

Early Settlement Protection Summary of Cover

Underwritten by **Hamilton Insurance** and provided by **Linkfield Insurance Logistics Ltd**

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This Summary of Cover does not contain the full terms and conditions of the Insurance Contract. Full details of the terms, conditions and exclusions of the Insurance Contract are contained in the Policy Document, which is available on request.

The Early Settlement Protection Policy you are being offered is provided by Linkfield Insurance Logistics Ltd and underwritten by Hamilton Insurance and will run for the duration of the lease car Agreement.

Significant Features

The following are all the benefits available under the Hamilton Early Settlement Protection Policy.

The Policy you are being offered MAY NOT include all these benefits. It is vital that you refer to the Schedule attached to the Policy Document, as this details the benefits that will apply to you.

Section 2 - Total Loss Shortfall (GAP)

The Insurer agrees to pay the Leasing Company on behalf of the Insured the Termination Charge as a result of:

- i. The Vehicle being stolen and not recovered
- ii. The Vehicle being damaged beyond economical repair and deemed a total loss by the Motor Insurer following a valid claim under the Insured's comprehensive Motor Insurance Policy

Significant Limitations

The maximum period of any Finance Arrangement or Contract shall be four years as detailed in the Policy Document under the Section headed Conditions, item 3.

There will be no refund of premium unless the Policy is cancelled within the 30 day cooling off period as detailed in the Section headed Conditions, item 13.

The maximum amount payable in respect of any one claim under the Policy shall be the limit of indemnity shown on the Schedule.

Details of the following exclusions can be found in the Policy Document under the section headed "Exclusions Which Apply To Your Insurance"

The Policy does not cover:

- Any difference between the CAP Clean Value of the car and the actual sales proceeds.
- Any arrears in the leasing/insurance payments under the Finance Agreement
- Resignation or Redundancy occurring within the Excess Period of the Policy.
- Redundancy under Section 3, if the Insured is not registered with the Department of Work and Pensions as being unemployed and available for work.
- Resignation as a result of pregnancy where childbirth would normally be expected within six months of the Commencement Date.
- Any loss or damage which occurs within the Excess Period
- For Payment Protection claims where the accident, sickness or redundancy occurs within the Excess Period.

How to Make a Claim

Once you have given notice that you wish to terminate your Finance Agreement or Contract you should contact the Leasing Company, giving details of your Name, Address, Policy Number and Vehicle Registration and they will calculate the early termination settlement figure at the expected Return Date of the Vehicle. The Leasing Company

will send you a claim form to complete; this should be completed and returned together with the requested information in support of your claim to the Leasing Company. Linkfield Accident Management Limited handle claims on behalf of Linkfield Insurance Logistics Ltd and you can contact them on 01737 768151 for a claim form and assistance.

How to Complain

Should there ever be an occasion where you need to complain please call Linkfield Insurance Logistics Ltd in the first instance on telephone 01737 232000.

If the differences cannot be resolved, you may refer your complaint to the Financial Ombudsman Service who will undertake an independent and impartial review of your complaint. The address and telephone number is Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Telephone 0845 0801800.

Your Rights to Cancel

You have a right to cancel the policy within 30 days starting from the day you receive the policy documentation. On receipt of your notice we will refund any premiums already paid, except when you have made a claim under your Policy. If you cancel after 30 days there will be no refund of premium.

To cancel please write to Linkfield Insurance Logistics Ltd, Buckland House, 38 Albert Road North, Reigate, Surrey RH2 9EH or telephone 01737 232000.

Details About Our Regulator

Linkfield Insurance Logistics Ltd is authorised and regulated by the Financial Services Authority (FSA). The Policy is underwritten by Hamilton Insurance. Hamilton Insurance is a trading name of Hamilton Life Assurance Company Ltd (Registered in England No. 1656838) and Hamilton Insurance Company Ltd (Registered in England No. 1655888) whose Registered Offices are at North Street, Winkfield, Windsor, Berkshire, SL4 4TD. Hamilton Insurance Ltd is authorised and regulated by the FSA.

The FSA website which includes a register of all regulated firms can be visited at www.fsa.gov.uk/register or by contacting the FSA on 0845 6061234.

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk.