

## U Drive Cover Short Term and Impound Policy Terms and Conditions

**We are:** U Drive Cover Ltd, a non-advisory insurance broker, and we are authorised and regulated by the Financial Conduct Authority. We are on the Financial Services Register No 615682 ([www.FCA.org.uk/register](http://www.FCA.org.uk/register)). The company is registered in England and Wales number 8673216; and its registered address is Pilgrim House, Oxford Place, Plymouth, PL1 5AJ.

**Our Service Charges:** We are paid through:

- Commission from your premium and paid to us by your insurer.
- Fees we charge throughout your policy.
- Income based on profitability or volume of accounts with an insurer.
- From Claim Management Companies

If we are not paid via commission, then we will agree a specific fee with you before you agree. You have the right to ask us about our earning at any time. Because the commission rates paid by insurers are variable and do not always reflect the level of work carried out by us, we also make individual service charges over and above the charges made by your insurers to cover the administration of your insurance policy.

**Such fees are non-refundable and are detailed below:**

Type of Policy	Fees
Impound	Up to £200 set up fee
Temporary Insurance	Up to 25% commission plus £75 arrangement fees
6 Month Policy	Up to 15% commission plus £75 arrangement fee
Admin fee	£50 (changes only available on Temporary insurance and 6 month policies)

**Impounded Vehicle** We are unable to provide a quote online if your vehicle is impounded by the police. We do, however, have a wide range of providers that are able to provide quick and competitive quotes to release your vehicle from the police compound. This can only be used to release the vehicle from the impound one time per policy. All our policies require a direct bank transfer for impounded vehicles. These policies are non-refundable. Please call our sales team for a quote 0333 400 1060. [To get a quote for a short-term policy, please call our sales team on 0333 400 1060.](#)

**Cancellations:** If you decide to cancel you should always discuss this with us on 0333 400 1060 as there may be other options available to you. The policy can be cancelled anytime during the period of Insurance, but charges could vary depending on when you cancel.

Your policy can also be cancelled by us or your insurer and can be for, but not limited to, the following reasons:

- For not sending in documents that have been asked for
- If you have breached the terms and conditions
- An outstanding payment

We will inform you by providing a 7-day notice of cancellation.

Type of Policy	Cancellation Terms
Impound	Non-refundable policy due to the nature of the policy
Temporary Insurance: 1-30 days	Non-refundable
6 month policies	Based on time on cover. Minimum of 55% of the premium will be kept regardless of when the policy has been cancelled plus £75 cancellation fee.

**Short Term policies:** We are able to offer a number of different options for short term policies from 1 day to 6 months.

**1-30 day policies:** For any policies we quote for 1-30 days, we require payment via direct bank transfer and will not accept payment over the phone or online.

**Our Status and Products:** As a non-advisory insurance broker we act as your agent. We may also have relationships with insurers and act for them in a limited capacity. If we have binding authority or claims handling authority with an insurer, we will disclose this. We do not guarantee the solvency of any insurer we place business with. Some insurers appoint us as their agent for the receipt of premium and the issuing of documents. They may also allow us to discount premiums in limited circumstances. We will advise you when these circumstances occur so you will be aware of any possible conflicts of interest.

We are subject to the laws of agency and will always act in your best interests. You will not receive advice or a personal recommendation from us. We will ask sufficient questions to establish your demands and needs. Any quotation we give you will be consistent with those demands and we will identify the lowest price product(s) that meet those needs. You will then need to decide how to proceed and whether you consider if the product is suitable for you. A list of our insurer partners can be found on our website on [www.udrivecover.com](http://www.udrivecover.com).

**Purchasing a policy with us:** Our process is to check all the information you have provided us on the phone. This allows us to verify with yourself all the details provided are accurate and correct, that we have provided you with an accurate quote and to ensure that you are covered in the event of an accident. Any inaccuracies in the information provided could lead to the cancellation or voidance of your policy and any future claims rejected.

**Documents we will ask for:** To ensure we hold all the correct information our insurers request customers to send documents to us at U Drive Cover. The information includes but are not limited to: **Copy of your photocard licence, DVLA licence summary, proof of no claims bonus from your previous insurers, proof of address.**

**Payment Methods:**

Continuous Payment Authorisation: If you arrange with us to make payments on certain dates, with your credit or debit card details, we will take the payments on those dates or the following working day until the payment arrangement has finished unless advised by you to rearrange the dates of the payments or stop those payments.

**Change of card details:** Please call our customer services team on 0333 400 1061 to change your card details if you are paying by in house payment plan.

**Debit/Credit Card Payment:** When paying by card please note, any refunds due to you will only be made back to that card.

**Your Duty of Care:** *All Customers – You must take reasonable care to provide complete and accurate answers to the questions we ask you when you take out, make changes to or renew your policy. If you are unsure, please contact us. Insurance is based on the information that you give to the insurer and if this information is wrong or incomplete, claims may not be paid in full or at all, your policy may be cancelled, have special terms added, policy voided, and the full premium may be due.*

**Changes to your policy:** Before making changes to your policy i.e. purchasing an alternative vehicle, we would recommend that you call our customer services team on 0333 400 1061 to ensure that your Insurers will offer cover on the alternative vehicle. Our panel of Insurers all have their own criteria for offering cover on vehicles, depending on various factors but not limited to, their grouping, minimum and maximum values and your driving experience. Please note that most Insurers will not agree to change from a car to van.

**Claims:** If you are involved in an accident or an incident please contact our Claims Handling team as soon as possible. Claims Handling is provided by and administered by Kindertons Accident Management who can provide assistance to you with your incident and other services such as hire car in a non-fault accident, legal advice and uninsured loss recovery. Please make sure any claims information is provided to Kindertons or to your insurers so that they can best assist you. You can contact Kindertons on 0343 504 4436, email them at [claims@kindertons.co.uk](mailto:claims@kindertons.co.uk) or use this link to fill a form online with them. [Make a claim - Kindertons](#). *Please note that if you have had an accident during the term of your policy the full balance will be charged if you cancel after the claim has occurred unless the Insurer has recovered their costs from the third party.*

**Telephone calls:** Our telephone calls may be recorded. This is for training, monitoring, quality and compliance purposes.

**Complaints:** It is our intention to always provide an exceptional service. However, if you are unhappy with our service please contact us immediately and we will try our best to provide you with the service you are entitled to. Most complaints are resolved by close of business on the third working day after receipt. For more complex issues, an acknowledgement will be sent confirming who is dealing with the complaint and when we will expect to respond to you in full. Within 8 weeks of the date we receive a complaint we will provide you with our final decision. You can contact us on: 0333 400 1060, by e-mail to [complaints@udrivecover.com](mailto:complaints@udrivecover.com) or in writing to: Grosvenor House, 4/7 Station Road, Sunbury-on-Thames, TW16 6SB. If you remain dissatisfied, you may be eligible to refer the matter to the Financial Ombudsman Service. <http://www.financial-ombudsman.org.uk>

**Protecting Your Money:** We hold your premium payment under risk transfer as agent of the insurers and we do this by paying it into an insurer premium trust account until it is passed to the insurers. This is to protect your money and means that whilst your money is in the account, it cannot be used for any purpose other than paying the insurers or any brokers through whom we may have arranged your insurance. We will retain any interest earned on the account.

**Financial Services Compensation Scheme (FSCS):** We are covered by the FSCS. You may be entitled to compensation from this scheme if we cannot meet our obligations. Further information is available from [www.fscs.org.uk](http://www.fscs.org.uk)

**Governing Law:** The laws of England and Wales govern this agreement and any dispute is subject to the jurisdiction of the English Courts.

**Refund:** We will aim to process your refund within 30 days. Please note that any we will not refund any cost under £10.