

Motor Legal Expenses Policy Wording

This insurance is managed and provided by Arc Legal Assistance Limited. It is underwritten by Ageas Insurance Limited, on whose behalf **We** act.

The insurance covers **Advisers' Costs** and other costs and expenses as detailed under the separate sections of cover, up to the **Limit of Indemnity** which is £100,000 where:

- The **Insured Incident** takes place within the **Insured Period** and within the **Territorial Limits**, and
- The legal **Action** takes place in the **Territorial Limits**
- Where there is reasonable prospects of success (see page 3 for more information).

Once **Your** claim has been accepted, **We** will appoint one of **Our** panel solicitors, or their agents, to handle **Your** case. Should **You** wish to appoint **Your** own **Adviser**, **You** can only do so once court proceedings are issued or a **Conflict of Interest** arises and **You** must obtain approval from **Us** before proceeding. If **You** do not obtain **Our** approval **Your** claim will be rejected. Where **We** agree to **Your** own choice of **Adviser** **You** will be liable to pay any **Advisers' Costs** over and above **Our Standard Advisers' Costs**.

Please note that at any time **We** may form the view that **You** do not have a more than 50% chance of winning the case and achieving a positive outcome. If so, **We** may decline support or any further support. Further details about this are set out in this policy wording.

Your Demands & Needs

This product meets the demands and needs of those who wish to ensure that the legal costs incurred in pursuing a claim for uninsured losses following a non-fault accident are insured.

To make a claim

You should telephone the Legal Helpline number on **0344 701 1119** quoting "John Lewis Motor Legal Protection"

Words with special meanings

Action

The pursuit of civil proceedings and appeals against judgement following a **Road Traffic Accident**; the pursuit or defence and appeals against judgement in relation to a contractual dispute to do with the **Vehicle**; the defence of criminal motoring prosecutions in relation to the **Vehicle**.

Adviser

Ageas Law LLP or one of **Our** other specialist panel of solicitors or their agents appointed by **Us** to act for **You**, or, where agreed by **Us**, another legal representative nominated by **You**.

Advisers' Costs

Legal costs incurred by the **Adviser**. Third party's costs shall be covered if awarded against **You**.

Conditional Fee Agreement

An agreement between **You** and the **Adviser** or between **Us** and the **Adviser** which sets out the terms under which the **Adviser** will charge **You** or **Us** for their own fees.

Conflict of Interest

There is a **Conflict of Interest** if **We** administer and / or arrange legal expenses insurance on behalf of any other party in the dispute which is the subject of a claim under this insurance.

Insured Incident

The incident or the first of a series of incidents which may lead to a claim under this insurance. Only one **Insured Incident** shall be deemed to have arisen from all causes of action, incidents or events that are related by cause or by time.

Insured Period

This policy will run concurrently with **Your Motor Insurance Policy** for a maximum of 12 months. If **You** arranged this policy after the start date of **Your Motor Insurance Policy** cover will be provided from the date **You** bought it and will end on the expiry of **Your Motor Insurance Policy**

Limit of Indemnity

The maximum amount payable in respect of an **Insured Incident**.

Motor Insurance Policy

The policy which **You** have taken out through John Lewis Insurance to cover **Your** insured **Vehicle**.

Road Traffic Accident

A traffic accident in the **Territorial Limits** involving the insured **Vehicle** occurring during the **Insured Period** on a public highway or on a private road or other public place for which **You** are not at fault and for which another known insured party is at fault.

Standard Advisers' Costs

The level of **Advisers' Costs** that would normally be incurred by **Underwriters** in using a nominated **Adviser** of **Our** choice.

Territorial Limits

Uninsured Loss Recovery & Personal Injury: The European Union
All other sections of cover: Great Britain, Northern Ireland, Channel Islands and the Isle of Man.

Underwriters

Ageas Insurance Limited.

Vehicle

The vehicle declared to **Us** including a caravan or trailer whilst attached to it.

We/Us/Our

Arc Legal Assistance Ltd.

You/Your

The person responsible for insuring the **Vehicle** declared to **Us**. This is extended to include the authorised driver and passengers for Uninsured Loss Recovery and Personal Injury.

Your Broker

John Lewis Car Insurance
Prospect House, Gordon Banks Drive,
Trentham Lakes North,
Stoke-on-Trent, ST4 4TW

Cover

Personal Injury

What is insured

You are covered for **Advisers' Costs** to pursue damages claims arising from a **Road Traffic Accident** whilst **You** are in, boarding or alighting the **Vehicle** against those whose negligence has caused **Your** injury or death.

What is not insured:-

Claims

- a) Relating to an agreement **You** have entered into with another person or organisation.
- b) For stress, psychological or emotional injury unless it arises from **You** suffering physical injury.

Uninsured Loss Recovery

What is insured

You are covered for **Advisers' Costs** to pursue damages claims arising from a **Road Traffic Accident** against those whose negligence has caused **You** to suffer loss of **Your** insurance policy excess or other out of pocket expenses.

If the legal **Action** is going to be decided by a court in England or Wales and the damages **You** are claiming are above the small claims court limit, the **Adviser** must enter into a **Conditional Fee Agreement** which waives their own fees if **You** fail to recover the damages that **You** are claiming in the legal **Action** in full or in part. If the damages **You** are claiming are below the small claims track limit **Advisers' Costs** will be covered subject to the conditions applicable to this insurance.

What is not insured

Claims

- a) Relating to an agreement **You** have entered into with another person or organisation.
- b) For Applications for payment to the Motor Insurers Bureau under the Untraced Driver's Agreement, or Uninsured Driver's Agreement or any future agreements funded by the Motor Insurers Bureau.

Motor Prosecution Defence

What is insured

- **Advisers' Costs** to defend a legal **Action** in respect of a motoring offence, arising from **Your** use of the **Vehicle**. Pleas in mitigation are covered where there is a reasonable prospect of such a plea materially affecting the likely outcome of the **Action** and when it is in the public interest to do so. Support for such pleas is solely at **Our** discretion.

What is not insured:-

Claims:

- For alleged road traffic offences where **You** are being prosecuted for driving whilst under the influence of alcohol or non-prescribed drugs or prescription medication where **You** have been advised by a medical professional not to drive.
- For **Advisers' Costs** where **You** are entitled to a grant of legal aid from the body responsible for its administration, or where funding is available from another public body, a trade union, employer or any other insurance policy
- For parking offences which **You** do not get penalty points on **Your** licence for

Motor contract disputes

What is insured

- **You** are covered for **Advisers' Costs** to pursue or defend contract disputes relating to the sale or purchase of goods or services relating to the **Vehicle** including the **Vehicle** itself. At least £250 inc. VAT must be in dispute.

What is not insured:-

Claims:

- Where the contract was entered into before **You** first purchased this insurance or purchased similar insurance which expired immediately before this insurance began

The Arc Legal Document Service

As part of **your** Legal Expenses Insurance policy, **you** have access to a range of free legal documents that may help **you** resolve any legal issue **you** may have.

The variety of legal documents available cover disputes relating to many topics, including:

- Debt and arrears
- Holiday and travel
- Motoring issues
- Probate
- Wills

The service gives **you** peace of mind that if **you** are faced with a legal issue, **you** may be able to solve the dispute without having to pursue a claim.

For full details of the documents available and information on how to obtain them, please contact ageaslegaldocs@arclegal.co.uk.

Total Legal - Additional Legal Services

In this policy **Our** aim is to provide a wide ranging insured legal service. Inevitably there are areas where it is not possible to insure legal expenses, in particular those which everybody at some time may face, but which are nevertheless often expensive and sometimes unexpected. Examples are:

- Sales of motor vehicle and challenging parking penalties

To help **You** deal with these and other matters which may arise **We** are able to give **You** access to discounted legal services provided by **Us** in partnership with **Our** panel Solicitors. **Our** panel solicitors are one of the country's leading law firms with expertise in all areas where assistance is likely to be required.

If **You** would like to make use of the service please telephone 0344 701 1119 for an initial telephone consultation which will be provided at no cost to **You**. **Our** panel solicitors will give **You** a quotation for the likely cost of their representation and it will then be **Your** decision whether **You** appoint them to act for **You**.

European Legal & UK Tax Helpline

Use the 24 hour advisory service for telephone advice on any private legal or tax problem of concern to **You**.

Simply telephone 0344 701 1119 and quote "John Lewis Insurance Motor Legal Protection".

General Exclusions

1. There is no cover:

- Where the **Insured Incident** began to occur or had occurred before **You** first purchased this insurance
- Where **You** fail to give proper instructions to **Us** or the **Adviser** or fail to respond to a request for information or attendance by the **Adviser**
- Where an estimate of **Your Advisers' Costs** is greater than the amount in dispute other than in relation to uninsured loss recovery claims
- Where **Your** act or omission prejudices **Your's**, or the **Underwriter's** position in connection with the **Action**
- Where **Advisers' Costs** have not been agreed in advance or exceed those for which **We** have given **Our** prior written approval
- For **Advisers' Costs** incurred in avoidable correspondence or which are recoverable from a court, tribunal or other party

- For the amount of **Advisers' Costs** in excess of **Our Standard Advisers' Costs** where **You** have elected to use an **Adviser** of **Your** own choice
- For claims over loss or damage where that loss or damage is covered under another insurance policy
- For claims made by or against the **Underwriters, Us** or the **Adviser**
- Where **Your** motor insurers repudiate the motor insurance policy or refuse indemnity
- For any claim arising from racing, rallies, competitions or trials
- For **Advisers' Costs** beyond those for which **We** have given **Our** prior written approval
- For an application for Judicial Review
- For appeals without **Our** prior written consent
- Prior to the issue of court proceedings, for the costs of any legal representative other than those of the **Adviser** unless a **Conflict of Interest** arises
- For any **Action** that **We** reasonably believe to be false, fraudulent, exaggerated or where **You** have made mis-representations to the **Adviser**
- Where at the time of the **Insured Incident** **You** were disqualified from driving, did not hold a licence to drive or the **Vehicle** did not have a valid MOT certificate or Road Fund Licence or comply with any laws relating to its ownership or use
- For disputes over the level of **Advisers' Costs** claimed from another party
- For **Advisers' Costs** where **You** are entitled to a grant of legal aid from the body responsible for its administration, or where funding is available from another public body, a trade union, employer or any other insurance policy
- Arising from an allegation of a deliberate criminal act (including an allegation of violence) or omission by **You**
- For **Your** solicitors own costs where **Your** claim is being pursued under a **Conditional Fee Agreement**
- Where the **Insured incident** occurs outside the **Insured period**
- For motoring prosecutions where **Your** motor insurers have agreed to provide **Your** legal defence

Conditions

1) Claims

- a) **You** must notify **Us** as soon as possible and within a maximum of 180 days once **You** become aware of the **Insured Incident**. There will be no cover under this policy if, as a result of a delay in reporting the claim **Our** position has been prejudiced. To report a claim **You** must follow the instructions under "How to make a claim" below.
- b) **We** shall appoint the **Adviser** to act on **Your** behalf
- c) **We** may investigate the claim and take over and conduct the **Action** in **Your** name. Subject to **Your** consent which must not be unreasonably withheld, **We** may reach a settlement of the **Action**.
- d) **You** must supply at **Your** own expense all of the information which **We** reasonably require to decide whether a claim may be accepted. If court proceedings are issued or a **Conflict of Interest** arises, and **You** wish to nominate a legal representative to act for **You**, **You** may do so. Where **You** have elected to use a legal representative of **Your** own choice **You** will be responsible for any **Advisers' Costs** in excess of **Our Standard Advisers' Costs**.
 - i) The **Adviser** must represent **You** in accordance with standard conditions of appointment available on request.
 - ii) Confirm in writing that he/she will enable **You** to comply with **Your** obligations under this insurance
 - iii) Agree with **Us** the rate at which his/her costs will be calculated. If **We** cannot reach an agreement with the **Adviser** over the terms of their appointment the Law Society will be asked to nominate another legal representative and this nomination shall be binding

- e) The **Adviser** must-
 - i) Provide a detailed view of **Your** prospects of success including the prospects of enforcing any judgement obtained without charge
 - ii) Keep **Us** fully advised of all developments and provide such information as **We** may require
 - iii) Keep **Us** regularly advised of **Advisers' Costs** incurred
 - iv) Advise **Us** of any offers to settle and payments in to court. If against **Our** advice such offers or payments are not accepted there shall be no further cover for **Advisers' Costs** unless **We** agree in **Our** absolute discretion to allow the case to proceed
 - v) Submit bills for assessment or certification by the appropriate body if requested by **Us**
 - vi) Attempt recovery of costs from third parties
 - vii) Agree with **Us** not to submit a bill for **Advisers' Costs** to **Underwriters** until conclusion of the **Action**
- f) In the event of a dispute arising as to costs **We** may require **You** to change **Adviser**
- g) **Underwriters** shall only be liable for costs for work expressly authorised by **Us** in writing and undertaken while there are reasonable prospects of success as defined under condition 3.
- h) **You** shall supply all information requested by the **Adviser** and **Us**
- i) **You** are responsible for any **Advisers' Costs** if **You** withdraw from the **Action** without **Our** prior consent. Any costs already paid by **Us** must be reimbursed by **You**
- j) **You** must instruct the **Adviser** to provide **Us** with all information that **We** ask for and report to **Us** as **We** direct at their own cost

2) Disputes

Any disputes between **You** and **Us** in relation to **Our** assessment of **Your** prospects of success in the case or nomination of solicitor may, where the parties agree, be referred to an arbitrator who shall be either a solicitor or a barrister. If the parties cannot agree on their choice of arbitrator the Law Society may be asked to make a nomination. The arbitration shall be binding and carried out in accordance with the Arbitration Act. The costs of the arbitration shall be at the discretion of the arbitrator.

3) Prospects of Success

At any time **We** may form the view that **You** do not have a more than 50% chance of winning the case and achieving a positive outcome. If so, **We** may decline support or any further support. In forming this view **We** may consider:-

- a) The amount of money at stake.
- b) Whether a person without legal expenses insurance would wish to pursue or defend the matter.
- c) The prospects of being able to enforce a judgment, whether **Your** interests could be better achieved in another way.

4) English Law

This policy will be governed by English law, and **You** and **We** agree to submit to the non-exclusive jurisdiction of the courts of England and Wales (unless **You** live in Jersey in which case the law of Jersey will apply and the Jersey courts will have exclusive jurisdiction.)

5) Language

The language for contractual terms and communication will be English.

6) Cancellation

You may cancel **Your** policy within 14 days of the start date or receiving the policy documents (whichever happens later), and get a full refund, subject to no claim being made. After this 14-day period, **You** can cancel the policy at any time by contacting **Your Broker**. The full premium will be charged. If **You** do not exercise **Your** right to cancel the policy, it will continue in force for the term of the policy and **You** will need to pay the premium. **We** and **Your Broker** can cancel this policy at any time as long as **We/Your Broker** tell **You** at least 7 days before. **We** will only invoke this right in exceptional circumstances as a result of behaving inappropriately, for example:

- Where **We** have a reasonable suspicion of fraud
- **You** use threatening or abusive behaviour or language or intimidation or bullying of our staff or suppliers.

In the event of cancellation of **Your Motor Insurance Policy** all cover under this insurance shall cease.

Please call John Lewis Car Insurance if You wish to cancel this policy.

7) Contracts (Rights of Third Parties) Act 1999

A person who is not a party to this contract has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this contract but this does not affect any right or remedy of a third party which exists or is available other than by virtue of this Act.

8) Other Insurances

If any claim covered under this policy is also covered by another legal expenses policy, or would have been covered if this policy did not exist, **We** will only pay **Our** share of the claim even if the other insurer refuses the claim.

9) Fraud

In the event of fraud, **We**:

- Will not be liable to pay the fraudulent claim
- May recover any sums paid to **You** in respect of the fraudulent claim
- May cancel this policy with effect from the fraudulent act and keep all premiums paid to **Us**
- Will no longer be liable to **You** in any regard after the fraudulent act.

Customer Services Information

How to Make a Claim

You should telephone the Legal Helpline number on 0344 701 1119 quoting "John Lewis Insurance Motor Legal Expenses" to obtain advice and request a claim form. Upon return of a completed claim form **We** will assess the claim and if covered, send details to the **Adviser** who will then contact **You** directly and discuss any assistance **You** require including in relation to a hire car or **Vehicle** repairs.

Unless a **Conflict of Interest** arises **You** not covered for legal fees incurred before court proceedings are issued unless **You** use **Our** panel solicitors or their agents which **We** will appoint to act for **You**.

Your information and what We do with it – Putting Your mind at rest

You trust **Us** to look after **Your** personal information when **You** buy **Our** products and **We** know **We** have a responsibility to protect this information. The details provided here are a summary of how **We** collect, use, share, transfer and store your information.

For full details of **Our** Privacy Notice, please go to www.ageas.co.uk/legal/privacy-policy/ or contact **Our** Data Protection Officer at: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA or by emailing thedpo@ageas.co.uk.

For the following information only, please note that references to **We**, **Us** or **Our** refers to Ageas Retail Limited, **Your Broker** and the **Underwriter**.

Collecting Your information

We collect a variety of information about **You**, such as:

- **Your** name, address, contact details and date of birth
- information about what and/or who **You** want to insure, such as vehicle details, named drivers, travel details and companions
- **Your** claims and credit history
- any criminal offences
- information about **Your** use of **Our** website such as **Your** IP address which is a unique number identifying **Your** computer

- special categories of personal information (previously known as 'sensitive personal information') such as details regarding **Your** health.

This information is necessary for **Us** to be able to provide **You** with a quotation and/or policy.

We also use a number of different sources to collect this information from, including:

- **You** or someone connected with **You**, as well as publically available sources of information like social media and networking.
- third parties' databases that have been made available to the insurance industry, as well as where **You** have given **Your** permission to share information with third parties like **Us**.
- price comparison websites, if **You** have used them to obtain a quotation for a policy.

Using Your information

We use **Your** personal information and/or special categories of personal information to not only provide **You** with **Our** products and services, but to better understand and predict **Your** needs and preferences, so that **We** can continue to improve **Our** products and services to give **You** insurance that is right for **You**. These uses include:

- providing **You** with services relating to an insurance quotation or policy, for example:
 - assessing **Your** insurance application and arranging **Your** insurance policy including checking databases showing no claims discount entitlement and driving licence records
 - managing **Your** insurance policy including claims handling and issuing policy documentation to **You**.

Our assessment of **Your** insurance application may involve an automated decision to determine whether **We** are able to provide **You** with a quotation and/or the price. If **You** object to this being done, then **We** will not be able to provide **You** with insurance.

- where **We** believe **We** have a justifiable reason to do so, such as:
 - keeping information about **Your** current and past policies
 - preventing and detecting fraud, financial crime and anti-money laundering
 - carrying out processes such as research and analysis which may include computerised processes that profile **You**
 - providing sales information to third parties (for example price comparison websites) so that **We** fulfil **Our** legal obligations to them
 - recording and monitoring calls for training purposes
 - contacting **You** if **You** fail to complete an online quotation to see if **We** can offer **You** any help with this.

Please note that if **You** have given **Us** information about someone connected to **You**, **You** would have confirmed that **You** have their permission to do so.

Use of Your personal information when using Our websites and email communications

When **You** visit one of **Our** websites **We** may collect information which includes **Your** email and/or IP address. **We** may also use cookies and/or pixel tags on some pages of **Our** website. Useful information about cookies, including how to remove them, can be found on **Our** websites.

Sharing Your information

We share **Your** information with a number of different organisations, such as:

- other companies or brands within the Ageas group
- other insurers, business partners, agents or carefully selected third parties providing a service to **Us** or on **Our** behalf
- organisations that have a specific role laid out in law such as statutory bodies, regulatory authorities and other authorised bodies or where **We** have a duty to or are permitted to disclose **Your** personal information to them by law
- fraud prevention and credit reference agencies
- third parties **We** use to recover money **You** may owe **Us** or to whom **We** may sell **Your** debt

- other companies when **We** are trialling their products and services which **We** consider may improve **Our** services to **You** or **Our** business processes.

Unless required to by law, **We** would never share **Your** personal data without the appropriate and necessary care and safeguards being in place.

Keeping Your information

We will keep **Your** information only for as long as is reasonably necessary to provide **Our** products and services to **You** and to fulfil **Our** legal and regulatory obligations. Please see **Our** full privacy notice on **Our** website for more details.

Use and storage of Your information overseas

Your information may be transferred to, stored and processed outside the European Economic Area (EEA). **We** or **Our** service providers may use cloud based computer systems (i.e. network of remote servers hosted on the internet which process and store **Your** information) to which foreign law enforcement agencies may have the power to access. However, **We** will not transfer **Your** information outside the EEA unless it is to a country which is considered to have sound data protection laws or **We** have taken all reasonable steps to ensure the firm has suitable standards in place to protect **Your** information.

Dealing with others acting on Your behalf

We will deal with individuals **You** nominate, including third parties **We** reasonably believe to be acting on **Your** behalf providing they are able to answer **Our** security questions. For **Your** protection though, **We** will need to speak to **You**, **Your** legal representative, someone that **You** have specifically given **Us** permission to speak to or a power of attorney should **You** want to change **Your** contact address or policy coverage or cancel **Your** policy.

Your rights

You have a number of rights in relation to the information **We** hold about **You**, including:

- asking for access to and a copy of **Your** personal information
- asking **Us** to correct, delete or restrict or **You** can object to the use of **Your** personal information
- withdrawing any previously provided permission for **Us** to use **Your** personal information
- complaining to the Information Commissioner's Office at any time if **You** object to the way **We** use **Your** personal information

Please note that there are times when **We** will not be able to delete **Your** information, such as where **We** have to fulfil **Our** legal and regulatory obligations or where there is a minimum statutory period of time for which **We** have to keep **Your** information. If this is the case, then **We** will let **You** know **Our** reasons.

How to Make a Complaint

If **you** are unhappy with the service that has been provided by John Lewis Insurance (including information or documentation issued to **you**), **you** should contact John Lewis Insurance as follows:

In writing:

John Lewis Insurance
Prospect House
Gordon Banks Drive
Trentham Lakes North
Stoke-On-Trent
ST4 4TW

By telephone: **0345 610 0355**

Or by email: customerservice@johnlewisacarinsurance.com

If **your** complaint is about the service provided by Arc Legal Assistance, **you** can contact them in the following ways:

In writing:

Arc Legal Assistance Ltd
P O Box 8921
Colchester
CO4 5YD

By telephone: 01206 615 000

Or by email: customerservice@arclegal.co.uk

Arc Legal Assistance/John Lewis Insurance will try to resolve **your** complaint by the end of the third working day and they will send **you** a summary resolution letter. If they are unable to do this, they will write to **you** within five working days to let **you** know what they are doing to resolve **your** complaint and let **you** know who is dealing with the matter. Within eight weeks of them receiving **your** complaint **you** will receive a final response or, if this is not possible, a reason for the delay plus an indication of when a final response will be provided.

You have the right to ask the Financial Ombudsman Service to review **your** complaint, free of charge, if for any reason **you** are still dissatisfied with either the summary resolution or final response letter, or if Arc Legal Assistance/John Lewis Insurance have not issued their final response within eight weeks from **you** first raising the complaint. However, **you** must do so within six months of the date of the summary resolution or final response letter.

You can contact the Financial Ombudsman Service as follows:

In writing:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

By telephone: 0800 023 4567 or 0300 123 9123

Or by email: complaint.info@financial-ombudsman.org.uk

Web: www.financial-ombudsman.org.uk

Please note that if **you** do not refer your complaint within the six months, the Ombudsman will not have Arc Legal Assistance/ John Lewis Insurance permission to consider **your** complaint and therefore will only be able to do so in very limited circumstances. For example, if it believes that the delay was as a result of exceptional circumstances.

Following the above complaints procedure does not affect **your** right to take legal proceedings.

Compensation

We and Ageas Insurance Limited are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the scheme if **We** or Ageas Insurance Limited are unable to meet **Our** obligations. **Your** entitlement to compensation will depend on the circumstances of the claim. Further information about compensation scheme arrangements is available at <http://www.fscs.org.uk/> or by telephoning 0800 678 1100.

Authorisation

We are authorised and regulated by the Financial Conduct Authority. **Our** Firm Reference Number is 305958. **You** can check this on the Financial Services Register by visiting the website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register no 202039. This can be checked by visiting the website www.fca.org.uk/register or by contacting the Financial Conduct Authority on 0800 111 6768.

Ageas Insurance Limited
Ageas House
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IPT

Insurance Premium Tax, also known as IPT, is an indirect tax levied by the government on all insurance premiums, and is included in the premium **You** pay.