

## NOT RENEWING YOUR POLICY

*This document should be read in conjunction with other information at [www.mypolicy/existingcustomers](http://www.mypolicy/existingcustomers); it is important that you read and understand the information given in this document, if you remain unsure about not renewing your policy you should contact us as soon as practicable on **0330 100 2337**. Our opening hours are 09:30 to 18:00 Monday to Friday.*

**The information contained within this document is designed to alert you to certain points you might wish to consider in choosing not to renew your policy. It is not intended to prevent you from not renewing.**

### COMPARING ALTERNATIVE ARRANGEMENTS

Usually one of the main reasons you may not wish to renew a policy is because an alternative offering will have been sourced within another company. Whilst we encourage you to check your cover and shop around, it is vitally important that you compare the extent of cover being offered as well as the information you have given. Importantly we strongly suggest you consider carefully any difference terms and conditions to ensure that you ultimately are not left disadvantaged.

Your Demands and Needs 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 of measure with an alternative comparison may be less relevant and you are advised to contact us.

### WHEN WILL YOUR POLICY LAPSE

Our communications about renewal have been structured to give you clear information about your arrangements with us. We will have highlighted where you can find key information to help you make a decision, and should you wish to switch or cancel, the options which might apply in that situation.

Typically, if you choose not to renew, your policy will automatically lapse and you will not incur any charges with us. It is important to remember that you must inform us of your intentions to renew on or before the date and time your policy expires (and that you reasonably notify us during our normal business hours). This is because there is no period of grace.

### TELEMATICS DEVICE AND NO CLAIMS DISCOUNT

**If you do not renew, your policy will lapse and we will instruct our data processor to stop collecting Telematics Data. This may take up-to 72 hours to take effect. In this situation your telematics smartbox will become redundant. You do not need to remove your telematics smartbox however we can arrange the removal of the telematics device at a cost of £50.00. You need to contact us should you wish to take up the option of removing the telematics device.**

**Our systems are set to automatically e-mail you with proof of your No Claims Discount (NCD) entitlement within 5 days. If you do not receive your NCD you should contact us.**

### CONTACTING US

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