

# Additional Charges and Cancellation of your Policy

Your Bell policy is administered and arranged by EUI Limited. In addition to the insurance policy that you have with the authorised insurers, you have a separate agreement with EUI Limited, as administrator of your policy, to cover specific insurance intermediary services that are provided directly to you in addition to other services that EUI Limited may provide to you on behalf of the Authorised Insurers. These services and the fees that may be charged to you under this Agreement are shown below and will be collected using the payment details you have already provided.

## 1) Cancellation of your Motor Insurance policy

If you wish to cancel your policy you must return your current Certificate of Motor Insurance.

## 2) Cancellation within 14 days

If you cancel your Bell Motor Insurance policy within the 14 day cooling off period, EUI Limited reserve the right to charge you an intermediary fee of £22.50 to cover the costs of setting up your policy and arranging for it to be cancelled.

## 3) Cancellation after 14 days

If you cancel your Bell Motor Insurance policy after the 14 day cooling off period but before the end of its term, EUI Limited will charge an intermediary fee of £47.50 to cover the costs of setting up your policy and arranging for it to be cancelled.

The insurer will also make a charge for the time on cover. If a claim has been made the full premium for the year will be due.

## 5) Other policy changes

In the event that your Bell Motor Insurance policy is re-issued as a result of changes to your policy or for any other reason, there will be an intermediary fee of £17.50 charged to you to cover this service.

## 6) Cancellation of Ancillary Products (excluding Premium Protector)

If you cancel outside the 14 day cooling off period, additional charges, including a £5.00 cancellation fee for each product cancelled, will apply for the time on cover.

## 7) Administration fees

### 1. Payment Holiday charge

If you have opted for a Payment Holiday this is charged at £7.95 and is included in your car insurance premium.

### 2. Credit Card fee

There will be an administration charge of £5.95 if you wish to pay your premium using a credit card.

### 3. Agreed Valuation fee

A £10.00 fee is charged if cover is arranged under a classic scheme and an agreed valuation certificate is issued to confirm the valuation agreed.

### 4. Referral of outstanding debt

There will be an administration charge of £20.00 to cover any costs if an outstanding debt is referred to a debt agency.