

LAST YEAR COMPARISON

*This document should be read in conjunction with other information at www.mypolicy/existingcustomers; it is also vital that you read and understand the information given in this document, if you are unsure about how to use your last year comparison information you should contact us as soon as practicable on **0330 100 2337**. Our opening hours are 09:30 to 18:00 Monday to Friday.*

You will have been provided with information about your arrangements with us last year. Typically, this is the amount of premium you paid to us (annualised, in the event you made a change during the year, where required). The reason we are giving you this information is to help you make a comparison against this year's invitation to renew.

LAST YEAR COMPARISON INFORMATION

Typically, we have focused on the amount of premium you paid last year for your main policy, including any additional extras you took out (but this does not include any fees or charges you might have paid to us), the reason for this is so you can easily compare the true cost of last year's insurance premium with the total amount of insurance premiums invited for this year.

What must not be forgotten is the basis of your Demands and Needs last year, clear visibility of this is set out in your Statement of Fact (or proposal form) and Policy Schedule). If your demands & needs have changed (e.g. the insured vehicle is changing, or you had an accident in the last 12 months) it is quite possible that the value measure about the last year comparison may be less relevant.

PAYING MONTHLY COMPARISON

One of our objectives for presenting you with an inclusive monthly sum is to enable you to assess affordability of the insurance in relation to your monthly outgoings, we suggest the use of a monthly outgoings calculator, and that you seek independent advice should you require further help in assessing affordability.

We have provided you the annual amount payable should you decided to pay using the monthly option. This total amount also helps you compare the true cost of paying monthly v's paying in full.

COMPARISON AND COMPETITION

We have structured our communications about renewal to give you clear information about your arrangements with us. We have highlighted where you can find information should you wish to switch or cancel, and our fees and charges which might apply in this situation. Typically, customers choose to renew elsewhere because of overall price. Whilst we encourage you to check your cover and shop around, we strongly suggest you use the last year information (extent of cover, value of loyalty and importantly, difference terms and conditions). This will ensure you compare any alternative offering on a like for like basis and you, ultimately are not left disadvantaged.

CONTACTING US

We can be contacted on **0330 100 2337**. Our opening hours are 09:30 to 18:00 Monday to Friday.