

7. What to do if you have a complaint

If you wish to register a complaint, please contact us:

in writing: The Quality Manager, Bell, Capital Tower, Greyfriars Road, Cardiff CF10 3AZ

Tel: 0844 543 4444

Email: quality@belldirect.co.uk

Fax: 0871 882 8007

Calls to 0871 numbers are charged at 8p per minute plus network extras.

Complaint about your claim

in writing: Claims Quality Manager

Bell
Claims Department
Capital Tower
Greyfriars Road
Cardiff CF10 3AZ

Tel: 0844 848 4312

Email: claimsquality@admiralgroup.co.uk

Fax: 0871 882 8036

Calls to 0871 numbers are charged at 8p per minute plus network extras.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

8. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and circumstances of the claim.

Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

For compulsory classes of insurance, 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.

keyfacts®

About our insurance services

EUI Limited, Capital Tower, Greyfriars Road, Cardiff CF10 3AZ

Policy Summary

keyfacts®

Significant features and benefits	Significant and unusual exclusions or limitations	'Our Guide to your Cover' section
Legal Expenses Cover is supplied as standard.	The Motor Policy does not cover any non standard parts (Modifications). Manufacturers optional extras are only covered if they have been declared and we have agreed to cover them. See also Extra Conditions (endorsement 11). We can offer a Modifications Cover product subject to certain underwriting criteria.	Section 1 (3) Section 2 (3)
Unless you contact us we will automatically apply for your renewal premium from the card details we have on file, shortly after your renewal date. This is to make sure there is no interruption in your insurance cover.	Courtesy cars are not provided if your car has been stolen, is beyond economic repair, if you choose a repairer not on our approved repairer panel, or your own car was originally produced for sale outside the EC or is a classic car or camper van. We cannot guarantee to provide a vehicle adapted for any individual's special needs or disability.	Section 7 (4)
	If an accident happens whilst you or any person entitled to drive under Section 5 of your current Certificate of Motor Insurance is convicted of an offence involving drink or drugs, or was driving under the influence of drink or drugs, no cover under the policy will be provided and instead, our liability will be restricted to meeting our obligations as required by the Road Traffic Act. In those circumstances, we reserve the right to recover from you or the driver, all sums paid (including all legal costs), whether in settlement or under a Judgment, of any claim arising from the accident.	General Conditions (11)
Your car is insured for its current market value at the time of the loss. If it is more than 20 years old an agreed value can be obtained (subject to underwriting approval).	If your car is a total loss or it is stolen and not recovered we will pay a sum not exceeding the market value, unless you have a valid agreed valuation certificate from us.	Section 1 (2) & Section 2 (2) where applicable
	You will not be covered for any claims if your vehicle is left unlocked or if you leave the keys in the vehicle while unattended.	Section 2 (3) where applicable

The information provided in this Policy Summary is key information you should read.

This Policy Summary does not contain the full terms and conditions of your Motor Insurance policy and Legal Expenses Cover. The full terms and conditions can be found in the Policy Booklet entitled 'Our Guide to your Cover', which is available at bell.co.uk.

Duration of the Contract

The duration of the Comprehensive motor insurance, Third Party Fire and Theft motor insurance or Third Party Only motor insurance cover contract is detailed on your Motor Proposal Confirmation form included within your Welcome Pack or as a link from your Welcome Email. This will either be of 10 months or 12 months duration.

Cancellation Rights – Motor Insurance Policy

Subject to you not making a claim on these policies, you have 14 days from the receipt of the Welcome Pack or Welcome Email to cancel the policy. Cancellation will incur administration charges that are payable to EUI for the cost of arranging and handling your policy and any additional products included. Details of these charges are shown in a separate document called Additional Charges and Cancellation of your Policy.

Please contact EUI Limited, Capital Tower, Greyfriars Rd, Cardiff CF10 3AZ or call 0871 882 1100. Calls to 0871 numbers are charged at 8p per minute plus network extras.

Cancellation Rights – Ancillary Products (excluding Payment Protection Insurance)

Subject to you not making a claim on these products, you have 14 days from the receipt of the Welcome Pack or Welcome Email to cancel the products. Should you cancel outside the 14 day cancellation period, additional charges, including a £5 cancellation fee for each product cancelled will apply for the time on cover.



Cancellation Rights – Payment Protection Insurance

Subject to you not making a claim, you have 30 days from the receipt of the Welcome Pack or Welcome Email to cancel this product. Should you cancel outside the 30 day cancellation period, the monthly premiums paid will be retained for the cover you have received, no further premiums will be collected and there will be no cancellation fee applied.

Claim Information

If you need to make a claim you can call our Claims department on 0844 543 4410.

Statement of Demands and Needs

We have not provided you with a personal recommendation as to whether this product is suitable for your needs.

This product meets the demands and needs of those who wish to ensure that in the event of being involved in a motor accident, claims against them by third parties for personal injury or damage to property during the policy term will be met. Cover may be extended to include fire, theft and accidental damage to the insured vehicle.

Terms and conditions

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. Use the following information to decide if our services are right for you.

2. Whose products do we offer?

- We offer products from a range of insurers.
- We only offer products from a limited number of insurers.
- We only offer products from single insurers. (Details provided below.)

We can only offer a Comprehensive motor insurance, Third Party Fire and Theft motor insurance and Third Party Only motor insurance product from a consortium of insurers led by Great Lakes Reinsurance (UK) Plc.

We can only offer a Modifications Cover product for Comprehensive or Third Party Fire and Theft motor insurance policies from a consortium of insurers led by Great Lakes Reinsurance (UK) Plc.

We can only offer a Legal Expenses Cover product provided by EUI Limited (trading as Bell) and underwritten by AmTrust Europe Limited.

We can only offer a Breakdown Cover product provided by Call Assist Limited and underwritten by Groupama Insurance Company Limited.

We can only offer a Premium Protector product underwritten by Jubilee Syndicate 5820 at Lloyd's of London.

We can only offer a Hire Car Cover product for Comprehensive motor insurance policies provided by Enterprise Rent-A-Car UK Ltd and underwritten by Ultimate Insurance Company Limited.

We can only offer a Hire Car Cover product for Third Party Fire and Theft motor insurance policies provided by Enterprise Rent-A-Car UK Ltd and underwritten by Ultimate Insurance Company Limited.

We can only offer a Personal Injury Cover product provided by Ultimate Insurance Solutions Limited for and on behalf of certain underwriters at Lloyd's.

We can only offer a Top-Up Cover product provided by JD Concepts Limited and underwritten by Enterprise Insurance Company Plc.

We can only offer an Additional Loss Protection product provided by JD Concepts Limited and underwritten by Enterprise Insurance Company Plc.

We hold as agent any insurance premiums collected on behalf of the insurers described above. We do not hold client money.

3. Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs.
- You will not receive advice or a recommendation from us for:
 - Comprehensive motor insurance
 - Third Party, Fire and Theft motor insurance
 - Third Party Only motor insurance
 - Legal Expenses Cover

We may ask some questions to narrow down the selection of products that we will provide details of. You will then need to make your own choice how to proceed. The products are:

- Modifications Cover
- Breakdown Cover
- Premium Protector
- Hire Car Cover for Comprehensive motor insurance policies
- Hire Car Cover for Third Party Fire and Theft motor insurance policies
- Personal Injury Cover
- Top-Up Cover
- Additional Loss Protection

4. What will you have to pay for our services?

- A fee
- No fee

We will not charge any fees when arranging your policy, but changes to your policy or cancellation may incur administration charges or fees which are payable to EUI for handling the administration of your policy. Details of these charges are shown below and also included in a separate document called Additional Charges and Cancellation of your Policy:

- Up to £17.50 for mid term adjustments (in addition to any premium adjustment that may apply);
- Up to £7.50 for duplicate documents; and
- A fee for cancellation (please refer to the cancellation rights section in this booklet for further details).

5. Who regulates us?

Bell is a trading name of EUI Limited, Capital Tower, Greyfriars Road, Cardiff, CF10 3AZ which is authorised and regulated by the Financial Services Authority (Registration number 309378).

Our permitted business is:

- Arranging (bringing about) deals in non-investment insurance contracts
- Making arrangements with a view to transactions in non-investment insurance contracts
- Dealing as agent in non-investment insurance contracts
- Assisting in the administration and performance of a non-investment insurance contract
- Carrying on a regulated activity

You can check the Financial Services Authority's Register by visiting their website <http://www.fsa.gov.uk/register/> or by contacting them on 0845 6061234.

6. Ownership

EUI Limited is a 100% owned subsidiary of Admiral Group plc. Admiral Group plc also owns 100% of the share capital of Admiral Insurance Company Limited and Admiral Insurance (Gibraltar) Limited (which are regulated insurance companies).