

PREMIUM NOTIFICATION

Agent

BNL-WRS Insurance Brokers Ltd
Cadman House
Off Peartree Road
Stanway, Colchester
CO3 0NW

Phone: 01206 760780
UK 372

Policyholder

Free Film Festivals
42 Mundania Road
LONDON

SE22 0NW

392335

Policy number **CCP 6071802**

Reason **Renewal.**

Policy type **Charity and Community Connect**

Period of insurance from **0:01 Hrs 1/02/18**
to **Midnight 31/01/19**

Premium £417.87

Insurance Premium Tax (IPT) £50.14

Total premium £468.01

Number of claims in previous insurance year: 0

Please refer to the notes overleaf regarding renewal of your policy.

In the 2016 autumn statement HM Treasury announced an increase in Insurance Premium Tax (IPT) from 10% to 12%. This takes effect from 1st June 2017.

Date of Issue 8/02/18

Does this policy still meet your needs?

Your requirements may change over time, so you may benefit from reviewing the current sums insured, limits of indemnity and the level of cover under your policy to ensure it remains sufficient for your needs. Contact your insurance advisor or us to discuss any changes that you need.

Notes applying to renewal of your policy

1. It is your responsibility to take the necessary action to renew your policy before the renewal date to ensure that you remain covered. Contact your insurance advisor or us if you have any questions about the renewal of your policy.
2. a) If you pay your premium annually then payment must be made to your insurance advisor or us before the renewal date. No obligation rests on us to accept the premium if paid after the renewal date.
b) If you pay your premium by instalments to us, no action is needed if you intend to renew the policy. If you decide not to renew your policy, please cancel the direct debit mandate.
3. You must make sure that the information provided to us for this policy is, and will continue to be accurate and not misleading and is a fair presentation of the risks we are accepting. In respect of the policy renewal, this includes any changes occurring during the last period of insurance. If any of the information you provide is not accurate or is misleading, then we may reduce the amount we pay for any claim, or in some cases, make no payment at all, cancel your policy and keep the premium. You should keep a record (including copies of letters) of any information you give to your insurance advisor or us when renewing the policy.
4. If in between the time of the issue date of this document and the renewal date, you suffer a loss, damage or any other incident that gives rise to a claim, then we retain the right to alter or withdraw the terms of the renewal.
5. a) Your last declared income and wage roll figures are shown in the enclosed Statement of Facts. If these figures have changed by more than 10%, please inform your insurance advisor or us as it may be necessary to reassess your renewal terms.
b) We may require you to complete a declaration form in advance of your renewal date and this must be returned to your insurance advisor or us by the date stated on the form, otherwise a premium loading may be applied.
6. You may have difficulty obtaining the cover you currently have should you decide to cancel or not renew your policy, for example if your premises are in an area prone to flooding or subsidence.

Important Reminder

Throughout your policy there are special requirements which are aimed at reducing the risk of loss, damage or liability. If you do not keep to these requirements we will not pay for claims (unless we agree otherwise). Please make sure you comply with any requirements that apply to you.

Date of Issue 8/02/18

Policyholder Notice - Statement of Fact Changes

We have reviewed our Statement of Facts documents to make improvements, including a change of layout and rewording some of our statements.

Can you please check your Statement of Facts, enclosed with your renewal notice, to ensure that it is accurate and not misleading. Should any changes be required please tell your insurance advisor or us, so that we can issue a new document to you.

THE SCHEDULE: Attaching to and forming part of the policy bearing the number below and written upon policy form FA58 0117.
 Subject to the terms and conditions of the policy the insurance is for the period shown.

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 Re-Issued Renewal**

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 to **Midnight 31/01/19**

Premium £417.87

Insurance Premium Tax (IPT) £50.14

Total premium £468.01

AIMS OF THE INSURED:
 Film Society

CHARITABLE ACTIVITIES OF THE INSURED:

a) The following activities which you have declared to us:
 Show films to the public
 Run film workshops for children

b) The following activities are automatically included:
 * attendance at trade shows, exhibitions, conferences, meetings
 and seminars
 * clean-ups and litter picks
 * clerical and non-manual work
 * collection and delivery work
 * domestic work, including domestic gardening
 * firework and/or bonfire events not exceeding an attendance of
 100 persons at any one time
 * fundraising events, other than firework and/or bonfire events,
 not exceeding an attendance of 1,000 persons at any one time
 * recreational activities

Date of issue 8/02/18

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Policy number CCP 6071802

ADDITIONAL RISK INFORMATION

provided any activity above is not otherwise more specifically excluded in any section of this policy or by any endorsement forming part of this schedule or otherwise by us in writing.

Policy number CCP 6071802

SCHEDULE

Location: 63 Crystal Palace Road LONDON LONDON SE22 9EX

Your No Claims Discount is 6 year(s)

SECTION	EXCESS (Unless another amount is stated by endorsement or in the policy wording)	COVER
1 BUILDINGS		NOT OPERATIVE
Sum Insured		£0
Tenants improvements		£0
2 CONTENTS		NOT OPERATIVE
Contents		£0
Electronic and computer equipment		£0
Stock		£0
3 ALL RISKS	£75	OPERATIVE
Sum Insured (as per enclosed specification)		£15,363
4 MONEY		NOT OPERATIVE
Limit during working hours		£0
Limit in transit		£0
Limit in bank night safe		£0
Limit in Safe		£0
Personal Accident (Assault)		
Capital Benefits		£0
Weekly Benefits for persons aged 16 to 75 years		£0
5 BUSINESS INTERRUPTION		NOT OPERATIVE
A - Loss of Income (max. indemnity period 00 months)		£0
B - Extra Expenses (max. indemnity period 00 months)		£0
C - Gross Profit (max. indemnity period 00 months)		£0
D - Rental Income (max. indemnity period 00 months)		£0
6 BOOK DEBTS		NOT OPERATIVE
Sum Insured		£0
7 EMPLOYERS LIABILITY		NOT OPERATIVE
Indemnity Limit		£0
8 PUBLIC & PRODUCTS LIABILITY	£100	OPERATIVE
Indemnity Limit		£5,000,000
including Libel and Slander		£100,000
9 PROFESSIONAL INDEMNITY		NOT OPERATIVE
Indemnity Limit		£0
Retroactive date -		
10 PROPERTY OWNERS LIABILITY		NOT OPERATIVE
Indemnity Limit		£0
11 LOSS OF LICENCE		NOT OPERATIVE
Sum Insured		£0

Policy number CCP 6071802

SCHEDULE

SECTION	EXCESS (Unless another amount is stated by endorsement or in the policy wording)	COVER
12 PERSONAL ACCIDENT		NOT OPERATIVE
13 COMPUTER BREAKDOWN		NOT OPERATIVE
Computer equipment		£0
Data		£0
14 REFRIGERATED CONTENTS		NOT OPERATIVE
Limit any one Unit		£0
Total Sum Insured		£0
15 GOODS IN TRANSIT		NOT OPERATIVE
Own Vehicle Limit		£0
Limit any one package		£0
Limit any one consignment		£0
16 TRUSTEES & DIRECTORS INDEMNITY		NOT OPERATIVE
Indemnity Limit		£0
Retroactive date -		
17 FIDELITY GUARANTEE		NOT OPERATIVE
Indemnity Limit		£0
Retroactive date -		
18 PR CRISIS COMMUNICATION		NOT OPERATIVE
Sum Insured		£0
19 MOTOR POLICY COMPENSATION		NOT OPERATIVE
Limit any one driver/person		£0
20 LEGAL EXPENSES		OPERATIVE
Indemnity Limit		£100,000

Policy number CCP 6071802

SCHEDULE

Endorsements

062 - Declarations

215 - Activities

Policy number CCP 6071802

ALL RISKS SPECIFICATION

Item number	Description	Geographical Limits	Sum Insured
Location: 63 Crystal Palace Road LONDON LONDON SE22 9EX			
2	Projectors	British Isles	£4,500
3	Screens	British Isles	£5,584
4	PA System	British Isles	£3,635
5	Mixers/DVD/Blu Ray Play/Media Player	British Isles	£1,117
6	Cables	British Isles	£316
7	Tents	British Isles	£211
Total:			£15,363

Policy number CCP 6071802

ENDORSEMENTS

62 DECLARATIONS

Prior to each renewal date, **we** may require **you** to complete a declaration of changes to various factors on which **we** base **your** renewal terms. If changes have occurred, or if **you** fail to submit **your** declaration to **us**, **we** may consequently adjust **our** terms for the forthcoming renewal.

Policy number CCP 6071802

ENDORSEMENTS

215 ACTIVITIES

1. EXCLUDED ACTIVITIES

The following exclusions are added to WHAT IS NOT COVERED under section 8 (Public and Products Liability):

a) Liability arising from any of the following activities:

- i.
 - abseiling
 - aerial activities of any kind
 - American football or Australian rules football
 - climbing requiring the use of hands as well as feet (other than children's playground equipment)
 - fire walking
 - firework and/or bonfire events organised or run by any **professional supplier**
 - glacier walking or trekking
 - Gaelic football
 - gorge walking and the like
 - gymnastics
 - horse, pony or donkey riding of any kind
 - martial arts or fighting sports of any kind
 - Olympic style weightlifting
 - parkour or freerunning
 - powerlifting
 - professional sport of any kind
 - racing or time trials (other than on foot)
 - rugby
 - tree climbing
 - underground activities of any kind including but not limited to caving and potholing.
- ii. football where:
 - **your** football team(s) is (are) participating in a league system (including official training and practice sessions)
 - **you** manage, control or organise a football league system.
- iii. water activities (other than swimming, snorkelling, surfing, windsurfing or the use of non-mechanically propelled watercraft not exceeding nine metres in length whilst operated on inland waterways only or within three miles of the coast provided they are not used in any white water activity).

b) Liability arising from any activity that involves the use of:

- airborne lanterns
- bicycles other than for normal road use
- cables or wires
- elastic ropes
- fireworks or explosive items (other than as specifically stated as part of **your** Charitable Activities shown in the schedule)
- land, kite or fly boards of any kind
- land, sand or ice yachts of any kind
- motorised fairground rides
- roller blades
- sandboards
- segway vehicles
- skates
- skateboards and hover boards
- skis
- sleds
- snowboards
- snow tubes of any kind
- toboggans
- water based play inflatables
- weaponry.

c) Liability arising from any activity that involves the ownership, possession or use by **you** or on **your** behalf, or by any person entitled to cover under this section, of any:

- motor car, van, lorry, motor unit of an articulated lorry, coach, bus, mini-bus, quad bike, go-kart, motorcycle, motor tricycle, motor scooter or moped
- trailer used for carrying people (whether fare paying or not) for which compulsory motor insurance or security is not required.

d) Liability, other than liability relating to **products**, for any **mobility equipment** hired or loaned out by **you**.

2. PROFESSIONAL SUPPLIERS CONTINGENCY EXTENSION

Section 8 (Public and Products Liability), subject to its terms, exceptions and conditions, extends to cover the following specified activities whilst under the overall control of any **professional supplier** subject to the special requirement for Insurance Checks for Professional Suppliers of Activities:

- abseiling
- aerial runways
- air rifle shooting
- archery
- assault courses
- BMX riding
- clay pigeon shooting
- climbing wall
- climbing with ropes
- dry slope skiing or boarding
- go-karting
- gymnastics
- horse, pony or donkey riding
- ice skating
- inflatable play equipment
- javelin throwing
- land, kite or fly surfing or boarding
- land, sand or ice yachting
- motorised fairground rides
- Olympic style weightlifting
- paint-balling
- powerlifting
- roller blading
- roller skating
- rope courses
- skateboarding
- zip wires
- zorbing.

Policy number: **CCP 6071802**

Effective from: **1/02/18**

Client ('you/your'): **Free Film Festivals**

THE CONTRACT OF INSURANCE

- This Statement of Facts must be read in conjunction with the schedule and forms part of your contract of insurance with Ansvar Insurance (we/us/our).
- If the premium is to be paid by instalments, our application form must be fully completed and received by us within 14 days of cover being accepted/renewed, otherwise payment by instalments will not be accepted by us.
- You must make sure that the information provided to us for this policy is, and will continue to be, accurate and not misleading and is a fair presentation of the risks we are accepting. In respect of the policy renewal, this includes any changes occurring during the last period of insurance. If any of the information you provide is not accurate or is misleading then we may reduce the amount we pay for any claim, or in some cases, make no payment at all, cancel your policy and retain the premium. You should keep a record (including copies of letters) of any information you give to your insurance advisor or us when renewing your policy.
- You must carefully check all policy documentation and certificates. If there are any inaccuracies then you must tell your insurance advisor or us immediately.
- Any policy issued will be governed by the law of England unless your legally registered address is located in Scotland in which case the law of Scotland will apply. If there is any dispute as to which law applies it shall be English law.
- We will communicate with you in English at all times.
- Your insurance advisor will be regarded as your agent acting on your behalf, and not on behalf of us, in respect of any information that has been provided by them.
- Our policy cover is underwritten by Ecclesiastical Insurance Office plc. The Legal Expenses cover is dealt with by DAS Legal Expenses Insurance Company Limited.

DATA PROTECTION ACT - use of your information

Ansvar Insurance and its agents will use your information for the following purposes:

- 1) To administer your insurance policy by us, our agents, re-insurers and your insurance advisor.
- 2) Disclose it to solicitors, loss adjusters, service providers, regulators and ombudsmen as necessary.
- 3) Make, at our option, checks against publicly available information such as electoral roll, County Court Judgements, bankruptcy or repossessions to enable us to decide whether to offer insurance to you, the terms of such insurance, and to review any previous claims you have made.
- 4) Keep you informed by post, telephone, email, text messaging or other electronic means about insurance and financial products and services which may be of interest to you. Your information may also be disclosed and used for these purposes after your policy has lapsed. By providing us with your contact details, you consent to being contacted for these purposes **unless** you indicate an objection to receiving such information by contacting us either by email at ansvar.marketing@ansvar.co.uk or write to us at Ansvar Insurance, Ansvar House, St Leonards Road, Eastbourne, East Sussex, BN21 3UR or telephone us on 0345 60 20 999 to have your details removed from our marketing lists.

Fraud prevention

We may check your details with various fraud prevention and credit reference agencies. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. If you make a claim, we will share your information (where necessary) with other companies to prevent fraudulent claims. If you or anyone acting for you makes a false or fraudulent claim, supports a claim by any fraudulent document, device or statement, then we will not pay the claim and at our discretion can cancel the policy from the time of the fraudulent act took place and retain the premium.

Further details are available in our privacy policy on our website www.ansvar.co.uk.

We may need to pass the email addresses we collect to other companies for administrative purposes only. We may use third parties to carry out certain activities, such as processing and sorting data, monitoring how you use our website, market research purposes and issuing our emails for us. Third parties will not be allowed to use your personal information for their own purposes.

Date of issue: **8/02/18**

Policy number: **CCP 6071802**

Effective from: **1/02/18**

Client ('you/your'): **Free Film Festivals**

Please check that the following details we have for you are correct.

If any information is missing or incorrect then please advise your insurance advisor or us and we will issue a revised statement of facts and if applicable update any terms.

ORGANISATION DETAILS

- 1) Your:
 - a) organisation is a **Voluntary organisation**
 - b) Charity registration number is
- 2) Year your organisation was established:
- 3) You confirm that your organisation's:
 - a) income does not exceed **£6,000**
 - b) wage roll does not exceed **£0**
 - c) volunteer pool does not exceed **0**
 - d) active volunteers does not exceed **0**
- 4) You confirm that you do not have any assets, employees or representation outside of England, Wales, Scotland, Northern Ireland, the Channel Islands and the Isle of Man requiring cover under this policy.
- 5) You confirm that you comply with all statutory regulations, including those related to health and safety, product safety and environmental issues.
- 6) You confirm that you or any director, partner, trustee or committee member, either as private individuals or in connection with any business or organisation, have not been:
 - a) convicted of a criminal offence (any convictions spent under the Rehabilitation of Offenders Act 1974 can be ignored), other than motoring offences
 - b) the subject of any unsatisfied County Court Judgement, Sheriff Court Decree, bankruptcy, insolvency or voluntary agreement, or been disqualified from holding a company directorship
 - c) the subject of a prosecution, or notice of intended prosecution, under any health and safety at work, consumer protection or environmental legislation or investigation in the last three years by the Charity Commission, Revenue & Customs or any other regulatory body
 - d) the subject of any adverse publicity in the last three years, or anticipate being the subject of any adverse publicity in the next twelve months.
- 7) You confirm that you:
 - a) have not had any insurance contract cancelled or declared void, or renewal refused, or any special conditions imposed, due to:
 - i) breach of a policy condition
 - ii) non-disclosure or misrepresentation of a material fact
 - iii) claims or losses
 - iv) non-compliance with risk improvement requirements
 - b) are not aware of any circumstances that might give rise to a claim
 - c) have not had any claim(s) or loss(es) or incurred any liability, for any of the risks to be insured, within the last three years other than those stated under the relevant 'Risk location'.
- 8) Your previous insurance details:
 - a) Insurer: **Ansvar Insurance**
 - b) Policy number: **BPP2184560/111**
 - c) Expiry date:
- 9) You confirm that each of the premises to be insured, the buildings and outbuildings are of 'standard construction' i.e. built of brick/stone/concrete and roofed with slates/tiles/metal/concrete (we include within 'standard construction' flat felt roof area(s) not exceeding 20% of the total roof area). Any non-standard construction for buildings will be noted as '**Non-standard**' under the relevant 'Risk Location' and any further details will be shown under 'DETAILS OF ANY AMENDMENTS TO THE ABOVE STATEMENT OF FACTS DECLARED TO US'.

Policy number: **CCP 6071802**

Effective from: **1/02/18**

Client ('you/your'): **Free Film Festivals**

COVER DETAILS

The following statements numbered 10 to 19 inclusive are only applicable if the appropriate section of cover is shown as operative on your schedule

- 10) For property cover, you confirm that the buildings and outbuildings (including contents therein) at each premises to be insured are:
 - a) kept in a good state of repair and are not undergoing alterations, renovations or repair beyond that of normal upkeep and maintenance work
 - b) occupied and used in accordance with your charitable activities and there are not any unoccupied, in whole or part, buildings
 - c) not in an area where flooding has occurred
 - d) not sited on a flood plain or within 400 metres of any body of water e.g. river, lake, stream or other watercourse
 - e) not located on sites that have any unusual features e.g. a bridge, railway line, river, lake, mine, quarry, gravel pit, well or cliff.
- 11) For subsidence cover, you confirm that each of the premises to be insured:
 - a) are free from any signs (e.g. cracking) of:
 - i) subsidence (downward movement of the ground beneath the buildings other than by settlement)
 - ii) heave (upward movement of the ground beneath the buildings as a result of the soil expanding)
 - iii) landslip (downward movement of sloping ground)
 - iv) settlement (downward movement as a result of the soil being compressed by the weight of the buildings within 10 years of construction)
 - b) has not had underpinning or remedial action of any type in connection with subsidence, heave, landslip or coastal or river erosion.
- 12) For contents cover you confirm that you meet our minimum standard of physical security or any additional specific protections agreed, at each premises to be insured, and that you will maintain those protections at all times in efficient working order, and keep them in effective operation.
- 13) For liability cover, you confirm that:
 - a) all your charitable and recreational activities (including fund-raising events) have been disclosed to us and specified in the policy wording and schedule or by endorsement or otherwise agreed by us in writing
 - b) those treatments or professional services you require cover for have been disclosed to us and specified in the schedule
 - c) you always ensure that established codes of practice and safety are complied with for such activities or work
 - d) none of your activities involve any work on ships, offshore installations or at oil or gas refineries, chemical works or airports
 - e) any sub-contractor working for you must have in force their own liability insurance which provides cover for their sub-contract activities
 - f) any manual work undertaken away from your premises or any work abroad (other than clerical work while on a temporary visit abroad) has been disclosed to us and specified in the policy and/or by endorsement or otherwise agreed by us in writing.
- 14) For liability cover, in respect of any activities involving young people (under 18 years) or vulnerable adults:
 - a) you comply with all statutory and other regulations imposed by any authority, and
 - b) your written safeguarding policy is fully complied with at all times and regularly reviewed (at least annually), and
 - c) all persons working with such people have been advised to the Disclosure and Barring Service (DBS) or authorised statutory body.

You have confirmed a written safeguarding policy is in place.
- 15) For products liability cover, you confirm that:
 - a) you have not or do not sell or supply
 - i) products incorporated into any aircraft, spacecraft, watercraft or mechanically propelled vehicles
 - ii) products incorporated into any gas, chemical, petrochemical or power generation plant
 - iii) medical, surgical, dental, pharmaceutical or therapeutic products
 - iv) or export products to the United States of America or Canada.
 - b) any manufacture, processing, servicing, repairing, testing or assembly of components or complete articles have been disclosed to us and specified in the policy and/or by endorsement or otherwise agreed by us in writing
 - c) records of all products supplied (including their instructions for use and warnings) and details of the quality control system used are retained by you.
- 16) For professional indemnity and/or libel and slander (defamation) cover, you confirm that there has not been any incident that may give rise to threatened actions or lawsuits in respect of any of your publications, statements or broadcasts.
- 17) For fidelity guarantee cover, you confirm that you comply with our special requirements for 'best practice'.
- 18) For loss of licence cover (premises licence with a designated premises supervisor or a Club Qualifying Certificate), you confirm that there has not been any review of the premises licence resulting from a police closure order or representation by any interested party.
- 19) For trustees' and directors' indemnity cover, you confirm that:
 - a) your governing documents do not prohibit the purchase of trustees' and directors' indemnity insurance
 - b) your most recent annual financial report and accounts were independently examined or audited, where required by any regulatory body governing your organisation, and were not qualified in any way
 - c) you are able to pay the organisation's debts as they fall due
 - d) you are not aware (after making enquiries of your trustees, directors and officers) of any circumstances that might lead to a claim.

Ansvar Insurance, Ansvar House, St Leonards Road, Eastbourne, East Sussex, BN21 3UR
Phone: 0345 60 20 999 or 01323 737541 Email: ansvar.insurance@ansvar.co.uk Website: www.ansvar.co.uk

Policy number: **CCP 6071802**

Effective from: **1/02/18**

Client ('you/your!'): **Free Film Festivals**

DETAILS OF ANY AMENDMENTS TO THE ABOVE STATEMENT OF FACTS DECLARED TO US

None

Risk Location: **63 Crystal Palace Road LONDON LONDON SE22 9EX**

Construction:

Intruder alarm type: **No Alarm**

Stock description: **None**

Claims details: **None**

Date built:

Signalling: **No Alarm**

Adequate Explanation Q&A Sheet

Below are some questions and answers aimed at explaining important features of the Credit Agreement offered by Ansvar Insurance.

Consumer Credit Act 1974

You can arrange to pay for your insurance premium by instalments by completing a Direct Debit Instruction. We will issue you with the following documents to comply with the Consumer Credit Act 1974:

1. Pre-Contract Credit Information - setting out the costs and payments on your Credit Agreement.
2. Credit Agreement - which you will need to sign.

Q) How do I apply to pay my premium by instalments?

A) You will need to complete and return the enclosed Direct Debit Instruction. We will then send your account details to your Bank or Building Society to be validated and arrange for payments to be made at agreed intervals. If we need to alter your payments we will write to tell you this before we debit your account. If you have more than one policy, your account will be charged separately for each policy. Whilst you have the option to pay by monthly instalments, your insurance policy remains an annual contract.

Q) What is the purpose of this Credit Agreement?

A) This Credit Agreement provides an easy way to pay for your insurance. It is an agreement that allows you to spread the cost of your insurance premium over a period of time, allowing you to manage your cash flow more easily over the duration of your insurance policy. Our Credit Agreement is designed specifically for repayment of insurance premiums and is not suitable for any other use.

Q) Who is eligible?

A) You must be 18 or older and have a Bank or Building Society current account. Banks or Building Societies may not accept instructions to pay Direct Debits from certain types of account, please check with them if you are not sure. We can only accept Direct Debit Instructions from the policyholder.

Q) How important is it for me to read the Pre-Contract Credit Information?

A) It is very important that you read the Pre-Contract Credit Information (known as the Standard European Consumer Credit Information or SECCI) included within your Instalment Pack and take time to consider it carefully. The Instalment Pack contains details of the cost of your Credit Agreement, the monthly payment that you will need to make and the dates on which these will be taken, as well as the terms and conditions of the Credit Agreement itself which is our legal contract with you. This information will enable you to make an informed decision about whether or not this is the right method of payment for you.

Q) Do I have the right to cancel or terminate this agreement?

A) You have the right to cancel this Credit Agreement within 14 days from receiving your copy of it by notifying us by phone, or in writing at the address shown overleaf. You may terminate this Credit Agreement free of charge at any time by giving us 14 days' notice in writing or by phone.

If you cancel or terminate the Credit Agreement you will need to pay any outstanding premium due for your insurance cover immediately.

Q) How does paying by Direct Debit work and how much will it cost?

A) Paying by Direct Debit lets you spread the cost of your insurance over 10 instalments rather than paying for it in one lump sum in advance. The premium plus Insurance Premium Tax (IPT) at the current rate plus any instalment charge that may apply (as set out in the Pre-Contract Credit Information and the Credit Agreement) will be divided equally over the instalments. Please make sure you have enough funds in your bank account each month to cover the Direct Debits. If you do not have sufficient funds you may be liable for charges from your Bank or Building Society for which we cannot be held responsible. Direct Debit is only available when you first take out your insurance or when you renew your policy. You cannot change to Direct Debit if you have already started to pay in a different way. We can only consider Direct Debit applications up to two months after the policy inception or renewal date.

Your Pre-Contract Credit Information will set out any specific charges relating to your policy.

Q) What happens at renewal?

A) When your policy is due for renewal your Direct Debit will automatically continue. We will advise you of any changes of amount and continue to apply to your Bank or Building Society for the amount due. If you want to stop your cover and cancel your Direct Debit, please contact us and your Bank or Building Society to let us know before the renewal date.

Q) What happens if I make a claim on the policy?

A) In the event of a claim you remain liable for any outstanding insurance premium. Ansvar reserves the right to deduct any outstanding premium under this agreement from any claims payments.

Q) What happens if I fail to make a payment?

A) If you fail to make a payment we will request it again from your account within the next 10 days. If this request also fails we will contact you and ask you to resolve this. If you cannot make the payment your policy will be cancelled and a charge made for any cover provided up to the date of cancellation. This would leave you without the protection of the insurance cover.

Q) How do I get further information?

A) For further information please contact us on 0345 60 20 999 or by writing to us at Ansvar Insurance, Ansvar House, St Leonards Road, Eastbourne, East Sussex, BN21 3UR.

Please fill in the whole form using ball point pen and send it to:

Ansva Insurance Ansva House, St Leonards Road, Eastbourne, East Sussex, BN21 3UR
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Service user number

9	5	3	1	4	7
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Name(s) of Account Holder(s)

Bank/building society account number

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Sort code

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Name and full postal address of your bank or building society

To: The Manager	Bank/building society
Address	
Postcode	

Policy reference number

C	C	P	6	0	7	1	8	0	2								
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For Official Ansva Insurance broker use only - This is not part of the instructions to your bank or building society

Agreed instalment charge

PAYER TO COMPLETE

Please enter your preferred collection day e.g. 15th

Instruction to your bank or building society

Please pay Ansva Insurance Direct Debits from the account detailed in this instruction, subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Ansva Insurance and, if so, details will be passed electronically to my bank/building society.

Signature(s)
Date

Banks and building societies may not accept Direct Debit instructions for some types of account.

F(AC)103 01/11



This guarantee should be detached and retained by the payer

The Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit Ansva Insurance will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Ansva Insurance to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Ansva Insurance or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society - If you receive a refund you are not entitled to, you must pay it back when Ansva Insurance asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.