

## Frequently Asked Questions and Important Information

### ► Demands and Needs Statement

Insurance 2 Go does not offer advice or recommend insurance. You should decide before purchasing whether the terms of this insurance policy meet your demands and needs for product insurance.

- Am I under 18?
- Do I require additional risks to be covered other than those detailed in the policy document?
- Am I already covered by another type of insurance policy?
- Do I live permanently outside the UK?

If you can answer 'no' to all of the above, your demands and needs are those of a product owner who wishes and needs to ensure their product insurance needs are met now and in the future.

### ► How do I purchase insurance?

Protecting your product is quick and easy. Insurance can be purchased by applying online at our website [www.insurance2go.co.uk](http://www.insurance2go.co.uk).

### ► Why shouldn't I cover my product under my household insurance?

This policy is a dedicated insurance policy especially for your product, ensuring rapid replacement or repair of your product once your claim has been accepted. Household policies often have a much higher excess and a claim for your product will more likely affect your no claims bonus.

### ► How does a Direct Debit payment work?

A Direct Debit is an instruction from a customer to their bank or building society authorising an organisation to collect varying amounts from their account, as long as the customer has been given advance notice of the collection amounts and dates. In accepting a monthly insurance from Insurance 2 Go, you have agreed that we send your personal and bank details to the insurance administrators to enable us to arrange for your product to be insured from the moment your insurance has been accepted.

In order to set up a Direct Debit, Insurance 2 Go will ask you to complete a Direct Debit Instruction. You will need to provide your name and address, name and address of your bank/building society (where applicable), your bank/building society account number and branch sort code. Ensure all the details are correct.

The Insurance Administrators will update their payment records and forward the instruction on to your bank/building society. The instruction to them gives the Insurance Administrators authority to collect varying agreed amounts from your account on dates agreed with you.

The Insurance Administrators will give you advance notice of a collection of dates and amounts. Check these details are correct. Should you wish to query any of the details contact the Insurance Administrators straight away. There is nothing further you need to do apart from ensure you have sufficient funds in your account.

### ► Is it possible to change the date that my Direct Debit payment comes out of my bank account?

Unfortunately, you are unable to change the date of the Direct Debit collection from your bank account. The date is set and agreed with your bank and we write to you advising and confirming the set up of your Direct Debit instruction and future payment schedule.

### ► Who are WorldPay?

WorldPay are an accredited payment service provider and provide the online payment system for credit card transactions for this website. They handle your credit card transaction in a highly secure environment. This relates to the purchase of an annual policy only.

### ► What if I have difficulty entering my bank details?

You will only be able to move forward in the application process if correct details are entered. The website system only accepts information that match and is then validated by the bank. If incorrect details are entered an error warning message will be displayed and you will be asked to enter your details again correctly.

If you see an “Invalid card or card number” message – you should check that you are entering the card number without any spaces. Switch and Solo cards may have a card number printed on them which is only an 8 digit number. We require the long number across the centre of the card.

If you see a message “Authorisation on that payment type has been declined by the bank” your card has been declined by your card issuer, who is responsible for generating the message. You will need to contact your card issuer to find out why your card has been refused. You should check that you have entered the correct card expiry date, valid from date and issue number etc. Your card issuer may inform you that they have authorised the payment, but are awaiting an authorisation code from the merchant. This is known as a referral and cannot be authorised for online payments. In this case, you should try your card again or use a different card.

► **I have a business bank account. Can I set up my Direct Debit in the normal way?**

If you have a business bank account, you will still be required to enter your bank details on the website in the normal way. However, additionally, you need to click on the Direct Debit Mandate link, print and complete it in full and return to the address detailed on the form – Insurance 2 Go, PO Box 116, Ryde, PO33 2WX.

► **I am not the sole signatory on the bank account. Can I set up my Direct Debit in the normal way?**

If you are not the sole signatory on your bank account, you will still be required to enter your bank details on the website in the normal way. However, additionally, you need to click on the Direct Debit Mandate form, print and complete it in full, with all the signatories to sign and return it to the address detailed on the form – Insurance 2 Go, PO Box 116, Ryde, PO33 2WX.

► **Can I use the Manual Direct Debit Mandate to send in my bank details instead of entering them on the website screen?**

Unfortunately not. You are required to enter your details on the website in any instance. The completing of the manual Direct Debit mandate is an additional requirement if you are using a business bank account or if you are not the sole signatory on your bank account.

► **Who do I send the Manual Direct Debit Mandate to, when I have completed it?**

Please send it to the address on the form – Insurance 2 Go, PO Box 116, Ryde, PO33 2WX.

We advise that you consider sending your supporting documentation by Royal Mail Special Delivery as this provides a greater assurance that it reaches us and within a timely manner. However, if you chose to send your documentation by Standard Mail or Recorded Delivery the assurances can be somewhat reduced and the validation of your policy may be delayed.

► **What if I have difficulty entering my personal details?**

Please ensure that you have entered all your details accurately, this is critical if utilising the Find Address option, by entering your postcode and house number and allowing the system to find the remainder of your address details automatically.

► **What if I have difficulty entering my product details?**

Please ensure that you enter a make and model of your product. Also, ensure that you enter a contact number in full, with no spaces in between.

► **What am I insured for?**

- Annual Policy – Theft, Accidental Damage and Breakdown. Additionally, 1 months free insurance, worldwide protection for up to 30 days in any one year, use by your immediate family (if over the age of 18 years) who permanently live with you.

- Monthly Policy – Theft, Accidental Damage and Breakdown. Additionally, 1 months free insurance, worldwide protection for up to 30 days in any one year, use by your immediate family (if over the age of 18 years) who permanently live with you.

Both policies provide cover for your product, up to a maximum replacement value of £500.00 including VAT.

► **When do I get my 1 month free in the Monthly Policy?**

If you have chosen a Monthly Policy, provided we make 11 successful, consecutive collections from your bank, the following 1 month's insurance protection will be free of charge. Please note the 1 month free insurance relates to the first year of cover only.

► **How do I get 12 months for the price of 11 in the Annual Policy?**

If you have chosen an Annual Policy, the premium that you pay in one single payment at the start of the policy term will be equal to 11 payments at the monthly rate. Thereby, allowing you 1 month's insurance protection, free of charge.

► **When does my insurance policy end?**

As per your Certificate of Insurance, if you have chosen the Monthly Policy, your policy will continue until you cancel your policy with us by email, fax, post or telephone. Your Certificate of Insurance additionally states that your policy will end if we do not receive your premium payments. This does not affect your 14 day statutory right to cancel.

As per your Certificate of Insurance, if you have chosen the Annual Policy, your policy will cease at the end of the 12 month period. If you then wish to renew your policy further – please **Contact Us**.

Please note that if you do cancel your policy, your product will no longer be covered against any major eventualities that your policy covers (such as theft, accidental damage or breakdown).

If you have purchased a rolling monthly period of insurance then cover will terminate at the end of the month for which you have paid your premium (subject to your 14 day Statutory right to cancel). If you have purchased an annual period of insurance, the cover will terminate upon receipt of your notice of cancellation by the Administrator and provided you have not made a claim you will receive a pro rata refund of the premium (subject to your 14 day Statutory right to cancel).

► **Can I insure my product if I live outside the UK?**

Unfortunately this is not possible. The pages on this website are intended for access and use by UK residents only and comply with appropriate UK legislation and regulation. However, your policy offers worldwide cover for up to 30 days in any one year.

► **How can I check if the transaction was successful and my payment has gone through?**

In the first instance, once your payment has been successfully concluded, the website page automatically displays a message to this effect and issues you with a reference number. In addition, an email will be sent to the email address that you provided, with details of your insurance policy. This succession of information generated is assurance that we have received payment successfully and insurance for your product has been set up.

Additionally, you can contact your bank to seek assurance or if you are concerned further, please **Contact Us**.

► **How can I check if my application was successfully cancelled with no money taken, when completing the forms on the website?**

If you are at all concerned, please **Contact Us**.

► **How do I cancel my insurance policy?**

You may cancel your insurance policy within 14 days of purchase without penalty and we will provide a full refund providing that you have not made a claim during the 14 days. After 14 days, you may cancel the policy at any time.

Please note that if you do cancel your policy, your product will no longer be covered against any eventualities that your policy covers (such as theft, accidental damage or breakdown).

You may cancel your insurance with us at any time, by giving notice of cancellation, by email, fax, post or telephone. See **Contact Us**. If you have purchased a rolling monthly period of insurance then cover will terminate at the end of the month for which you have paid your premium (subject to your 14 day Statutory right to cancel). If you have purchased an annual period of insurance, the cover will terminate upon receipt of your notice of cancellation by the

Administrator and provided you have not made a claim you will receive a pro rata refund of the premium (subject to your 14 day Statutory right to cancel).

► **How is Insurance 2 Go authorised to take money from my bank account?**

When you accept to purchase an insurance policy via the Insurance 2 Go website, you are required to complete either a Direct Debit or Credit/Debit Card online form. You will also confirm these as being the details used to collect your premiums. After the policy has been purchased online Insurance 2 Go writes to you to confirm your direct debit or credit/debit card payment details.

► **How do I get another copy of my policy documents?**

Simply **Contact Us** and we will be able to send you a duplicate copy of your documents by email or post.

► **What if I do not receive any Email confirmation or documents in the post?**

Your product is protected from the moment you have successfully completed your online transaction and a reference number has been generated on screen. As a result of this, the Email confirmation message is automatically generated. The Email confirmation will be sent to the Email address that you provided in your online application.

In addition, you will receive a copy of the Certificate of Insurance and Policy Summary together with confirmation of your Direct Debit payment schedule and Direct Debit Guarantee or Credit Card payment instruction, by post within 3 working days. If you are further concerned, please **Contact Us**.

► **What if I do not have a facility to print the documents from the Email confirmation?**

You will receive a copy of the Certificate of Insurance and Policy Summary together with confirmation of your Direct Debit payment schedule and Direct Debit Guarantee or Credit/Debit Card payment instruction by post within 3 working days. If you are further concerned please **Contact Us**.

► **How long does it take to receive my policy documents by post?**

Your product is protected from the moment you have successfully completed your online transaction and a reference number has been generated on screen. You will receive a copy of the Certificate of Insurance and Policy Summary document together with confirmation of your Direct Debit payment schedule and Direct Debit Guarantee or Credit Card payment confirmation by post within 3 working days. If you are further concerned please **Contact Us**.

► **If I have a question or query what do I do?**

If your question or query is not answered in this list – please **Contact Us**.

► **How long will it take for someone to reply to my question or query?**

Please allow 48 hours for us to respond to you. If you have not received a reply please **Contact Us**.

► **How do I make an insurance claim?**

In the event of making an insurance claim, please contact our Client Services Team on 0844 576 2277 who will take your details and arrange for your product to be repaired or replaced as necessary.

If your product has been stolen you must **Contact Us** within 48 hours of discovering the incident.

If you are aware that the product has been stolen or maliciously damaged, this must be reported to the police within 24 hours of discovering the incident and a crime reference number obtained.

► **What is involved in making an insurance claim?**

After notifying us of your claim, we will post a claim form to you, which you need to complete and return to us by post along with payment details for your excess charge within 30 days of notifying the claim. Please follow the instructions on the form.

► **Can I make a claim on behalf of someone I know?**

Due to the Data Protection Act, you cannot claim on behalf of another individual.

► **How can I report theft or malicious damage to the police?**

You should either contact your local police station or the police station local to where the incident happened.

► **How long will it take for my claim to be processed?**

If your claim is due to Theft please allow 3 working days, from the date we receive notification, for your insurance claim to be processed.

If your claim is due to Accidental Damage or Breakdown please allow 5 to 7 working days for your insurance claim to be processed, from the date we receive your notification.

► **How can I check the status of my insurance claim?**

To check the status of your insurance claim please **Contact Us**.

► **Am I still covered if I change my product?**

If you change your product, you can easily change the policy accordingly. All you need to do is **Contact Us** and our Client Services Team will amend your details. Your new product will be covered from the day you notify us of the change. The product must be less than 9 months old at the time of purchase of the insurance as evidenced by the relevant proof of purchase.

► **Can I add another product to my policy?**

If you would like to purchase insurance for any additional products please apply online at [www.insurance2go.co.uk](http://www.insurance2go.co.uk) or call our Client Services Team on 0844 576 2277.

► **How do I make a complaint?**

We welcome all queries and questions. Please contact us at:

► **Email:** [info@insurance2go.co.uk](mailto:info@insurance2go.co.uk)

► **Fax:** 0844 576 2333

► **Post:** Insurance 2 Go, PO Box 116, Ryde, PO33 2WX

► **Tel:** 0844 576 2277 Monday to Friday 9:00am-5:30pm

Please be assured that we treat each enquiry confidentially and that we will endeavour to answer you as fully and promptly as possible. Any information provided will only be used for the purpose for which it was submitted.

At Insurance 2 Go, Customer Service is our number one priority. It is always our aim to investigate and resolve customer problems as quickly as possible. However, we do appreciate that at certain times you may feel it is necessary to make a complaint. If you wish to do so, in the first instance please email or write to us via the details listed above.

In your correspondence, please ensure that you state your name, address, mobile number and daytime contact telephone number.

We will strive to resolve your complaint immediately or at least by the close of business the working day following receipt of your complaint. However, should it prove impossible to reach a solution within that timeframe, you will be sent a letter acknowledging receipt of your complaint within 5 working days, stating who will deal with it and outlining our complaints procedure. Once we have resolved your complaint, we will issue a final response in writing.

If you are not satisfied with our response, you can refer your complaint for independent assessment, within 6 months, to: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

## Important Information

The Sale of Goods Acts lay down several conditions that all goods sold by a trader must meet. The goods must be of satisfactory quality, as described and fit for purpose.

Your statutory rights are limited which is why we offer insurance (not just an extended warranty) specially designed to protect your product (but not e.g. accessories) (with 1 months free) against the risks of theft, accidental damage (including water damage), and breakdown whilst being used in the United Kingdom (and worldwide for a maximum of 30 days in any one year) by you as the person who purchased it or your spouse or partner or any of your children, brothers, sisters (all over the age of 18) and parents who permanently live with you.

The product Insurance offered on this site is underwritten by Lloyds Syndicate 5820. Registered in England number 04434499. Registered office: Jubilee Managing Agency Limited, Sidcup House, 12-18 Station Road, Sidcup, Kent DA15 7EX. Jubilee Managing Agency Limited is authorised and regulated by the Financial Services Authority and is entered on their register under number 226696. Because the cover is insured the Financial Services Compensation Scheme will usually cover at least 90% of your insurance benefits if the insurers become insolvent or are unable to meet their obligations. Further details are obtained from the Financial Services Compensation Scheme website <http://www.fscs.org.uk/> or by phone at 020 7892 7300. Alternatively, you may write to: Financial Services Compensation Scheme, 7th floor Lloyds Chambers, Portsoken Street, London E1 8BN.

Other Insurance (including some elements of household insurance) may be available for your product other than from the insurer whose cover is offered on this site.

Your product insurance will not be automatically terminated in the event of a claim being made.

Like all policies, there are some things this insurance does not cover. Importantly these may include; inappropriate use, loss, wear and tear or gradual deterioration of the product, cosmetic damage to the product, claims not accompanied by a Crime Reference Number, any claim made in excess of 30 days of the event, any claim form not returned within 30 days of the claim, and any claim where the user is under the age of 18. There is an excess on each and every claim as specified in the Policy Document. Any product older than 9 months at the time of purchase of the insurance, as evidenced by the relevant proof of purchase. The maximum liability for any claim cannot exceed the replacement value of your product up to a maximum replacement value of £500.00. Theft claims will not be paid unless reported to the Police and if the theft is from an unattended vehicle unless the vehicle is locked and your product is locked away and completely hidden, from unoccupied premises unless there is evidence of forced entry, from the person unless force or threat of violence is used or if the theft is in a public place if you leave your product unattended. You are required to take all reasonable precautions to protect your product against theft or damage and comply with the Security Requirements as specified in the Policy Document.

Premiums will be collected by Direct Debit if the monthly policy is chosen or by Credit/Debit Card if the annual policy is chosen. The premiums are as follows:

**MONTHLY:** Premiums will be collected monthly by Direct Debit including any Insurance Premium Tax (IPT) and will continue by periods of one month upon receipt of your monthly premiums. After the successful collection of eleven consecutive monthly premiums in the first year, month 12 of cover will be free of charge (applicable to first year of cover only):

Group 1 – up to £150.00 - £2.99	Group 3 - £251 to £350 - £5.99
Group 2 - £151 to £250 - £3.99	Group 4 - £351 to £500 - £7.99

The policy will continue by periods of one month upon receipt of your monthly premiums. You can cancel your Direct Debit at any time.

**ANNUAL:** The annual premium, including any IPT will be collected by Credit Card at the time of purchase for a period of twelve months and is equivalent of 11 monthly payments. Thereby, allowing you 1 month's insurance protection, free of charge:

Group 1 – up to £150.00 - £32.89      Group 3 - £251 to £350 - £65.89  
Group 2 - £151 to £250 - £43.89      Group 4 - £351 to £500 - £87.89

You have a right to cancel the insurance by giving written notice of cancellation within 14 days of the receipt of confirmation of insurance cover to the Citymain Administrators Limited (“the Administrator”) at P O Box 116 Ryde PO33 2WX quoting your full address including your postcode, and your order reference. If you do not exercise this right to cancel then your rights and those of the insurer to cancel this insurance cover thereafter are that you may cancel this insurance at any time by giving notice of cancellation, in writing or by telephone, to the Administrator. Cover will terminate immediately on receipt of your cancellation.

If you need to make a claim under the insurance, please contact the Administrator at the above address or on 0844 576 2277.

## Contact Us

You will find most questions answered in Frequently Asked Questions. Please read there first before continuing below.

We welcome all queries and questions. Please contact us at:

- ▶ **Email:** [info@insurance2go.co.uk](mailto:info@insurance2go.co.uk)
- ▶ **Fax:** 0844 576 2333
- ▶ **Post:** Insurance 2 Go, PO Box 116, Ryde, PO33 2WX
- ▶ **Tel:** 0844 576 2277 Monday to Friday 9:00am-5:30pm

Please be assured that we treat each enquiry with confidentiality and that we will endeavour to answer you as fully and promptly as possible. Any information provided will only be used for the purpose for which it was submitted.

For further information please see our Policy Documents and information.