policy in the Wrapper Insure customer portal – simply log in and update the relevant information.

You must do everything you can to avoid making any misrepresentations in the information you give us, as this forms the basis of your policy and ensures you're properly covered.

In the event we are made aware of any misrepresentations, we will exercise the Continuous Payment Authority and debit the payment account with an additional premium to cover the change – but we'll let you know before we do that.

If you're not sure whether you need to make a change to your policy, please refer to your Policy Schedule and/or Certificate of Motor Insurance, as this contains the particulars of the policy you have in place. Alternatively, get in touch with our customer care team – we'd be more than happy to help.

# Fraud

## What is insurance fraud?

Fraud within the world of insurance covers a whole host of deceptions, including deliberately withholding relevant information, or providing deliberately misleading details.

You're committing fraud if:

- You knowingly make an untrue or misleading statement about your circumstances and/or claim.
- You do something with the specific intention of making a gain, or causing a loss for someone else, including your insurer.
- You fail to give us the information we have requested.
- You deliberately withhold information with the intention of making a gain for yourself or causing a loss for somebody else.

## How we deal with fraud

We take every precaution to protect our customers and ourselves against insurance fraud. Your premium is calculated based on the risk information you provide to us, and it's important that all the information you give us is accurate and up to date.

Insurance fraud is a serious issue and results in an unfair rise in premiums for everyone. To ensure we can continue to offer the best value for our customers, we take a proactive approach to preventing fraud in the first place and identifying instances where it is happening as early as possible.

If we discover any fraudulent activity, we will immediately:

- Cancel or void the policy, without refunding the premium
- Withhold payments on any claims made under the policy
- Recover any money already paid
- Recover any investigation and legal costs
- Inform other organisations that need to know, as well as anti-fraud databases such as the CIFAS, CUE and Hunter

We may also inform the Police, who may decide to prosecute.

## Fraudulent claims

If you or anyone acting on your behalf attempts to make a fraudulent claim under your policy, the policy will be immediately cancelled, and your premium will not be refunded.

## Our charges...

We're committed to being upfront and clear about all the costs and charges associated with taking out a policy with us. If we need to charge a fee for arranging and administering your policy, we'll let you know at the outset.

Our standard charges are set out below and are subject to the variations of your individualised policy requirements. All these costs will be made clear at the time of designing your policy, so you'll never get any nasty surprises.

### New business

Any fees for arranging a new insurance policy will be determined on an individual basis and dependent on the level of work required and costs involved. Again, we'll always agree these fees with you before the contract is finalised and you become liable to pay them.

### Policy fees

If your insurance is placed with one of our Net Rated partners, we'll charge you a fee instead of us receiving a commission. We'll always tell you if your insurance is with one of our partner companies and will let you know about any fees involved before you become liable to pay.

### Other charges

£5.00	Printed/duplicate documents	As a digital-first, environmentally conscious insurance provider, we don't send out paper documents as standard. If you'd like a printed copy of your policy, we can arrange that for you and a fee will apply.
£5.00	Renewal arrangement	This will be charged at renewal, in addition to the renewal premium.
£5.00	Changes made to your policy	Any changes made to the policy while it is in place will be subject to this charge.
£10.00	Alteration to payment details	Any changes to the method or date of your payments will incur this charge.
£25.00	Set-up fee (applied within the cooling-off period)	If you decide to cancel your policy within 14 days of setting it up, we reserve the right to levy a fee for the work undertaken.
£50.00	Cancellation fee (applied outside the cooling-off period)	Any policy cancelled at any point after 14 days of the start of the policy will incur the cancellation fee. This fee will be applied in addition to any other admin fees, and all paid-for add-on products will be charged in full. For more on cancellations and the fees charged, see the <b>Policy cancellation</b> section below

## Policy cancellation

### If you made a claim...

If a claim is made under the policy you want to cancel, no refunds will be given and you will be charged 100% of the premium, regardless of the length of time the policy has been in place. This will include any administration charges that may apply. If you've paid in full upfront, you won't be entitled to a refund. If you are paying by Direct Debit, we'll let you know what your account balance is, and tell you how much you need to pay.

### Rights to cancel

You have the right to cancel any contract you enter with us.

### Cooling-off period

We want you to be confident we're the right insurer for you, so if you have second thoughts within 14 days of taking out a policy with us, you're free to cancel. No hard feelings, and there'll only be a small charge to cover our admin time (See **'Our charges'**). If, during the cooling-off period, you have used any value-added products, the full amount of that product will be payable.

If it's Wrapper or our underwriters that wants to cancel your policy, we'll be in touch via email to let you know your policy will end within seven or 10 days – we'll specify the date in the communication. In this circumstance, the cancellation fee will still apply.

### Requesting cancellation

To cancel a policy before renewal, log in to your customer portal and follow the instructions for cancellation. Wherever possible, we'll ask for you to tell us why you're leaving Wrapper. This is so we can make improvements going forward, to ensure we're doing everything we can to provide the service and pricing structure our customers want.

When you cancel your policy before renewal, we reserve the right to recover the cost of setting up your policy, even if the cover hasn't yet come into force.

Any other cover attached to your insurance policy, including breakdown membership or legal cover, whether given as a free benefit or a paid-for add-on, will be cancelled at the same time as your vehicle insurance.

### Impounded vehicle

If your vehicle is impounded when you buy your insurance and you don't tell us, your policy might be void from the start. In this case, we will charge a [£50] administration fee.

### Voided policies

If your policy is voided by us, we reserve the right to apply an admin charge of [£50].

### Informing the MID about policy cancellation

When you cancel your Wrapper policy, your Certificate of Motor Insurance becomes invalid. Our responsibilities mean that, at this point, we'll contact the Motor Insurance Database and ask them to remove all details they hold about you and your vehicle.

This is something we are legally obliged to do to ensure the database is up to date. Your new insurer will be able to inform the MID about any new policies you take out.

## Cancellation fees after the cooling-off period

You can still cancel your policy if the 14-day cooling-off period has passed. If that's what you choose to do, we have a set charging structure in place that allows us to cover the cost of any work we've done to set up and cancel your policy, as well as any other administration charges that apply.

Cancellation fees are calculated on the following basis:

- Day 15 to policy end. You'll be charged for any cover you've had, calculated pro rata and including an insurer's fee. We'll include any admin charges and the full cost of any value-added products, as well as the standard cancellation charge. Any discounts that have been applied to the policy will be removed.
- If you've made a claim under the policy you want to cancel, you'll be charged the full premium. You'll also need to pay the full cost of any value-added products bought during the policy, as well as any broker charges.
- If the timing of cancellation means your return of premium is lower than our cancellation charges, you'll need to pay any remaining insurance costs.

If you've paid your premium in full, we'll let you know how much you are due to get back. If you pay for your policy by monthly Direct Debit, you'll need to pay a balance of the cancellation charges as set out above, once we've calculated how much you've paid. Any interest paid on the Direct Debit will not count towards the payment of your premium, as this money goes to the finance provider and not Wrapper.

All insurers have the right to charge for the period of cover used. If you cancel your policy and there is a balance outstanding, we'll use your card payment details to collect that amount, as per the continuous payment authority. We'll always try to take the payment on the last working day of the month unless a different arrangement has been agreed with us.

Why we might cancel a policy:

- We haven't received the required documents
- Payment hasn't been made
- There's been fraudulent activity
- There's been a misrepresentation
- The insurer has requested that we do
- Threatening or abusive behaviour has been levelled at our staff or suppliers
- Our staff or suppliers have been subjected to inappropriate language, intimidation or bullying

## Cancelling Direct Debit payments

If you pay by Direct Debit and want to cancel your policy, you'll need to cancel both the Direct Debit payment and the policy. Unless you cancel your policy independently, it will still be in place – you simply won't be paying for it. The premiums will still be charged, however, until we receive a cancellation request from you, or we tell you we are cancelling your policy (whichever comes first).

The Direct Debit is an agreement between you and the finance provider. The policy is the agreement you have with us.

## Refunds

If, upon cancelling your policy, you're due a refund, we'll issue the right amount to the last known credit or debit card. If you'd like the refund to be made to a different account, you'll need to let us know the details of the account and send us a copy of the account holder's bank statement so that we can confirm the details. Please note that refunds can take up to 14 days to process.

## Default on payment

If you pay by instalments and you receive a default notice from us, it's at our discretion to decide whether we cancel your policy in line with the terms and conditions of the notice. If this happens, any refund of your premium will come to us, and we will use it to cover any balance you owe us when your policy is cancelled. Any refund remaining after that will be paid to you.

If a claim has been made under a policy that is later cancelled because of a default on payments, no refund will be made by the insurer, and you'll become liable to pay the full amount as detailed on the default notice.

## What happens at renewal?

At least 21 days before your policy is due for renewal, we'll let you know it's coming up. We'll send your renewal terms and policy details to your online portal at that time too, so you can review them at your leisure.

To make life easier for you, we'll automatically renew your policy using the payment details you used last time. If you don't wish to renew your policy for whatever reason, just let us know at least five days before your renewal date via your online portal and we'll end your contract at the renewal date.

You can opt out of automatic renewals at any time – we'll still let you know when your policy is due for renewal.

The cost of the premium we offer on renewal will be based on the details you gave us for the previous year. It's therefore important that you let us know about any changes to your circumstances or personal details before the renewal date. If you don't tell us about any changes, this could leave you without adequate cover and could invalidate any claim you want to make under your policy. If you're not sure whether a certain change is relevant, please ask us.

We'll always try to get you the best price we can and will carry out a check on your credit records before issuing a renewal price. This won't cost you anything, and the information they access will come from a few different publicly available sources, such as credit reference agencies.

This check helps us get you the best renewal price, as it acts to confirm your identity and protect both you and us from fraud or money laundering. The findings of the check will never result in a higher premium, but it is your right to ask us to not carry out the check. If you don't want us to perform the check, just let us know at least 30 days before your renewal is due, by emailing us.

If, for whatever reason, we are unable to offer you a policy renewal, we'll send you notice of the end of your policy at least 21 days before your renewal date. This will give you time to find another insurer.

### Renewing by Direct Debit

If you pay for your insurance by rolling Direct Debit, we'll automatically renew your policy for another term, to ensure continual coverage. We'll email you a week before your renewal date with a confirmation that we intend to do this, and we'll send your new policy documents at the same time. Your Direct Debit payments will continue to be taken on, or up to three days either side of, your current payment date.

## Continuous Payment Authority

### Renewing by payment in full or by credit/debit card

To make life easier and safer for you, if you paid for your policy in full by credit or debit card last time, we'll automatically renew your policy and take the full cost of your renewal premium from the same account, up to five days before your renewal date. This means you're always covered. We'll let you know we intend to do this when we send your renewal invitation, generally at least 21 days before your renewal date.

If you don't wish to renew your policy, just let us know through your online portal before the specified renewal date. If you do this after the money has been taken but before the renewal date, we'll refund your renewal premium immediately.

If we don't have any valid Direct Debit details for you on record, your policy won't automatically renew, and you'll have to contact us before your renewal date to ensure your cover continues. You can pay for your renewal via the Renewal section of your online portal.

### Opt out of automatic renewal

If you wish to opt out of automatic policy renewals, you can do that quickly and easily via the Renewal area of your customer portal. Please be aware that if you don't opt out before your policy renewal date but you don't wish to continue your policy, this will count as a cancellation and will incur a charge of £50, as well as any charge on risk made by your insurers.

## Consumer Finance Direct Debit Agreement

If you have opted to pay by Direct Debit you will be entering into a separate Credit Agreement Contract.

The payment on your bank statement will read 'Wrapper Insure'.

We act as a broker for insurance and a credit broker for finance. Confirmation of your credit lender will be disclosed. Where we act as a credit broker and you later entered into an agreement with a credit lender, we will have entered a collateral contract with them to repay them any monies that you owe them during the term of the agreement. This collateral contract is a rule of the agreement between you and them, and it is part of the agreement between you and us that you will repay any money to us that we have paid to the credit lender. If you do not agree to this, you should not enter into the finance agreement. Such sums could include monies payable if the agreement is cancelled, where you default on any payment or where the finance provider is unable to collect monies under the Direct Debit mandate.

We can introduce you to a small number of finance providers who may be able to help finance your purchase. We are not independent financial advisors.

If we need to pay back any monies to the finance provider during the term of your agreement with them, then the following will occur:

- we will contact your insurer and cancel your contract of insurance.
- the insurer will then calculate whether any monies are owing to you or whether a balance is owing to them.
- if there are monies owing to you this will be returned to us (a return of premium).
- if we need to make payment of an out-standing balance, we will add this amount to the money; we have paid to the finance provider, and then will seek to recover this amount from you (see the Policy Cancellation and Debt Recovery sections of this Information Booklet).
- if there is a return of premium, we will take this off from the monies paid to the finance provider and then recover the balance from you (see the Policy Cancellation and Debt Recovery sections of this information booklet).
- when any money owing has been repaid by you, your obligations to us will have been carried out.

This is a summary of terms; your finance provider will send you the full details.

Your Direct Debits will be made via a running account credit agreement made between Wrapper Insure, your finance provider and you.

Please note that you are entering into a finance agreement with the finance provider to pay your insurance premiums. Please note that, should you default, a fee will be applied when collecting the arrears. This fee will be as well as any administration charges that Wrapper Insure may apply, please see the 'Our Charges' section under Wrapper Insure's terms of business for more information.

## Disclaimer

Wrapper Limited may add to, change, discontinue, remove or suspend any term or condition of service, temporarily or permanently, as reflected from our consumer feedback, at any time, without notice and liability.

All prices and details published in this Information Booklet are correct at time of going to print and are subject to change without notice.

Our terms and conditions are available at: **[www.wrapperinsure.co.uk](http://www.wrapperinsure.co.uk)**.

New terms apply as soon as they are posted.

Thank you  
for choosing  
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