

[REDACTED]

08 Dec 2012

Dear [REDACTED]

Policy number [REDACTED]

Renewal date 05/01/2013

**Renewal Hotline  
0845 604 3553**

Monday - Friday 8am-8pm,  
Saturday 9am-5pm,  
Sunday 10am-2pm

Thank you for choosing Sheilas' Wheels to take care of your car insurance needs for the past year. It's now time to renew your policy and I am delighted to enclose your new Schedule and Certificate of Motor Insurance.

**We'll automatically renew your policy for you. All you need to do is take a few moments to:**

Check the information on your enclosed Schedule: if your circumstances have changed or any part of the Schedule is wrong, please call us on 0845 604 3553 so we can change it for you. This information forms part of the contract between us from your renewal date and, as such, you need to make sure it's accurate and complete. This is essential for your insurance contract to remain valid.

We've shown any changes to your policy in the enclosed Renewal Update.

**Your renewal premium is shown on the first page of your Schedule.** It is based on your current policy with us, and the latest information you've given us.

**That's it: there's nothing else to do.** Your policy will renew and we'll simply collect your Direct Debit from the same account as currently. So keep your documents, including your signed Fixed Sum Loan Agreement, safe at home and we'll take care of the rest.


We trust you're happy with your policy but if it no longer meets your needs, please call us on 0845 604 3553 before your renewal date. If you don't renew, you must return the enclosed Certificate of Motor Insurance to us as it is an offence under the Road Traffic Act to keep it after the policy has been cancelled.

**How else can we help you?** It's easy to contact us during the year. If you need to change your details call us on 0845 604 3550. To help you if you do have an accident we've enclosed our "What to do if you have an accident" card and we recommend you keep it in your car so you'll have all the information you need to hand.

If you would like to see the Policy Booklet that will apply to your policy from your renewal date, you can view it online or call us on 0845 604 3550 and we'll send you a copy.

**Add Green Flag breakdown assistance**

You don't currently have the benefit of our low cost Green Flag breakdown assistance to keep you and your car on the road. Call us now on 0845 604 3553 and add it to your cover for just a small extra premium.



**Thank you** again for letting us take care of your car insurance. In the last two years we've received four awards for our excellent customer service and claims handling, so you can rest assured with Sheilas' Wheels. We wish you a safe year of driving.

Yours sincerely

Caroline Thomson  
Head of Customer Service

**PS** Add our low cost Green Flag breakdown assistance to your cover for just a small extra premium - call us now on 0845 604 3553.

If you need to report an accident, please call our claims team straightaway on 0845 604 3570 and we can help you with the process.

## Car Insurance Schedule

### What you need to do now

Please check this document carefully. It contains all the information you provided to us and forms part of the contract between you and esure Insurance Limited.

If the information is wrong, incomplete or changes during the year, call us immediately on 0845 604 3550 and tell us the changes. Otherwise, your contract may be invalid and we may reject or reduce any claim you make or even treat you as being uninsured.

Policy number

Date of issue

08/12/2012

#### Policyholder details

Name

Address

Date of birth

Occupation

#### Premium details

**Motor premium** after deducting [redacted] years' [redacted] (%) no claim discount and with no claim discount protection for the life of your policy

#### Additional services

Motor Legal Protection

Personal Injury Benefit

Car Hire Benefit

Key Cover

Misfuelling Cover

Green Flag Breakdown Assistance

**Total annual premium** (includes insurance premium tax where applicable)

Charge for credit (APR= 25.9%)

**Total amount payable**

#### Car details

Make, model and engine size

Registration mark

Transmission and fuel

Estimated annual mileage

Car value

Postcode where car kept

Overnight location

Legal owner

Registered keeper

Any security device?

Any modifications to the manufacturer's original specification, eg to wheels, suspension, bodywork or engine?



**Cover details**

Period of cover 05/01/2013 (12:01 hours) to 05/01/2014 (12:00 hours, midday)

Type of cover

Use



Driving restriction



Driving other cars



Sections of the Policy Booklet that apply



Endorsements in the Policy Booklet that apply



**Excesses that apply**

Voluntary vehicle damage

Fire

Theft

Windscreen

Compulsory vehicle damage

Repair work by your own repairer

Driver specific vehicle damage



Please note that the vehicle damage excesses are cumulative.

**Policy limits**

Sections 2 and 3 Car audio equipment



Section 5 Personal accident per person per period of cover



Medical expenses  
Personal belongings  
Handbag cover



**Details of main and named drivers**

Have you or the others listed in the table on the next page ever been convicted or cautioned, or have any prosecution or police enquiries pending, for any offence involving dishonesty, fraud or arson?





## Car Insurance Schedule continued

### Personal details of all the drivers

Driver; Sex	Date of birth; No of years permanently resident in the UK	Occupation	Licence type; Years held; Restrictions	Medical conditions
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

### Details of the claims, accidents or losses in the last 3 years for all the drivers

Driver	Date	Cause	Status	Recovery made?
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

### Details of the convictions and fixed penalty offences in the last 5 years for all the drivers

Driver	Date	Code	Penalty points	Licence suspended?	Suspension period
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

## No claim discount scale

We have given you a no claim discount based on our standard scale:

	Number of years' no claim discount					
	0	1	2	3	4	5 or more
<b>No claim discount</b>	0%	35%	45%	55%	65%	See below

When you have five or more years no claim discount your no claim discount increases each year you renew this policy with Sheilas' Wheels - so long as you do not make a claim - up to a maximum of 75%. This scale is shown below:

	Number of years insured by Sheilas' Wheels with 5 or more years' no claim discount					
	0	1	2	3	4	5 or more
<b>No claim discount</b>	70%	71%	72%	73%	74%	75%

If you claim during the period of cover and have not protected your no claim discount, we will reduce your no claim discount at your next renewal date as follows:

	No claim discount at start of period of cover										
<b>No claim discount at next renewal date</b>	0%	35%	45%	55%	65%	70%	71%	72%	73%	74%	75%
After 1 claim	0%	0%	0%	35%	45%	55%	65%	65%	70%	71%	72%
After 2 claims	0%	0%	0%	0%	0%	35%	45%	55%	55%	65%	65%
After 3 claims	0%	0%	0%	0%	0%	0%	0%	35%	35%	45%	45%
After 4 or more claims	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

## No claim discount protection for life

If you have 4 or more years' no claim discount, you may have opted to pay an additional premium to protect your discount for the life of your policy. If you have, your no claim discount will not be reduced regardless of the number of claims you may have.

## Administration fees

The following fees may apply to your policy:

Transaction Type	Fee
If you or we cancel your policy during your first period of cover (within the 14 day cooling off period)	£26.00
If you or we cancel your policy during your first period of cover (after the 14 day cooling off period)	£55.00
If you or we cancel your policy in subsequent periods of cover	£27.50
For changes relating to your policy or payment details or additional administration of your policy	£26.00
For reprinting, reissuing or faxing documents	£26.00

Please read this. It tells you about the changes to your cover that will apply from your policy renewal date.

## Renewal Update

Policy number [REDACTED]

Renewal date 05/01/2013

We will make these changes to your cover from your policy renewal date.

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**Update :** SW12 / 01

**Title :** Section 12 Key cover

We have added a new section to the policy booklet for Key cover.

Section 12 only applies if your Schedule shows that you have Key cover and you have paid the premium for it.

Please see the enclosed leaflet titled 'Car insurance additional services' for the full product details and the terms and conditions.

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**Update :** SW12 / 02

**Title :** Section 13 Misfuelling cover

We have added a new section to the policy booklet for Misfuelling cover.

Section 13 only applies if your Schedule shows that you have Misfuelling cover and you have paid the premium for it.

Please see the enclosed leaflet titled 'Car insurance additional services' for the full product details and the terms and conditions.

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**Update :** SW12 / 03

**Title :** Meanings of words and terms

We have added the following into the meanings of words and terms.

Misfuelling - Accidental filling of the fuel tank of your car with inappropriate fuel for the type of engine

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**Update :** SW12 / 04

**Title :** Section 2 - Damage to your car

We have added a new bullet point to 'What is not covered'

-The cost of draining fuel from the car in the event of misfuelling (define Misfuelling in Meanings of words and terms')

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**Update :** SW12 / 05

**Title :** Section 6 - Using your car outside the United Kingdom

2. 'If you want full policy cover abroad' we have updated this section to read as follows.

In return for any extra premium we may require and an administration fee, we will extend the level of cover provided by your policy and shown on your Schedule under sections 1 to 7 and 10, to named countries in Europe, and certain other countries outside Europe, and give you an international motor insurance certificate (Green Card). Your car will also be covered while being carried by a recognised carrier between or within those countries during the period shown in the Green Card. This extension does not apply to sections 8, 9, and 11 to 13.

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**Update :** SW12 / 06

**Title :** Section 8 - Motoring legal protection

The level of cover under this section has been increased as follows.

- The policy limit has increased to £100,000
- There is a motor legal advice line available to policyholders
- We have added a motor prosecution cover

Please see the enclosed leaflet titled 'Car insurance additional services' for the full product details and the terms and conditions.

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**Update :** SW12/07

**Title :** Important Information

We have altered the Credit reference agencies subsection to say; To enable us to assess your application, we may obtain information about you, anyone financially associated to you and the person paying the premium on your behalf, from credit reference agencies to verify your (or their) credit status and identity.

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**Update :** SW12/08

**Title :** Section 10 Personal injury benefit

We have increased the amount of the benefit for the at fault drivers under the Personal injury benefit.

Section 10 only applies if your Schedule shows that you have Personal injury benefit and you have paid the premium for it.

Please see the enclosed leaflet titled 'Car insurance additional services' for the full product details and the terms and conditions.

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**Update :** W01/1

**Title :** Changes to policy excesses

We have revised some of our policy excesses. Please refer to the enclosed documentation for full details of the policy excesses that will apply from the renewal date.

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**Update :** W01/2

**Title :** Changes to administration fees

We have revised some of our policy administration and cancellation fees. Please see the enclosed documentation for full details of the policy administration and cancellation fees that will apply from the renewal date.

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**Update :** W01/3

**Title :** Your duty of disclosure

You must tell us immediately if any of the following happens:

- you change your car
- you make modifications or changes to your car which improves its value, performance, appearance or attractiveness to thieves. This includes, but is not restricted to, changes to the engine, engine management or exhaust system, changes to the wheels or suspension system, changes to the bodywork, such as spoilers or body kits or changes to the windows, such as tinting
- you want to use your car for a purpose not included in your Schedule
- you become aware of any medical or physical condition of any driver covered by your policy which may affect their ability to drive
- you or any other driver covered by your policy are convicted of a motoring offence other than

**Please keep this in a safe place with your policy documents**



fixed-penalty parking offences

- you change the address at which you normally keep your car
- you or any other driver covered by your policy are convicted of any offence relating to fraud, arson or dishonesty
- you or any other driver covered by your policy, change occupation
- you change your annual mileage
- you or any other driver covered by your policy is involved in an accident whilst driving another vehicle or suffers a loss, such as a theft, of any other vehicle or makes a claim on any other motor insurance policy
- you or any other driver covered by your policy cease to be a permanent UK resident.

**Please keep this in a safe place with your policy documents**



**Important** - You may need this to tax your car. Please keep it in a safe place.

Date of issue

08/12/2012

This Certificate is evidence that you have insurance to comply with the law. It is not valid if changed in any way. For full details of your insurance cover, please also see your Car Insurance Schedule and your Policy Booklet.

## Certificate of Motor Insurance

Certificate and Policy number

1 Description of vehicle

a) Registration mark

b) Any motor vehicle supplied to the Policyholder by the Company's Recommended Repairer or Approved Vehicle Supplier while the vehicle described above is being repaired as a direct result of the damage covered by this policy.

c) Any motor vehicle supplied to the Policyholder by the Company's Approved Vehicle Supplier following the unrecovered theft or the total loss of the vehicle described above, which is the subject of a claim covered by this policy.

2 Name of policyholder

3 Effective date of the commencement of insurance for the purpose of the relevant law

05/01/2013 at 12:01 hours.

4 Date of expiry of insurance

05/01/2014 at 12:00 hours.

5 Persons or classes of persons entitled to drive

Provided that the person driving holds a licence to drive the vehicle or has held and is not disqualified from holding or obtaining such a licence.

The Policyholder, [REDACTED], may also drive with the owner's permission a motor car that they do not own and that is not hired or leased to them under a hire purchase or leasing arrangement.

6 Limitations as to use

7 This policy does not cover

I hereby certify that the policy to which this Certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney.

esure Insurance Limited  
The Observatory  
Reigate  
Surrey  
RH2 0SG  
Authorised Insurer

Jacky Brown  
Chief Executive Officer

Advice to Third Parties: Nothing contained in this Certificate affects your rights as a Third Party to make a claim.

Driving other cars

If paragraph 5 above allows you to drive a car not owned by you please note that cover is limited to third party only, you are not covered for any loss or damage to the car you are driving. The driving other cars cover only applies as long as the car is not owned by you or your partner, or hired or leased to you or your partner under a hire purchase or leasing agreement, or hired or rented to you or your partner under a car hire or rental agreement and:-

- you have the owner's permission to drive the car
- the car is insured by the owner and is being driven in the UK
- you still have your car and it has not been sold, written-off or damaged beyond cost-effective repair.



# Fixed Sum Loan Agreement regulated by the Consumer Credit Act 1974

This agreement is made on the terms set out below between:

US/WE esure Insurance Limited, The Observatory, Reigate, Surrey, RH2 0SG and  
YOU [REDACTED] ("Customer")

## Key financial information

This agreement commences on 05/01/2013 and continues for a period of 12 months thereafter.

The total amount of credit is [REDACTED] and the total amount payable is [REDACTED]. The annual percentage rate of the total charge for credit is [REDACTED].

The total amount payable is payable by a first instalment of [REDACTED] payable on 05/01/2013 followed by 11 equal instalments of [REDACTED] due monthly thereafter.

## Other financial information

This agreement is for your Sheilas' Wheels car insurance Policy number [REDACTED].

The cash price is [REDACTED].

We charge [REDACTED] interest on the total amount of credit. For this agreement the total charge for credit is [REDACTED]. This charge is included in your monthly instalments. If you make a change to your policy that changes your premium, we will charge [REDACTED] interest on the revised total amount of credit.

## Key information

If you default on payment, we may charge you for any reasonable legal or other costs we incur in recovering the debt, including a fee for our reasonable additional administration costs.

If you wish, you can choose to settle the credit amount early. The following examples, for illustration only, show what the settlement amounts would be at various points during the loan period. All are based on a loan of £100 repaid by 12 monthly payments due on the first of the month. We have assumed in each example that the loan started on 1 January, with the first payment due on 1 January, and that payments are up-to-date.

Date of Settlement	Settlement Amount	Saving in Interest
24-Mar	£76.72	£6.40
16-Jun	£52.33	£3.10
8-Sep	£26.77	£0.97

This agreement cannot be cancelled



**Missing payments**

Missing payments could have severe consequences and make obtaining credit more difficult.

**IMPORTANT - READ THIS CAREFULLY TO FIND OUT ABOUT YOUR RIGHTS**

The Consumer Credit Act 1974 lays down certain requirements for your protection which should have been complied with when this agreement was made. If they were not, we cannot enforce this agreement without getting a court order. The Act also gives you a number of rights. You can settle this agreement at any time by giving notice in writing and paying off the amount you owe under the agreement, which may be reduced by a rebate. Examples indicating the amount you might have to pay appear in the agreement. If you would like to know more about your rights under the Act, contact either your local Trading Standards Department or your nearest Citizens' Advice Bureau.

<p>This is a Credit Agreement regulated by the Consumer Credit Act 1974. Sign it only if you want to be bound by its terms.</p> <p>Signature of Customer</p> <p>Date of signature</p>
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Caroline Thomson  
For and on behalf of esure Insurance Limited  
Date 08/12/2012

<p><b>Please sign this agreement and then keep it in a safe place. Do not return it to us.</b></p>
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# Fixed Sum Loan Agreement regulated by the Consumer Credit Act 1974 continued

## Terms of the Agreement

### 1 Payment

You agree to pay us the total debt by instalments and at the times shown above. If you are late paying an instalment, you will pay us, if we so require, interest on the instalment from when it was due until when it was paid at the rate of the annual percentage rate.

### 2 Default

If you fail to pay any instalment on its due date, or if any information you have provided about yourself proves incomplete or inaccurate, then we shall be entitled after the expiry of the proper notice to demand immediate payment of the unpaid balance of the total debt less any applicable rebate. Where the debt remains unpaid we have the right to terminate this agreement under the procedures set out in 4 below.

### 3 Your right to settle the agreement

You may settle this agreement at any time by notifying us in writing of your intention to do so. You should also tell us if you want your insurance policy to end. Once we receive your instructions we will calculate the amount due less any applicable rebate.

### 4 Our right to end the agreement

We may end the agreement by giving you 14 days notice in writing if you:-

- break the terms of this agreement; or
- break the terms of your insurance policy; or
- commit an act of bankruptcy; or
- give us false information in connection with this agreement.

In the notice of termination we will give you the reasons for termination and a statement showing the amounts outstanding less any applicable rebate. If the outstanding debt is not settled within 14 days, we will cancel your contract for insurance and any ancillary services paid for with the credit provided. Any refund or rebate as a result of such cancellation will be used to reduce your debt under this agreement.

### 5 Cancellation of insurance policy

If your insurance policy is cancelled this will automatically terminate this agreement resulting in the unpaid balance less any applicable rebate becoming immediately due.

### 6 Relaxing the terms

We may relax the terms of the agreement temporarily but such relaxation shall not be deemed to be a permanent relaxation and we may at any subsequent time choose to enforce the terms strictly again.

### 7 Assignment

We may assign our rights and responsibilities to another person.

