

## INFORMATION ABOUT DEMANDS & NEEDS

*This document should be read in conjunction with other information at [www.mypolicy/existingcustomers](http://www.mypolicy/existingcustomers); it is also vital that you read and understand the information in this document, if you are unclear about any of the information given you should contact us as soon as practicable on **0330 100 2337**. Our opening hours are 09:30 to 18:00 Monday to Friday.*

**As your insurance intermediary, our main objective is to ensure that you reasonably know and understand the extent of cover being provided under your insurance policy, including how, if you fail to follow the advice given, insurers might reject or reduce a claim.**

**Your Demands & Needs is the particulars you have given in obtaining your insurance and as such is the information on which your insurance is arranged.**

### TELEMATICS POLICY DEMANDS & NEEDS

An individual who owns a motor vehicle and wishes to insure against the unforeseen costs of a fire, theft of accident and satisfy the legal requirements of the Road Traffic Act (1988) 1991; and also wishes to have clear visibility of the driving behaviours which can facilitate driver improvements and more effective policy management including a policy premium influenced by individual risk. (This is typically achieved by installing an electronic device in the insured vehicle which records and measures individual driving behaviours, and that risk to an insurer). Subject to policy exclusions, terms, conditions, supplementary benefits, and maximum specified claims limits; you will find details in your insurance documentation.

### PARTICULARS FORMING DEMANDS & NEEDS

As mentioned your Demands & Needs is the particulars you have given in obtaining your insurance and as such is the information on which your insurance is arranged; it is absolutely imperative that you check the accuracy of information contained in your policy documentation, in particular your Statement of Fact (or proposal form) and Policy Schedule and should this contain any inaccuracies you must advise immediately. This includes minor inaccuracies ranging from typographical errors through to fundamental concerns such as incorrect description of the type of vehicle and drivers details insured by the policy.

### ASSESSING DEMANDS & NEEDS

**The insurance company have accepted your risk on information you have provided (this is deemed by your insurers as being true and accurate representation of the risk which you have provided honestly and to the best of your knowledge) another aspect of your Demands and Needs is a particular need you have requested that we or insurers are unable to accommodate. Any limitations, restrictions, or needs that we or the insurer is unable to meet will be advised to you within your renewal communications with us.**

## CONTACTING US

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