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BUSINESS CHOICE DIRECT
INSURANCE SERVICES

A 1st Floor Stoneham Gate, Stoneham Lane
Eastleigh, Hampshire, SO50 9NW
T 0344 776 5305

Mr William McElligott
2 Hood Close
Wickford

SS12 9PS

Date: 13/12/2018
Reference: ELWX03TW02

RE: Commercial Vehicle Insurance

Dear Mr McElligott,

We would like to thank you for continuing to use Business Choice Direct for your insurance needs for another year.

Insurer	SRICL Bonus Courier Scheme
Insurance Premium	£ 1,284.96 (Inclusive of 12.00% IPT)
Additional Products	£ 0.00 (See additional products Section)
Broker Administration Fee	£ 300.00
Finance Fee	£ 25.00
Total Policy Cost	£ 1,609.96
Deposit Paid	£ 321.99
9 x Monthly Payments	£ 166.01
(Interest Amount 16.00%	£ 206.08)
Total Payable	£ 1,816.08

Policy Details

Make	VOLKSWAGEN
Model	CRAFTER
Registration	GH16FDE
Cover	Comprehensive
Occupation	Proprietor
Drivers	Insured Only
Inception Date	20/12/2018
Renewal Date	19/12/2019

Additional Products

Legal Expenses	No
Breakdown	No
Tools Cover	No
Vehicle Replacement	No
Excess Protection	No

Contact Numbers

Customer Service	0344 776 5305
Claims	0344 840 1504
Renewals	0344 776 5316

Business Choice Direct Insurance Services Limited is an Appointed Representative of Eldon Insurance Services Limited. We are a credit broker that arranges premium finance on behalf of our customers. We do not act as the finance lender. Your Premium Finance Agreement will be sent to you directly from your lender shortly.

WHAT TO DO NEXT

Your insurance policy is subject to you providing us with the following documentation within the next 7 days to documents@businesschoicedirect.co.uk using your broker reference (ELWX03TW02):

- **A copy of the front of your photo card licence (All Drivers)**
- **Driving Record PDF (All Drivers)**
- **A copy of a utility bill within the last 3 months showing your current address**
- **Copy of Vehicle Lease Agreement**

Please visit https://www.gov.uk/view-driving-licence to print or save your PDF Driving Licence Summary. You will need your Driving Licence number, National Insurance number and Postcode.

On entering the site, click on the green 'Start Now' button, enter your information and click 'View Now'. You should see four tabs at the top of the page, click on the tab titled 'Share Your Licence Information'. All you have to do now is click 'Get a code' and 'Print or save a Driving Licence Summary' and send the PDF copy to us.

Failure to provide this within the given time frame may result in an additional premium being added to policy or cancellation of your policy, depending on your insurer.

Please ensure all correspondence is clearly marked with your policy reference number, ELWX03TW02.

Please be advised your Insurer may request additional validation documentation to support the policy. If this documentation is not provided your policy may be subject to cancellation.

Business Choice Direct Insurance Services Limited is an Appointed Representative of Eldon Insurance Services Limited. Registered in England and Wales (No. 10301653). Registered office: Lysander House, Catbrain Lane, Cribbs Causeway, Bristol BS10 7TQ. Eldon Insurance Services Limited are authorised and regulated by the Financial Conduct Authority (Firm Reference Number 477112).

Where a finance agreement is in a place, any additional premium applied by your Insurer, will be added to your Finance agreement with immediate effect.

This policy has been selected based on your need for Comprehensive cover to Carry Goods For Hire & Reward only and a voluntary excess of £0, for a competitive price.

We can confirm that we have carried out a fair analysis of the market in order to identify suitable products. This means we have compared products from a range of insurance providers in order to select an appropriate policy for you. Please ensure you take the time to read the Policy Key Facts which provide a summary of the main benefits and features of your policy and draws your attention to significant or unusual exclusions or limitations to cover. It is also important that you read the full Policy Booklet, your Statement of Information, your Motor Policy Schedule and your Certificate of Motor Insurance, which form the basis of the insurance cover you have purchased. If there are any errors, incorrect information, you do not feel this policy meets your needs or you do not understand any aspect of the cover provided, please contact our **Customer Services on 0344 776 5305** or contactus@businesschoicedirect.co.uk

If you purchased this policy for business purposes you are entitled at any time to request information regarding any commission we may have received for placing your insurances.

You have the right to cancel your policy during a period of 14 days either from the day of inception, or the day on which you receive your policy documentation; whichever is later. If you exercise this right and the cover has not yet commenced, you may be entitled to a full refund of the premium paid, depending on your insurer. If the insurance has commenced, provided a claim has not been made, your Insurer will make a deduction for the time you have been on cover and may apply a cancellation charge. In addition, we may charge £25.00 to cover our arrangement costs. Any additional products purchased are subject to the same cooling off period and are fully refundable within this period. If a claim has been made within this period, the annual premium will be payable.

If you wish to cancel your policy outside your 14 day cooling off period, please refer to your Policy Wording and our Terms of Business for a breakdown in the costs.

Privacy Notice

So you are aware we would like to explain how we will use any personal information we collect about you. We will use your information to provide you with insurance products and services and to deal with any claims. This will include carrying out verification checks on you and any named drivers to provide you with a quote based on your personal circumstances. You can find out more about how we use your information by reading our privacy notice at https://businesschoicedirect.co.uk/privacy-security/.

Once again, thank you for renewing through Business Choice Direct Insurance Services Limited.

Yours sincerely,

Darren Box
Managing Director
Business Choice Direct Insurance Services Limited

Additional Product Summary

Please see below a summary of the additional products that we sell at Business Choice Direct Insurance Services Limited. You are able to purchase the Additional Products below within the first 14 days of your policy start date. If you would like to find out further features and benefits or to purchase an Additional Product, please contact our Customer Service team on 0344 776 5305 who will be more than happy to discuss with you.

Legal Expenses **Price £36.00**

Please note: You have not purchased this product

In the event of a non-fault claim, we can provide you with up to £100,000 of Legal Expenses cover, which is provided through Arc Legal Assistance. Claims are subject to reasonable prospects of success but you could claim back your uninsured losses such as loss of earning, replacement vehicle costs and your excess. This product also gives you up to £100,000 of legal representation if you suffer personal injury.

Breakdown Recovery **Price From £101.00**

Please note: You have not purchased this product

Silverknight Rescue can provide you with UK Breakdown cover with a 24 hour helpline, roadside assistance and home start. The recovery agent will spend up to 60 minutes repairing your vehicle and if unsuccessful they will recover to your home, garage or destination of your choice. You have a maximum of 4 claims of a different type per year and no more than 2 for a reoccurring problem.

Tools In Transit **Price From £15.00***

Please note: You have not purchased this product

This policy provides cover in the event that property belonging to you or for which you are responsible is lost, destroyed or damaged whilst being loaded in or upon, carried by, temporarily housed in or upon, or being unloaded from your vehicle. There are 3 different limits up to a maximum of £2500.

*Dependant on level on cover and when you purchase this product

Claims are subject to a maximum excess of £100.00

Vehicle Replacement **Price From £30.00***

Please note: You have not purchased this product

If you have a fault claim and the vehicle is damaged or un-driveable, Inter Hannover can provide you with a vehicle cover for up to 14 days, this will be the same group or higher than the vehicle specified in the Policy Schedule. You can make a maximum of 2 claims. Please note damage following mechanical or electrical breakdown or theft from the insured vehicle is not covered.

*Dependant on vehicle use

Excess Protection **Price From £41.00**

Please note: You have not purchased this product

Astrenska provide Excess Protection who will reclaim your policy excess in the event of a fault claim or 50/50 claim. Astrenska provide Excess protection will reclaim your policy excess in the event of a theft, attempted theft, malicious damage, vandalism or fire. Claims must be settled within 31 days of your vehicle claim being settled and there is no cover for any glass claims. There are 3 different limits of annual cover up to the value of £1000.