

AnyCompany Car Insurance - Important Information

Had an accident?

Tell us as soon as you can:

Go to www.anycompany.com/account

**Our dedicated claims advisers are here to help you
24 hours a day, every day of the year**

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AnyCompany Car Insurance Important Information

This document contains some important information you need to know about your insurance. Once you've purchased your policy, all your documents will be available to view in your online AnyCompany account.

It is important that you read all the policy documentation carefully.

Contract of Insurance

The contract of insurance between you and us consists of the following elements:

- your policy booklet(s);
- information contained on your 'Information provided by you' document issued by us;
- your schedule (including any clauses shown on it);
- your certificate of motor insurance;
- changes to your policy in notices we give you at renewal;
- information under the heading "Important Information" which we give you when you take out or renew your policy.

Please read them and keep them safe. It is your responsibility to ensure that all persons insured are aware of the terms of this policy.

In return for you paying your premium and complying with the policy terms and conditions, we will insure you for anything shown in your policy booklet which your schedule shows is covered during the period of insurance.

Important Notice - Information and changes we need to know about

You must always take reasonable care to give full and correct answers to the questions we ask when you take out, make changes to and renew your policy. Please tell us immediately if anything on your schedule, certificate of motor insurance or 'Information provided by you' document is incorrect or changes.

You also need to tell us immediately about:

- a change to the people insured
- a change of vehicle
- motoring convictions (driving licence endorsements, fixed penalties or pending prosecutions for any motoring offences) for any of the people insured, or to be insured
- criminal convictions for any of the people insured, or to be insured
- any vehicle modifications
- any change affecting ownership of the vehicle
- any change in the way that the vehicle is used.
- the address where you normally keep your vehicle
- any change of job, including part time for any of the people insured, or to be insured
- any physical or mental impairment suffered that must be notified to the Driver and Vehicle Licensing Agency (DVLA) or the Driver and Vehicle Agency Northern Ireland (DVA) for any of the people insured, or to be insured.

If you are in any doubt, please contact us.

When you inform us of a change, we will tell you if this affects your policy, for example whether we can no longer offer cover or we need to change your premium.

If you don't give us full and correct information or tell us about the above changes we may:


- refuse to pay all or part of a claim or cancel your cover
- change your premium, excess or cover

It is an offence under the Road Traffic Acts to provide incomplete or inaccurate information

to the questions asked in your application for the purpose of obtaining a certificate of motor insurance.

Each renewal invitation is offered using the information we have at the time it was issued. We may revise or withdraw it if, before the date your renewal takes effect, any event occurs that gives rise to a claim, even if we are notified after your renewal date.

We recommend you keep a record (including copies of letters) of all information provided to us for your future reference.

a copy by writing to us at: The Data Protection Team, AnyCompany 

Data Protection - Privacy Notice

Personal Information

AnyCompany Insurance Limited, as the insurer of the product, is the main company responsible for your Personal Information (known as the controller).

We collect and use Personal Information about you in relation to our products and services. Personal Information means any information relating to you or another living individual who is identifiable by us. The type of Personal Information we collect and use will depend on our relationship with you and may include more general information (e.g. your name, date of birth, contact details) or more sensitive information (e.g. details of your health or criminal convictions).

Some of the Personal Information we use may be provided to us by a third party. This may include information already held about you within the AnyCompany group, information we obtain from publicly available records, third parties and from industry databases, including fraud prevention agencies and databases.

This notice explains the most important aspects of how we use your Personal Information, but you can get more information by viewing our full privacy policy at

AnyCompany.com/privacypolicy or requesting

 If you are providing Personal Information about another person you should show them this notice.

We use your Personal Information for a number of purposes including providing our products and services and for fraud prevention.

We also use profiling and other data analysis to understand our customers better, e.g. what kind of content or products would be of most interest, and to predict the likelihood of certain events arising, e.g. to assess insurance risk or the likelihood of fraud.

We may carry out automated decision making to decide on what terms we can provide products and services, deal with claims and carry out fraud checks. More information about this, including your right to request that certain automated decisions we make have human involvement, can be found in the "Automated Decision Making" section of our full privacy policy.

We may process information from a credit reference agency, including a quotation search where you are offered an AnyCompany credit payment facility. More information about this can be found in the "Credit Reference Agencies" section of our full privacy policy.

We may use Personal Information we hold about you across the AnyCompany group for marketing purposes, including sending marketing communications in accordance with your preferences. If you wish to amend your marketing preferences please contact us at: insurance@anycompany.com. More information about this can be found in the "Marketing" section of our full privacy policy.

Your Personal Information may be shared with other AnyCompany group companies and third parties (including our suppliers such

as those who provide claims services and regulatory

and law enforcement bodies). We may transfer your Personal Information to countries outside of the UK but will always ensure appropriate safeguards are in place when doing so.

You have certain data rights in relation to your Personal Information, including a right to access Personal Information, a right to correct inaccurate Personal Information and a right to erase or suspend our use of your Personal Information. These rights may also include a right to transfer your Personal Information to another organisation, a right to object to our use of your Personal Information, a right to withdraw consent and a right to complain to the data protection regulator. These rights may only apply in certain circumstances and are subject to certain exemptions. You can find out more about these rights in the "Data Rights" section of our full privacy policy or by contacting us at dataprt@AnyCompany.com.

How your Personal Information is used and shared by insurers and databases in relation to motor insurance

The Personal Information you provide will be used by us and shared with other insurers as well as certain statutory and other authorised bodies for:

- Insurance underwriting purposes. To examine the potential risk in relation to your (and/or a third party's) prospective policy so that we can:
 - Consider whether to accept the relevant risk;
 - Make decisions about the provision and administration of insurance and related services for you (and members of your household);
 - Validate your (or any person or property likely to be involved in the policy or claim) claims history (at any time including upon application for insurance, in the event of an accident or a claim, or at a time of a

mid-term adjustment or renewal).

- Management Information purposes. To analyse insurance and other markets for the purposes of:
 - Portfolio assessment;
 - Risk assessment;
 - Performance reporting;
 - Management reporting.
- Anti-fraud purposes. To detect and prevent fraudulent claims and/or activities by:
 - Sharing information about you with other organisations and public bodies including the police;
 - Tracing debtors or beneficiaries, recovering debt, managing your accounts and/or insurance policies;
 - Undertaking fraud searches. Insurers pass information to fraud prevention agencies and databases including the Claims and Underwriting Exchange Register and where appropriate the Motor Insurance Anti-Fraud and Theft Register by the Motor Insurance (MIB). This helps insurers check information and prevent fraudulent claims. When we deal with your request for insurance we may search these registers.
- Compliance with legal obligations and responsibilities, including:
 - Claims management – In the event of a claim we may need to disclose information with any other party involved in that claim, e.g. third parties involved in the incident, their insurer, solicitor or representative and medical teams, the police or other investigators. We also may have to investigate your claims and conviction history;
 - Complaints management – If you make a complaint about the service we have provided, we may be obliged

to forward details about your complaints, including your Personal Information, to the relevant ombudsman;

- Information about your insurance policy will be added to the Motor Insurance Database (MID) managed by the MIB. MID and the data stored on it may be used by certain statutory and/or authorised bodies including the police, the Driver and Vehicle Licensing Agency (DVLA), the Driver and Vehicle Agency Northern Ireland (DVA), the Insurance Fraud Bureau and other bodies permitted by law. This information may be used for purposes permitted by law, which include:

- Electronic Licensing;
- Continuous insurance enforcement;
- Law enforcement (prevention, detection, apprehension and/or prosecution of offenders);
- The provision of government services and/or other services aimed at reducing the level and incidence of uninsured driving.

If you are involved in a road traffic accident (either in the UK, the European Economic Area or certain other territories), insurers and/or the MIB may search the MID to obtain relevant information.

Individuals who may be citizens of other countries or their appointed representatives making a claim in respect of a road traffic accident may also obtain relevant information which is held on the MID. It is vital that the MID holds your current registration number. If it is incorrectly shown on the MID you are at risk of having your vehicle seized by the police and/or a fixed penalty notice.

You can check that your current registration number details are shown on the MID at www.askmid.com.

How your Personal Information will be processed

- Information which is supplied to fraud prevention agencies and databases, e.g. the MIB and MID can include details like your name, address and date of birth.
- Your data may be supplied to databases in order to facilitate automatic no claim discount validation checks.
- Your data may be transferred to any country, including countries outside of the European Economic Area, for any of the purposes mentioned above.
- Under your policy you must tell us about any incident (e.g. an accident or theft) which may or may not give rise to a claim. When you tell us about an incident, we will pass information relating to it to the fraud prevention agencies and databases, e.g. the MIB.

How we use your Driving Licence Number

Insurance underwriting purposes i.e. to examine the potential risk in relation to your (and/or a third party's) prospective policy so that we can:

- Provide your (or any person included on the proposal) Driving Licence Number (DLN) to the DVLA to confirm your (or the relevant person included on the proposal) licence status, entitlement and relevant restriction information and endorsement/conviction data. Searches may be carried out prior to the date of the insurance policy and at any point throughout the duration of your insurance policy including at the mid-term adjustment and renewal stage. A search of the DLN with the DVLA should not show a footprint against your (or another relevant person included on the proposal) driving licence;
- Searches may be carried out at point of quote and, if an insurance policy is inceptioned, at the mid-term adjustment and renewal stage.

Please note that if you give us false or inaccurate information it may invalidate your insurance policy/prospective insurance policy or it could affect the amount we pay to settle any claims you make under the policy.

We can supply on request further details of the agencies and databases we access or contribute to and how this information may be used. If you require further details, please contact us.

For details relating to information held about you by the DVLA please visit www.dvla.gov.uk.

Fraud prevention and detection

In order to prevent and detect fraud we may at any time:

- Undertake searches against your (or any person included on the proposal) DLN against details held by the DVLA to confirm your licence status, entitlement and restriction information and endorsement/conviction data. This helps insurers check information to prevent fraud and reduce incidences of negligent misrepresentation and non-disclosure. A search of the DLN with the DVLA should not show a footprint against your (or another relevant person included on the proposal) driving licence;
- Share information about you with other organisations and public bodies including the Police;
- Undertake credit searches and additional fraud searches;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this to prevent fraud and money laundering.

We and other organisations may also search these agencies and databases to:

- Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
- Check your identity to prevent money laundering, unless you provide us with other satisfactory proof of identity.
- Check details of job applicants and employees.

Claims history

- Under the conditions of your policy you must tell us about any insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to a database.
- We may search these databases when you apply for insurance, in the event of any incident or claim, or at any time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

You should show the notices to anyone insured to drive the vehicle(s) covered under the policy.

Renewing your insurance

We will contact you by email at least 21 days before your renewal date and will either:

1. give you an opportunity to renew your insurance for a further year and tell you:
 - about any changes we are making to the terms and conditions of your policy;
 - to review your circumstances and consider whether this insurance continues to meet your needs;

- to check that the information you have provided us with is still correct, and tell us if anything has changed; and
- the price for the next year.

If you wish to make any changes at renewal, please log in to your AnyCompany account and edit your policy there.

Or

2. let you know that we are unable to renew your insurance. Reasons why this may happen include but are not limited to the following:
 - when the product is no longer available; or
 - when we are no longer prepared to offer you insurance for reasons such as:
 - we reasonably suspect fraud;
 - your claims history;
 - we have changed our acceptance criteria;
 - you are no longer eligible for cover; and/or
 - where you have not taken reasonable care to provide complete and accurate answers to the questions we ask. See the 'Important Notice – Information and changes we need to know about' section within this document.

A cooling off period (14 days from renewal of the contract or the day on which you receive your renewal documentation, whichever is the later) applies at the renewal of your insurance. Please read 'Your cancellation rights' in your policy booklet which explains how this works.

Automatic renewal of your policy

Where we have offered you renewal terms and you select or have selected a continuous premium payment method, you will be notified by email at least 21 days before your renewal date that the policy will automatically be renewed and the renewal premium will again be collected from your specified bank

account or credit/debit card. You can stop your policy from automatically renewing free of charge at any time. To stop your policy automatically renewing please go to your AnyCompany account.

We will not automatically renew your policy if:

- you have contacted us to cancel your continuous payment authority since you purchased the policy or your last renewal; or
- we no longer offer you the continuous payment method if, for example, you have a poor payment history or an adverse credit history; or
- you have opted out of Automatic Renewal.

If any of the above happens we will advise you of this in your renewal email and you will need to contact us to make payment before we can renew your policy.

How to claim

Should you need to make a claim under this policy, please go to www.anycompany.com/account. If you are in an emergency situation we will be able to connect you to the correct team to get you back on the road.

If you've had an accident and are stuck at the side of the road you can download our 24 hour emergency helpline number from our website. Remember to save this in your phone book so you have it when you need it most.

If you have a complaint

If for any reason you are unhappy with the product or service, please get in touch as soon as possible. For contact details and more information about the complaints procedure please refer to your policy documents. Where a complaint cannot be resolved to your satisfaction you may be able to ask the Financial Ombudsman Service (FOS) to carry out an independent review. Whilst firms are bound by their decision you are not. Contacting

them will not affect your legal rights. You can contact the FOS on [REDACTED] or visit their website at www.financialombudsman.org.uk, where you will find further information.

Financial Services Compensation Scheme

Depending on the circumstances of your claim you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) if we cannot meet our obligations. See fscs.org.uk for more details.

Choice of law

The law of England and Wales will apply to this contract unless:

1. at the date of the contract you live in Scotland, Northern Ireland, the Channel Islands or the Isle of Man, in which case the law of that country will apply; or
2. you and we agree otherwise.

Use of language

All communications relating to this contract will be in English.

Who regulates us?

The Financial Conduct Authority is the independent watchdog that regulates financial services, including insurance. We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority as an insurance intermediary and sell insurance products, acting on behalf of the insurer.

We are also permitted to act as a credit lender in relation to the provision of a monthly premium payment facility to finance those insurance products.

We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential

Regulation Authority as: [REDACTED]
[REDACTED]
[REDACTED]

You may check this information and obtain further information about how the FCA protects you by visiting the FCA's website at www.fca.org.uk/register.

Whose products do we offer?

We are only able to offer information on insurance products from AnyCompany Insurance Limited apart from Breakdown and Keycare (both sold as optional cover to a motor policy).

We can only offer information on products provided by RAC Insurance Limited/RAC Motoring Services for Breakdown and by Keycare Limited as administrator and Ageas Insurance Limited as Insurer for Keycare.

AnyCompany Insurance Limited is a credit lender for provision of the monthly premium payment facility.

Which services will we provide you with?

For insurance policies sold online, you will not receive advice or a recommendation from us. We will help you make the right choice by asking some questions and where we offer more than one product we will help you to narrow down the selection of products and provide information relevant to your demands and needs.

What will you have to pay us for our services?

Our staff are salaried and they receive an annual bonus based upon the overall performance of the AnyCompany Group, but they receive no additional bonus, commission or other benefit from providing you with these services. When you receive a

quotation we will tell you about any fees relating to this policy.

Copy document availability

If you would like to receive copies of your policy documents in paper, please log in to your AnyCompany account and update your paperless preference. Copies will be provided free of charge.

Telephone call charges and recording

Calls to 0800 numbers from UK landlines and mobiles are free. The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles. For our joint protection telephone calls may be recorded and/or monitored.

Customers with disabilities

Documentation is also available in large print, audio and braille. If you require any of these formats please email us at insurance@anycompany.com

