

Miss G Cardwell  
28 Railway Crescent  
Shipston-On-Stour  
CV36 4GE



**Thank you for insuring your Toyota Aygo with nutshell**

**You're insured from 12 November 2023 until 11 November 2024**

**Your policy number is 136457492-01**

12 November 2023

Hi Gemma

Well it's a big hey, hello and hi there from all of us here at nutshell.

We understand that time is precious, but it's important that you have a good read through all of your policy documents, including the Schedule and Statement of Insurance to check that all the details are correct and the cover is what you need. If something is not quite right, simply contact one of our lovely Customer Support Team via our Live Chat in My Account so we can make any changes for you.

Now for the legal stuff. It's important that all the information you give us is accurate to the best of your knowledge now and during your policy. If it's incorrect your premium may go up, a claim may not be paid, or your policy could be cancelled or treated as null and void as though it never existed – none of which we want to happen, so please keep us updated if anything changes.

We can also provide your documents in large print, audio and in braille if you need it – just ask.

### **We're here to help**

If you need to contact us, it's easy – just visit [www.nutshell-insure.co.uk](http://www.nutshell-insure.co.uk), simply log into My Account and use our Live Chat where you'll be straight through to our Customer Support Team. The Team is available Monday – Friday 8am–8pm, Saturday 9am–6pm and Sunday 10am–4pm.

All the best

The nutshell team



## Policy Payment Arrangement

Please contact us via Live Chat in My Account if any details are **incorrect** or if you want to change your monthly payment date. If we don't hear from you we will take payments from your account on or around **18th** of each month.

### The cost of your policy

**Total price of your policy (All prices include Insurance Premium Tax (where applicable) at the appropriate rate)** **£613.47**

Your price has been calculated by 'Us', which includes the cost of your cover from the insurer.

(‘We/Us/Our’ - BISL Limited. Authorised and regulated by the Financial Conduct Authority)

### How we have calculated the cost of your policy

Your car insurance £613.47

### Total price of your policy (as shown above)

**£613.47**

Total charge for credit (for paying by instalments)

**£77.77**

### Total amount payable

**£691.24**

Where applicable, Insurance Premium Tax has been included at the appropriate rate.

For information on any fees that may be included in this price, please refer to the Motor Policy Booklet.

### Your payments

Payments will be collected from the account(s) shown below on or around the following dates: -

| Date        | Amount | Date        | Amount |
|-------------|--------|-------------|--------|
| 15-Nov-2023 | £51.15 | 18-Jun-2024 | £58.19 |
| 18-Dec-2023 | £58.19 | 18-Jul-2024 | £58.19 |
| 18-Jan-2024 | £58.19 | 18-Aug-2024 | £58.19 |
| 18-Feb-2024 | £58.19 | 18-Sep-2024 | £58.19 |
| 18-Mar-2024 | £58.19 | 18-Oct-2024 | £58.19 |
| 18-Apr-2024 | £58.19 |             |        |
| 18-May-2024 | £58.19 |             |        |

Each monthly payment includes a £7.07 charge for paying monthly. The APR applicable for paying the cost of your policy monthly is 29.9%.

### Payment Card

Card number \*\*\*\*2624  
 Name on the card Miss G Cardwell  
 Expiry date 08/24

### Account details

Account number \*\*\*\*8368  
 Name of account Miss G Cardwell  
 Sort code 30-98-26

### Refunds

We will pay any refund due to the bank account or credit/debit card we hold on file. The minimum amount we will refund is £1, refunds less than £1 will not be given.

### Automatic renewal

Prior to renewal, We will use the details you've given Us to provide you with a renewal price for the year ahead. We will contact you before the end of your policy explaining what you need to do. We may automatically renew the policy where We are able to, using the payment method that you have provided Us with \*\*\*\*8368 in order to ensure you remain continuously covered. You can ask Us to stop taking payments automatically and opt out of automatic renewals or change your payment method at any time, by going to My Account, or just contact Us using our Live Chat in My Account.



**DIRECT  
Debit**

## 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 BISL Limited will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request BISL Limited 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 BISL Limited 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 BISL Limited 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.



## Fees and Charges

### Cancellation by you within the first 14 days

If **you** cancel **your policy** within 14 days of the date **you** receive **your policy** documents **we** will refund a percentage of the premium calculated on a daily pro rata basis equivalent to the period of cover left unused, providing no claims have been made. If a claim has been made, or there has been an incident which may lead to a claim, no refund of premium will be given and all premiums would be due.

In the event of cancellation, an arrangement fee as shown in the Important Information about Our Insurance Intermediary Services section of **your** Motor Policy Booklet will apply.

### Cancellation by you after the first 14 days

If **you** cancel this **policy** after the 14-day period **we** will refund a percentage of the premium calculated on a daily pro rata basis equivalent to the period of cover left unused, providing no claims have been made. If a claim has been made, or there has been an incident which may lead to a claim, no refund of premium will be given and all premiums would be due.

In the event of cancellation, a cancellation fee as shown in the Important Information about Our Insurance Intermediary Services section of **your** Motor Policy Booklet will apply.

For full cancellation terms please see the Cancelling your policy and the Important Information about Our Insurance Intermediary Services sections of **your** Motor Policy Booklet.

The General Conditions section of **your** Motor Policy Booklet contains a list of examples of changes in circumstances that **we** need to know about.

## PRE-CONTRACT CREDIT INFORMATION

### 1. Contact details

|                                  |  |
|----------------------------------|--|
| Creditor.<br>Address.            | BFSL Limited (we, us, our)<br>Fusion House, Katharine Way, Bretton, Peterborough,<br>PE3 8BG |
| Credit intermediary.<br>Address. | BISL Limited (BISL)<br>Fusion House, Katharine Way, Bretton, Peterborough, PE3 8BG           |

### 2. Key features of the credit product

|   |  |
|---|--|
| The type of credit.   | Fixed Sum Credit   |
| The total amount of credit.<br>This means the amount of credit to be provided under the proposed credit agreement or the credit limit.                                      | £562.32.   |
| How and when credit would be provided.  | When you enter into an insurance policy (the Policy) together with any related products purchased at the same time (together with the Policy, the Insurance Transaction), we will advance the amount being financed under the credit agreement to BISL, who will be responsible for arranging the Insurance Transaction on your behalf.  |
| The duration of the credit agreement.   | 12 months from the Policy commencement date.   |
| Repayments.   | The first instalment due will be £58.19 followed by 10 monthly payments of £58.19.   |
| The total amount you will have to pay.<br>This means the amount you have borrowed plus interest and other costs.  | £691.24.   |
| The proposed credit will be linked to the supply of specific goods or the provision of a service.<br>Description of goods / services / land (as applicable).<br>Cash price. | The credit agreement will finance: <ul style="list-style-type: none"> <li>• The premium payable for the Policy, with the Number 136457492-01</li> <li>• Motor legal protection</li> </ul><br>The cash price for: <ul style="list-style-type: none"> <li>• The Policy is £613.47</li> <li>• Motor legal protection is Included</li> </ul> |
| Security required.<br>This is a description of the security to be provided by you in relation to the credit agreement.  | You give us all rights to and interest in all sums payable under the Insurance Transaction (including refunds).  |

### 3. Costs of the credit

|  |  |
|--|--|
| The rates of interest which apply to the credit agreement.   | 13.83% per annum, fixed for the term of the credit agreement.  |
| Annual Percentage Rate of Charge (APR).<br><br>This is the total cost expressed as an annual percentage of the total amount of credit.<br><br>The APR is there to help you compare different offers. | 29.9%  |
| <b>Related Costs</b>   |  |
| Any other costs deriving from the credit agreement.  | The advance payment required is £51.15                         |
| Costs in the case of late payments.  | If you fail to make a payment we will charge you a fee of £20. |

|                                   |   |
|-----------------------------------|---|
| Consequences of missing payments. | Missing payments could have significant consequences such as making obtaining credit more difficult. If you fail to pay what is owed, we may instruct BISL to cancel your Policy and we may refer your case to a debt collection agency. Details of any missed payments or defaults may be shared with credit reference agencies. |
|-----------------------------------|---|

#### 4. Other important legal aspects

|   |   |
|---|---|
| Right of withdrawal.  | You have the right to withdraw from this credit agreement without giving any reason. The withdrawal reason period: (i) begins on the day after you receive the Agreement; and (ii) ends 14 calendar days later.   |
| Early repayment.  | You have the right to repay the credit early at any time in full or in part. We do not charge a fee for repaying the credit early, your outstanding balance will be calculated at the time of repayment.  |
| Consultation with a Credit Reference Agency.  | If we decide not to proceed with the credit agreement on the basis of information obtained from a credit reference agency, we will notify you of our decision and will inform you that it has been reached on the basis of such information and of the particulars of the agency. |
| Right to a draft credit agreement.  | You have the right, upon request, to obtain a copy of the draft credit agreement free of charge, unless at the time of the request we are unwilling to enter into the credit agreement.   |
| The period of time during which the creditor is bound by the pre-contractual information. | This information is valid from 12 November 2023 until 12 December 2023.   |

#### 5. Additional information in the case of distance marketing of financial services

|   |   |
|---|---|
| (a) concerning the creditor   |   |
| Registration number.  | Authorisation Number. 730397  |
| The supervisory authority.  | Company Registration No. 2706280<br>The Financial Conduct Authority, 12 Endeavour Square (12ES),<br>Stratford, London E20 1JN   |
| (b) concerning the credit agreement   |   |
| The law taken by the creditor as a basis for the establishment of relations with you before the conclusion of the credit agreement. | The law of England and Wales.   |
| The law applicable to the credit agreement and/or the competent court.  | The credit agreement will be governed by the law of England and Wales and subject to the exclusive jurisdiction of the English courts.  |
| Language to be used in connection with the credit agreement.  | The information and contractual terms relating to the credit agreement will be in English. With your consent, we intend to communicate in English for the duration of the credit agreement.   |
| (c) concerning redress  |   |
| Access to out-of-court complaint and redress mechanism.   | If you have a complaint, please contact our Customer Support Team at <a href="mailto:complaints@nutshell-insure.co.uk">complaints@nutshell-insure.co.uk</a> or via Live Chat in My Account. If we do not resolve your complaint to your satisfaction, you may be able to refer it to the Financial Ombudsman Service. You can find out more by writing to them at Financial Ombudsman Service, Exchange Tower, London, E14 9SR or by telephoning 0800 023 4567 from a landline and 0300 123 9123 from a mobile.<br>Details are also available at their website:<br><a href="http://www.financial-ombudsman.org.uk">www.financial-ombudsman.org.uk</a> |

# Fixed Sum Loan Agreement regulated by the Consumer Credit Act 1974

**Creditor:** BFSL Limited, Fusion House, Katharine Way, Bretton, Peterborough, PE3 8BG ("we" "us" "our")

**Customer:** Miss G Cardwell, 28 Railway Crescent, Shipston-On-Stour, CV36 4GE ("you" "your")

**Credit Intermediary:** BISL Limited, Fusion House, Katharine Way, Bretton, Peterborough, PE3 8BG ("BISL")

This Agreement is for a fixed sum loan to finance the cost of an insurance Policy (the "Policy") together with any related products purchased at the same time (together with the Policy, the "Insurance Transaction") and is made on the terms set out below and overleaf. We will advance the amount being financed under the credit agreement to BISL who will be responsible for arranging the Insurance Transaction on your behalf.

## Key Financial Information

- A. The amount of credit provided under this Agreement is £562.32, which must be paid by 11 monthly payments.
- B. The advance payment required is £51.15.
- C. The total charge for credit is £77.77, which consists wholly of interest.
- D. The total amount payable under this Agreement is £691.24.
- E. The term of this Agreement is 12 months from the commencement date of the Policy.
- F. The first monthly payment is due on 18 December 2023 and further payments are due monthly thereafter for the following 10 months on the same day of each month.
- G. The first monthly payment due will be £58.19 and all further monthly payments will be £58.19.
- H. The APR is 29.9%.  
In calculating the APR, we have assumed that the Agreement will remain valid for the period agreed and you and we will fulfil our obligations under the terms and by the dates specified.
- I. The interest rate is 13.83% per annum, fixed for the term of this Agreement.  
Interest is calculated and charged on the amount of credit and is applied equally over all the monthly payments.

## Other Financial Information

- J. This Agreement is to finance:
  - The premium payable for the Policy, with the number 136457492-01
  - Motor legal protection
- K. The cash price for:
  - The Policy is £613.47
  - Motor legal protection is Included

## Default Charges

- L. The following charges shall apply under this Agreement:
  - If you fail to make a payment, we will charge you a fee of £20.

## Your Right to Repay Early

- M. You can settle this Agreement in full or in part at any time by contacting us either in writing or orally (using the details set out in Clause 10) and paying off the full amount you owe under this Agreement or the amount you wish to pay in partial settlement (which may be reduced by a rebate). We do not charge a fee for repaying the credit early, your outstanding balance will be calculated at the time of repayment.

## Missing Payments


Missing payments could have significant consequences such as making obtaining credit more difficult. If you fail to pay what is owed, we may instruct BISL to cancel your Policy and we may refer your case to a debt collection agency. Details of any missed payments or defaults may be shared with credit reference agencies.

## Unsatisfactory Goods or Services

If the Insurance Transaction financed by this Agreement costs more than £100 but not more than £30,000 and is unsatisfactory, you may have the right to sue the insurer or related product provider (as the case may be), us, or both of us.

## Customer Notice and Acknowledgement

You should not sign this Agreement unless: you have read and understand all the terms and conditions, you will be able to afford the monthly payments, you have obtained such independent legal advice and financial advice as you consider appropriate, and then decided that you want to be legally bound by this Agreement. When we are considering whether to enter into this Agreement with you we will rely upon the information you have given us about yourself. It is important that all such information is accurate and complete.



Signed for and on behalf of BFSL Limited  
Dated the 12 November 2023

This is a Credit Agreement regulated by the Consumer Credit Act 1974. Sign it only if you want to be legally bound by its terms.

Signature(s) of Borrower(s):

Date(s) of signature(s):

## Signing Instructions

We enclose two copies of this Agreement. Please sign both copies and return one to us at Insurance Services, Fusion House, Katharine Way, Bretton, Peterborough, PE3 8BG and keep the other one in a safe place.

## Payments

1. You must make all payments due under this Agreement in full and on time.
2. All monthly payments shall remain payable regardless of any claim under the Policy.
3. In the event of a cancellation of the Policy, you must immediately repay the proportion of the balance outstanding under this Agreement. We will tell you in writing of the amount due.
4. We may vary your monthly payments at any time to take account of any refund received on the cancellation or any adjustment of the Policy, any proceeds received in respect of a settlement of a claim under the Policy, or any other agreed variation under this Agreement. We will tell you in writing of any changes to your monthly payments.

## Periodic Statements of Account

5. You are entitled, under Section 77B of the Consumer Credit Act 1974 (the "Act") to receive, on request and free of charge at any time during the term of this Agreement, a statement of account showing details of each monthly payment owing under this Agreement, the date on which each monthly payment is due, the amount and conditions relating to its payment, and a breakdown of each monthly payment showing how much comprises capital, interest and (if applicable) other charges.

## Security

6. You give us all rights to and interest in all sums payable under the Insurance Transaction (including refunds).

## Credit and Insurance Intermediary

7. You were introduced to us by BISL.
8. BISL is solely responsible for arranging and administering the Insurance Transaction on your behalf. When you enter into an Insurance Transaction, we will advance the amount being financed under this Agreement to BISL.
9. You authorise us to instruct BISL:
  - (i) to receive any sums advanced under this Agreement on your behalf;
  - (ii) to cancel the Policy on your behalf following one or more of the events set out in Clause 15;
  - (iii) in the event of the cancellation of the Policy, howsoever affected, to remit to us any refund or claim of premium, which we will credit to the outstanding balance under this Agreement; and
  - (iv) to remit to us any refunds of premium and/or any claim payments otherwise payable under the Policy, which we will credit to the outstanding balance under this Agreement.

## Your Withdrawal Rights

10. You have the right to withdraw from this Agreement without giving any reason. The withdrawal reason period:
  - (i) begins on the day after you receive the Agreement; and
  - (ii) ends 14 calendar days later.Please contact us using Live Chat in My Account if you want to withdraw or write to us at: nutshell, Insurance Services, Fusion House, Katharine Way, Bretton, Peterborough, PE3 8BG.
11. If you withdraw from this Agreement before any insurance cover has come into force in respect of the Policy no further payment need be made by you, the Policy will not be issued and a rebate will be made by us to you of all sums then paid under this Agreement by you.
12. If you withdraw from this Agreement whilst the Policy is in force you must repay any credit provided and any interest accrued on it from the date the credit is advanced until the date it is repaid. Such repayment should be paid to us without delay and no later than 30 calendar days after you give the withdrawal notice. To arrange any necessary payment, please contact us using Live Chat in My Account.
13. Interest will be calculated at the daily rate of £0.20.

## Claims

14. If you make any claims under your Policy then the outstanding amount under this Agreement will become payable, subject to us providing you with any necessary notices.

## Default

15. If:
  - (i) you fail to make a monthly payment on the date it is due to be paid;
  - (ii) any information provided by you, or on your behalf in connection with this Agreement and/or the Policy is incorrect;

- (iii) for any reason we do not have a valid payment method and you have failed to cooperate with us to correct this;
- (iv) you fail to observe or perform any material provision contained in this Agreement and you have failed to correct this within a reasonable time of us requesting you to do so; or
- (v) for any reason the security constituted hereby is or becomes unenforceable and you have failed to cooperate with us to correct this, then we will assume that you cannot or will not comply with the terms and conditions of this Agreement, and we will be entitled, on or after the date specified in any notice required by the Act to be served on you, to end this Agreement and/or demand repayment of the balance outstanding under this Agreement and all charges and arrears due (if any) less any rebate to which you may be entitled under the Act.

In addition, we will request that the Insurance Transaction is cancelled. Any rebate of the premium from that cancellation will be used by us towards repayment of the balance outstanding under this Agreement.

- 8. Any notice of communication given to you under this Agreement will be sent by post or by email. Notice given by post shall be deemed correctly served if sent by post to your last known address and shall be deemed to have been given two days after it was sent by ordinary post. Notice given by email shall be deemed correctly served if sent to the email address you gave us and shall be deemed to have been delivered when sent. We will communicate with you in English for the duration of this Agreement.
- 9. This Agreement is governed by the law of England and Wales and is subject to the exclusive jurisdiction of the English courts.

### Transfer

- 1. We may assign our rights under this Agreement to another person. We may also transfer our responsibility under this Agreement to another person. This will not take away any of your rights or responsibilities under this Agreement.
- 2. You may not transfer any of your rights or responsibilities under this Agreement to another person.
- 3. References in this Agreement to "we", "us" and "our" refer to BFSL Limited and any persons to whom our rights have been assigned or to whom our rights and responsibilities under this Agreement have passed by assignment or transfer.

### Your Information

- 4. We will be the data controller of the personal data that we process about you relating to this Agreement. In order to provide this Agreement to you, we will need to give information about you and your payment record under this Agreement to (i) credit reference agencies; (ii) debt collecting agents; (iii) any third party servicing company we use to administer this Agreement; (iv) any actual or proposed transferee or assignee of this Agreement or party providing funding in connection with this Agreement or any other agreement between us, their insurers and advisers; (v) any financial organisations for the purposes of payment processing, refunds, funding and any other services necessary for the provision of this Agreement; and (vi) any other party with whom we consider entering into a contractual arrangement in relation to this Agreement or any other agreement with you. In the event of any potential or actual assignment, transfer, assumption or securitisation of our rights and/or obligations under this Agreement or any other agreement with you, or any other transfer, assumption or disposal of such rights and/or obligations, we may pass any information to any interested person who may use the information for such purposes and as otherwise described in this Agreement.

### Complaints

- 5. If you have a complaint about our service which we cannot resolve, you have a right to ask the Financial Ombudsman Service to consider the complaint.
- 6. Financial Conduct Authority of 12 Endeavour Square (12ES), Stratford, London E20 1JN is the supervisory authority under the Act.

### Miscellaneous

- 7. We will not be taken to have waived our rights under this Agreement if we decide for any reason not to exercise, or delay in exercising, any of those rights or we exercise any of those rights only partially. We may relax the terms of this Agreement (for example, giving you more time to pay if necessary) at any time, but this will not



# Fixed Sum Loan Agreement regulated by the Consumer Credit Act 1974

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- H. The APR is 29.9%.  
In calculating the APR, we have assumed that the Agreement will remain valid for the period agreed and you and we will fulfil our obligations under the terms and by the dates specified.
- I. The interest rate is 13.83% per annum, fixed for the term of this Agreement.  
Interest is calculated and charged on the amount of credit and is applied equally over all the monthly payments.

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- J. This Agreement is to finance:
  - The premium payable for the Policy, with the number 136457492-01
  - Motor legal protection
- K. The cash price for:
  - The Policy is £613.47
  - Motor legal protection is Included

## Default Charges

- L. The following charges shall apply under this Agreement:
  - If you fail to make a payment, we will charge you a fee of £20.

## Your Right to Repay Early

- M. You can settle this Agreement in full or in part at any time by contacting us either in writing or orally (using the details set out in Clause 10) and paying off the full amount you owe under this Agreement or the amount you wish to pay in partial settlement (which may be reduced by a rebate). We do not charge a fee for repaying the credit early, your outstanding balance will be calculated at the time of repayment.

## Missing Payments


Missing payments could have significant consequences such as making obtaining credit more difficult. If you fail to pay what is owed, we may instruct BISL to cancel your Policy and we may refer your case to a debt collection agency. Details of any missed payments or defaults may be shared with credit reference agencies.

## Unsatisfactory Goods or Services

If the Insurance Transaction financed by this Agreement costs more than £100 but not more than £30,000 and is unsatisfactory, you may have the right to sue the insurer or related product provider (as the case may be), us, or both of us.

## Customer Notice and Acknowledgement

You should not sign this Agreement unless: you have read and understand all the terms and conditions, you will be able to afford the monthly payments, you have obtained such independent legal advice and financial advice as you consider appropriate, and then decided that you want to be legally bound by this Agreement. When we are considering whether to enter into this Agreement with you we will rely upon the information you have given us about yourself. It is important that all such information is accurate and complete.



Signed for and on behalf of BFSL Limited  
Dated the 12 November 2023

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Signature(s) of Borrower(s):

Date(s) of signature(s):

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## Payments

1. You must make all payments due under this Agreement in full and on time.
2. All monthly payments shall remain payable regardless of any claim under the Policy.
3. In the event of a cancellation of the Policy, you must immediately repay the proportion of the balance outstanding under this Agreement. We will tell you in writing of the amount due.
4. We may vary your monthly payments at any time to take account of any refund received on the cancellation or any adjustment of the Policy, any proceeds received in respect of a settlement of a claim under the Policy, or any other agreed variation under this Agreement. We will tell you in writing of any changes to your monthly payments.

## Periodic Statements of Account

5. You are entitled, under Section 77B of the Consumer Credit Act 1974 (the "Act") to receive, on request and free of charge at any time during the term of this Agreement, a statement of account showing details of each monthly payment owing under this Agreement, the date on which each monthly payment is due, the amount and conditions relating to its payment, and a breakdown of each monthly payment showing how much comprises capital, interest and (if applicable) other charges.

## Security

6. You give us all rights to and interest in all sums payable under the Insurance Transaction (including refunds).

## Credit and Insurance Intermediary

7. You were introduced to us by BISL.
8. BISL is solely responsible for arranging and administering the Insurance Transaction on your behalf. When you enter into an Insurance Transaction, we will advance the amount being financed under this Agreement to BISL.
9. You authorise us to instruct BISL:
  - (i) to receive any sums advanced under this Agreement on your behalf;
  - (ii) to cancel the Policy on your behalf following one or more of the events set out in Clause 15;
  - (iii) in the event of the cancellation of the Policy, howsoever affected, to remit to us any refund or claim of premium, which we will credit to the outstanding balance under this Agreement; and
  - (iv) to remit to us any refunds of premium and/or any claim payments otherwise payable under the Policy, which we will credit to the outstanding balance under this Agreement.

## Your Withdrawal Rights

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  - (i) begins on the day after you receive the Agreement; and
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12. If you withdraw from this Agreement whilst the Policy is in force you must repay any credit provided and any interest accrued on it from the date the credit is advanced until the date it is repaid. Such repayment should be paid to us without delay and no later than 30 calendar days after you give the withdrawal notice. To arrange any necessary payment, please contact us using Live Chat in My Account.
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  - (i) you fail to make a monthly payment on the date it is due to be paid;
  - (ii) any information provided by you, or on your behalf in connection with this Agreement and/or the Policy is incorrect;

- (iii) for any reason we do not have a valid payment method and you have failed to cooperate with us to correct this;
- (iv) you fail to observe or perform any material provision contained in this Agreement and you have failed to correct this within a reasonable time of us requesting you to do so; or
- (v) for any reason the security constituted hereby is or becomes unenforceable and you have failed to cooperate with us to correct this, then we will assume that you cannot or will not comply with the terms and conditions of this Agreement, and we will be entitled, on or after the date specified in any notice required by the Act to be served on you, to end this Agreement and/or demand repayment of the balance outstanding under this Agreement and all charges and arrears due (if any) less any rebate to which you may be entitled under the Act.

In addition, we will request that the Insurance Transaction is cancelled. Any rebate of the premium from that cancellation will be used by us towards repayment of the balance outstanding under this Agreement.

- 8. Any notice of communication given to you under this Agreement will be sent by post or by email. Notice given by post shall be deemed correctly served if sent by post to your last known address and shall be deemed to have been given two days after it was sent by ordinary post. Notice given by email shall be deemed correctly served if sent to the email address you gave us and shall be deemed to have been delivered when sent. We will communicate with you in English for the duration of this Agreement.
- 9. This Agreement is governed by the law of England and Wales and is subject to the exclusive jurisdiction of the English courts.

### Transfer

- 1. We may assign our rights under this Agreement to another person. We may also transfer our responsibility under this Agreement to another person. This will not take away any of your rights or responsibilities under this Agreement.
- 2. You may not transfer any of your rights or responsibilities under this Agreement to another person.
- 3. References in this Agreement to "we", "us" and "our" refer to BFSL Limited and any persons to whom our rights have been assigned or to whom our rights and responsibilities under this Agreement have passed by assignment or transfer.

### Your Information

- 4. We will be the data controller of the personal data that we process about you relating to this Agreement. In order to provide this Agreement to you, we will need to give information about you and your payment record under this Agreement to (i) credit reference agencies; (ii) debt collecting agents; (iii) any third party servicing company we use to administer this Agreement; (iv) any actual or proposed transferee or assignee of this Agreement or party providing funding in connection with this Agreement or any other agreement between us, their insurers and advisers; (v) any financial organisations for the purposes of payment processing, refunds, funding and any other services necessary for the provision of this Agreement; and (vi) any other party with whom we consider entering into a contractual arrangement in relation to this Agreement or any other agreement with you. In the event of any potential or actual assignment, transfer, assumption or securitisation of our rights and/or obligations under this Agreement or any other agreement with you, or any other transfer, assumption or disposal of such rights and/or obligations, we may pass any information to any interested person who may use the information for such purposes and as otherwise described in this Agreement.

### Complaints

- 5. If you have a complaint about our service which we cannot resolve, you have a right to ask the Financial Ombudsman Service to consider the complaint.
- 6. Financial Conduct Authority of 12 Endeavour Square (12ES), Stratford, London E20 1JN is the supervisory authority under the Act.

### Miscellaneous

- 7. We will not be taken to have waived our rights under this Agreement if we decide for any reason not to exercise, or delay in exercising, any of those rights or we exercise any of those rights only partially. We may relax the terms of this Agreement (for example, giving you more time to pay if necessary) at any time, but this will not

## Statement of Insurance

**Policy number: 136457492-01**

**Effective date: 12 November 2023**

**Issue date: 12 November 2023**

**Important:** Please read the following information carefully. Please advise us immediately using Live Chat in My Account should any of the information be incorrect or missing. If we become aware of any changes to the information stated in this Statement of Insurance then we will update your policy and advise you of any change to your premium or to the terms that the insurer requires and send you a new Statement of Insurance. Failure to disclose correct and complete information to the best of your knowledge and belief may result in increased premiums, refusal of a claim or not being fully paid, your policy being cancelled or being made null & void and treated as if it never existed.

### About you

|                   |   |                   |                     |
|-------------------|---|-------------------|---------------------|
| Title:            | <b>Miss</b>                                   | Surname:          | <b>Cardwell</b>     |
| Forename(s):      | <b>Gemma</b>                                  | Postcode:         | <b>CV36 4GE</b>     |
| Full address:     | <b>28 Railway Crescent, Shipston-On-Stour</b> | Telephone - work: | <b>07306 566389</b> |
| Telephone - home: |   | Homeowner:        | <b>No</b>           |
| Email Address:    | <b>info@gemmaspetservices.co.uk</b>           |                   |                     |

### About the vehicle

|  |   |  |                       |
|--|---|--|-----------------------|
| Make, model and engine size:   | <b>2019 Toyota Aygo X-Play Vvt-I 0998cc 5dr</b> |  |                       |
| Type of body:  | <b>Hatch</b>                                    | Right hand drive:                      | <b>Yes</b>            |
| Registration mark:   | <b>KX19JRV</b>                                  | Fuel type:                             | <b>Petrol</b>         |
| Year of manufacture:   | <b>2019</b>                                     | Transmission:                          | <b>Manual</b>         |
| Estimated annual mileage:  | <b>up to 12000</b>                              | Where the vehicle is parked overnight: | <b>Garaged</b>        |
| Estimated vehicle value:   | <b>Market Value</b>                             |  |                       |
| Date purchased:  | <b>November 2020</b>                            | Postcode where the vehicle is kept:    | <b>CV36 4GE</b>       |
| Any modification to the manufacturers' original specification e.g. alloy wheels, suspension, bodywork or engine? | <b>No</b>                                       |  |                       |
| Details of the modifications if applicable:  | <b>Not Applicable</b>                           |  |                       |
| Details of security device if applicable:  | <b>Approved immobiliser - Confirmed</b>         |  |                       |
| Are you the registered keeper of this vehicle:   | <b>Yes</b>                                      | Full details if applicable:            | <b>Not Applicable</b> |

### Who is entitled to drive

Driving restriction: Insured only

### Details of all drivers

#### Driver 1 (Regular driver)

|                            |  |  |              |
|----------------------------|--|--|--------------|
| Forename(s):               | Gemma  | Surname:   | Cardwell     |
| Date of birth:             | 18/12/1987   | Sex:   | Female       |
| Marital status:            | Cohabiting/partnered   | Occupation:  | Dog Walker   |
| Licence type:              | Full UK Licence (this includes a licence that may be restricted) | Employer's business:   | Pet Services |
|                            |  | Regular driver:  | Yes          |
| Licence date:              | Nov 2010   | Has any previous insurance been refused, voided, cancelled or had special terms imposed in the last 5 years: | No           |
| Access to another vehicle: | Yes  |  |              |
| Relationship to driver 1:  | Not Applicable   |  |              |

### Details of all claims, accidents, thefts or losses regardless of blame in the last 5 years

| Driver         | Date | Details | At fault? |
|----------------|------|---------|-----------|
| None disclosed |      |         |           |

### Details of any motoring convictions, driving licence endorsements, fixed penalties, or disqualifications in the last 5 years

| Driver         | Conviction date | Conviction code | Penalty points | Disqualified from driving | Suspension period (months) |
|----------------|-----------------|-----------------|----------------|---------------------------|----------------------------|
| None disclosed |                 |                 |                |                           |                            |

### Details of non-motoring convictions for all drivers

| Driver         | Conviction date | Conviction | Sentence |
|----------------|-----------------|------------|----------|
| None disclosed |                 |            |          |

### Medical conditions or disabilities

Driver DVLA informed Restricted licence  
None disclosed

### Cover details

Type of cover: **Comprehensive** Use required: Use for social, domestic and pleasure purposes (including commuting to and from a permanent place of work).  
Compulsory Excess: **£150** Note: **Additional excesses may apply.**  
Voluntary Excess: **£200**

**This document should be read in conjunction with the Schedule of Insurance and Certificate of Motor Insurance.**

### No claims discount

Number of years no claims discount you are claiming: 3 years  
If eligible is protected no claims discount required: No

**Important note : If we have not requested evidence of your no claims discount entitlement, it is important that the evidence is retained safely. In the event of a claim you may be required to provide this evidence to your insurer and any incorrect information could prejudice any claim.**

### Important notes

**You must have answered truthfully all questions relating to your details; those of the car and of all named drivers on your policy, that we asked when your policy started. You must also have truthfully agreed to all statements that we listed in the Statement of Insurance relating to your policy when it started. You must also advise us as soon as possible of all changes to this information. It is an offence under the Road Traffic Act to make any false statement or withhold any information for the purpose of obtaining a Certificate of Motor Insurance.**

**This is an important document and should be read in conjunction with your Schedule of Insurance, Certificate of Motor Insurance and motor policy booklet. No cover is in force until a Cover Note or Certificate of Motor Insurance has been issued by us.**

Your authorised insurer: **Covea Insurance Plc**

Address: **A&B Mills  
Dean Clough  
Halifax  
HX3 5AX**

The Insurer is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Financial Services Register number: 202277. You can check this on the register by visiting the FCA's website [www.fca.org.uk](http://www.fca.org.uk).

## → Schedule of Insurance

**Important:** This document should be read in conjunction with the Certificate of Motor Insurance and Motor Policy Booklet.

### Policyholder details

|                             |  |                              |                        |
|-----------------------------|--|------------------------------|------------------------|
| <b>Name:</b>                | Miss G Cardwell                                  |                              |                        |
| <b>Address:</b>             | 28 Railway Crescent, Shipston-On-Stour, CV36 4GE |                              |                        |
| <b>Policy number:</b>       | 136457492-01                                     |                              |                        |
| <b>Start time and date:</b> | 20:46 12 November 2023                           | <b>Expiry time and date:</b> | 23:59 11 November 2024 |
| <b>Document issued:</b>     | 20:46 12 November 2023                           | <b>Reason for Issue:</b>     | New business           |

### Vehicle details

|  |  |
|--|--|
| <b>Make, model and engine size:</b>    | 2019 Toyota Aygo X-Play Vvt-I 0998cc 5dr |
| <b>Registration mark:</b>              | KX19JRV                                  |
| <b>Car value:</b>                      | Market Value                             |
| <b>Estimated annual mileage:</b>       | up to 12000                              |
| <b>Postcode where vehicle is kept:</b> | CV36 4GE                                 |
| <b>Overnight location:</b>             | Garaged                                  |
| <b>Registered keeper:</b>              | Miss G Cardwell                          |

### Cover details

|                             |   |
|-----------------------------|---|
| <b>Type of cover:</b>       | Comprehensive   |
| <b>Use:</b>                 | Use for social, domestic and pleasure purposes (including commuting to and from a permanent place of work). |
| <b>Driving restriction:</b> | Insured Only  |

### People insured to drive

Miss Gemma Cardwell (**Regular Driver**)

### Excesses that apply

|                           |      |
|---------------------------|------|
| <b>Voluntary excess:</b>  | £200 |
| <b>Compulsory excess:</b> | £150 |
| <b>Total excess:</b>      | £350 |
| <b>Glass excess:</b>      | £100 |
| <b>Replacement locks:</b> | £0   |

**Additional excesses may apply while your vehicle is being driven by a young or inexperienced driver. Details of these are:**

|   |      |
|---|------|
| Drivers aged under 21:  | £400 |
| Drivers aged 21 to 24:  | £200 |
| Drivers aged 25 or older who hold a provisional licence or who have held a full driving licence issued within the territorial limits, the European Union or European Economic Area for less than 12 months: | £150 |

### Your demands and needs

The policy is designed to meet the demands and needs of customers who wish to insure their motor vehicle against the risk that they have selected to cover. For example third party risks only, third party fire and theft, or comprehensive cover, as well as any additional services chosen.

We have not provided advice on whether the policy is suitable for your needs or made any recommendations.

You have purchased the following additional benefits:

- Motor Legal Protection is included as standard

We only offer products from a single insurer or supplier for:

- Motor legal protection, underwritten by RAC Insurance Ltd

Please refer to your Motor Policy Booklet to review the full terms and conditions.

**Policy underwritten by:** Covea Insurance Plc

**Registered address:**

A&B Mills  
Dean Clough  
Halifax  
HX3 5AX

## No claims discount (NCD)

If **you** do not make a claim during the **period of insurance**, the **insurer** will increase **your** no claims discount when you renew your policy with **us** in line with the scale shown below:

| Current years NCD | Your NCD years at renewal if no fault claims | Your NCD years at renewal if one fault claim | Your NCD years at renewal if two fault claims | Your NCD years at renewal if more than two fault claims |
|-------------------|--|--|---|---|
| 0                 | 1  | 0  | 0   | 0   |
| 1                 | 2  | 0  | 0   | 0   |
| 2                 | 3  | 0  | 0   | 0   |
| 3                 | 4  | 1  | 0   | 0   |
| 4                 | 5  | 2  | 0   | 0   |
| 5                 | 6  | 3  | 1   | 0   |
| 6                 | 7  | 3  | 1   | 0   |
| 7                 | 8  | 3  | 1   | 0   |
| 8                 | 9  | 3  | 1   | 0   |
| 9                 | 9+   | 3  | 1   | 0   |
| 9+                | 9+   | 3  | 1   | 0   |

If **you** do make a claim during the **period of insurance**, **your** no claims discount will be reduced at the next renewal date in accordance with the scale shown above.

The following will not affect **your** no claims discount:

- Payments made under Section 4 - Windscreen and Windows of this **policy**.
- Payments made under Emergency treatment (Section 2) of this **policy**.
- Claims which fall under Section 9 - Claims Guarantee of this **policy**.
- Where the claim was caused by an uninsured driver as long as the conditions set out in Section 8 - Uninsured Driver Protection of this **policy** are met.
- Claims where **you** were not at fault, as long as the **insurer** has recovered all that the **insurer** has paid from those who were responsible.

**Your** no claims discount cannot be transferred to another person or used on more than one policy at the same time.

**You** should note any change in the level of **your** no claims discount is no guarantee that **your** premium will not rise.