

church choice

# Paying your premium by instalments

General information with direct debit form

## Credit Agreement covering payment by instalments

The Consumer Credit Act 1974 regulates consumer credit and consumer hire agreements for individual amounts up to £25,000. Its protection applies to agreements between traders and individuals, sole traders, partnerships and unincorporated associations, but not agreements made between traders and corporate bodies such as limited companies.

## Who qualifies to pay by instalments?

Your organisation will qualify if it meets the above criteria, normally an “unincorporated association”, subject to Company acceptance, providing:

1. Signatories are aged 18 or over and resident in the UK.
2. The insurance is an annual policy, with a premium of at least £75.
3. Your organisation has a current account at a bank. Most building society current accounts are also acceptable.

## How does the Direct Debit system work?

The annual premium plus a small service charge of 6% (APR 11.4%) is divided into 12 instalments and collected each month by Direct Debit from your organisation's current account at the bank or building society.

## Our assurance to you

The Direct Debit Instruction conforms to the strict requirements of the clearing banks and in particular:

1. Direct Debits under the Instruction will be originated only in respect of premiums payable as notified to you in advance.
2. You may cancel the Direct Debit Instruction at any time by notifying your bankers and advising Congregational & General Insurance plc accordingly.

Your interests under the Direct Debit scheme are fully protected by the requirement that the prescribed form of indemnity in favour of your bankers has been executed on behalf of Congregational & General Insurance plc and lodged with the Committee of London Clearing Banks. If Direct Debits are originated which do not conform to your instructions, you may seek immediate reimbursement through your bankers under this indemnity.

### What happens if your premium changes midterm?

An adjustment will be made to your Direct Debit or, where applicable, a refund will be paid. Any adjustments to the Direct Debit amount will be advised to you in writing at least ten days beforehand. We shall not vary the amounts to be debited to the account for any reason without prior advice to you in writing.

### What happens at renewal?

If you choose to pay your premium by monthly instalments under the Congregational Premium Instalment Plan, your policy will renew automatically.

The arrangement to pay monthly by Direct Debit continues at renewal without the necessity for any action by you. We shall send you a renewal notice advising you of the revised premium and of any change in the amount and continue to apply to your bank or building society for the monthly amount due. You must, however, advise us of any changes which may affect your insurance.

If you do not wish to renew the policy, you must advise us.

If we decide not to renew your policy, we will notify you in writing prior to the renewal date.

### What happens if there is a claim on your policy before all instalments are paid?

We reserve the right to deduct any arrears of instalments from the claim settlement. In addition, if a total loss occurs under a policy, the remainder of your payments, if any, will be deducted from the claim settlement.

### What happens if you cancel your policy?

Any refund of premium to which you may be entitled will be refunded after the deduction of any outstanding instalments and subject to the return of any insurance certificates issued to your organisation. In cases where insufficient premium has been paid, we will write to you requesting a cheque for the balance.

### What should you do for early full payments?

If you wish to pay your account in full at any time please contact our Finance Department at the address shown on the back page of this booklet.

## How do you apply?

Please complete the attached Credit Agreement and Direct Debit Instruction returning both to us.

## Your Insurance Intermediary

Copies of all letters which you receive informing you of changes in the terms of this agreement will be sent to your insurance intermediary if you have one.

**DO NOT** SEND ANY MONEY AND **DO NOT** SEND THE DIRECT DEBITING INSTRUCTION TO YOUR BANK OR BUILDING SOCIETY.

## The Direct Debit Guarantee

This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.

If there are any changes to the amount, date or frequency of your Direct Debit, Congregational & General Insurance plc will notify you ten working days in advance of your account being debited or as otherwise agreed. If you request Congregational & General Insurance plc to collect a payment, confirmation of the amount and date will be given to you at the time of the request.

If an error is made in the payment of your Direct Debit by Congregational & General Insurance plc or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.

If you receive a refund you are not entitled to, you must pay it back when Congregational & General Insurance plc asks you to.

You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.



## IMPORTANT - Please read carefully, sign and retain

### Your Rights

The Consumer Credit Act 1974 covers this agreement and lays down certain requirements for your protection which must be satisfied when the agreement is made. If they are not carried out, the creditor cannot enforce the agreement against you without a court order.

The Act also gives you a number of rights. You have a right to settle this agreement at any time by giving notice in writing and paying off all amounts payable under the agreement which may be reduced by a rebate. If you would like to know more about the protection and remedies provided under the Act, you should contact either your local Trading Standards Department or your nearest Citizens Advice Bureau.

### Your Rights to Cancel

You have a right to cancel this agreement. You can do this by sending or taking a WRITTEN notice of cancellation to Congregational & General Insurance plc, Currer House, Currer Street, Bradford, BD1 5BA. If you cancel this agreement, any money you have overpaid must be returned to you.

I/We, being not less than 18 years of age, agree to pay by Direct Debit the premium for the Insurance and request Congregational & General Insurance plc to arrange with my/our bank accordingly.

I/We agree that, in the event of any instalment of premium not being paid on the due date, the full amount of any premium and instalment charge will become payable immediately and in the event of these amounts not being paid in full within seven days then all cover under the policy shall cease from such date and Congregational & General Insurance plc shall be under no further liability to ourselves or any other party indemnified by the policy. The Company also reserves the right to offset any outstanding instalments against any claim settlement.

Organisation's name

Postal address

Postcode:

This is a Credit Agreement regulated by the Consumer Credit Act 1974.

Sign it only if you want to be legally bound by its terms.

Signature

Date

Signatory's name

Position

Signature

Date

Signatory's name

Position

Signed for and on behalf of Congregational & General Insurance plc



Carlo Cavaliere, Chief Executive

# Make Congregational & General your choice



**Congregational**

Protecting the things you value since 1891

Congregational & General Insurance plc

Registered Office: Currer House Currer Street Bradford West Yorkshire BD1 5BA

Registered in England and Wales Registered Number 93688

Tel: 01274 700 700 Email: [finance@cgins.co.uk](mailto:finance@cgins.co.uk) Web: [www.congregational.co.uk](http://www.congregational.co.uk)

Authorised by the Prudential Regulation and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.  
Financial Services Register No. 202089

## CREDIT AGREEMENT

Please note that by signing this agreement you accept the Terms and Conditions of the Congregational "Premium by Instalment Plan".

Unincorporated associations will qualify providing:

1. Signatories are aged 18 or over and resident in the UK.
2. The insurance is an annual policy with a premium of at least £75.
3. Your organisation has a current account at a bank. Most building society current accounts are also acceptable.

Name in full (BLOCK CAPITALS ONLY)

Postal address

Postcode:

CREDIT AGREEMENT REGULATED BY THE CONSUMER CREDIT ACT 1974.

SIGN IT ONLY IF YOU WANT TO BE BOUND BY ITS TERMS.

You can pay in 12 monthly instalments (6% administration charge, 11.4%APR)

Policy number (if known)

Signature of applicant(s)

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Date of signature(s)

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## INSTRUCTION TO YOUR BANK OR BUILDING SOCIETY TO PAY BY DIRECT DEBIT



Please fill in the form and send to: Congregational & General Insurance plc, Currer House, Currer Street, Bradford, BD1 5BA

Name and full postal address of your bank or building society

To: The Manager	Bank/building society
Address	
Postcode	

Name(s) of account holder(s)

Branch sort code

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Bank/building society account number

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Service user number

7	2	4	4	7	3
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Reference (for office use only)

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Instruction to your bank or building society

Please pay Congregational & General Insurance plc Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with Congregational & General Insurance plc and, if so, details will be passed electronically to our bank/building society.

Signature(s)

Date

Banks and building societies may not accept Direct Debit Instructions for some types of account