

Your Agreement with EUI Limited



Who we are

Elephant is a trading name of EUI Limited ('we / us / our'). EUI Limited is a 100% owned subsidiary of Admiral Group plc. Admiral Group plc also owns 100% of the share capital of Admiral Insurance (Gibraltar) Limited (which is a regulated insurance company). We are an insurance intermediary authorised and regulated by The Financial Conduct Authority (FCA) under registration number 309378, you can check this at www.fca.org.uk/register or by calling 0800 111 6768.

In addition to the contract that you have with the Authorised Insurers, you have a separate agreement with EUI Limited for the arrangement and administration of your insurance policy. This agreement covers the specific insurance intermediary services that we provided directly to you, in addition to other services that we may provide to you on behalf of the Authorised Insurers. The services and the charges applied under this Agreement are shown below. Please use this information to decide if our services are right for you.

Products we offer

Our Home Insurance Products are Insured by Admiral Insurance (Gibraltar) Limited.

In addition we also offer a range of policy upgrades that complement these products. These are

Family Legal Protection	Provided by Arc Legal Assistance Limited and underwritten by AmTrust Europe Limited
Home Emergency and Boiler Emergency	Provided by Sedgwick International UK and underwritten by Admiral Insurance (Gibraltar) Limited.
Landlord Legal Protection	Provided by Arc Legal Assistance Limited and underwritten by AmTrust Europe Limited.
Landlord Emergency	Provided by Sedgwick International UK and underwritten by Admiral Insurance (Gibraltar) Limited.

Our Motor Insurance Product is insured by a consortium led by Admiral Insurance (Gibraltar) Limited and our Van Insurance Product is insured by Admiral Insurance (Gibraltar) Limited

In addition we also offer a range of policy upgrades that complements these products. These are

Breakdown	Provided by Call Assist Limited or RAC and underwritten by Admiral Insurance (Gibraltar) Limited
Goods and tools (Van only)	Provided by EUI Limited and underwritten by Admiral Insurance (Gibraltar) Limited
Hire Vehicle	Provided by Auxillis Services Limited and underwritten by Admiral Insurance (Gibraltar) Limited
Motor Legal Protection	Provided by Composite Legal Expenses Limited and underwritten by AmTrust Europe Limited
Personal Injury	Provided by EUI Limited and underwritten by Admiral Insurance (Gibraltar) Limited
Keycare (Motor only)	Provided by Keycare Limited and underwritten by Admiral Insurance (Gibraltar) Limited
Car Warranty	Provided and Underwritten by Car Care Plan Limited

Who we act for

We are permitted to set up your insurance contract on behalf of the Authorised Insurers and act on your behalf in arranging your contract of insurance. We are entitled to conduct the defence or settlement of any claim and / or admit negligence for any accident or claim on your behalf. We hold as agent any insurance premiums collected on behalf of the insurers described above. We do not hold client money.

Our services

We will help you identify your needs by providing appropriate information and may ask you some questions to help you make an informed choice. You will then need to make your own decision on how to proceed. We will not provide advice or a recommendation for any of the products we offer, including optional additional products.

Commission

EUI Limited receives a commission from the Authorised Insurers that underwrite your insurance policy. This commission is included in your premium and covers the costs incurred by EUI Limited in arranging and administering your policy, including the costs of dealing with claims. EUI Limited also receives an additional bonus from the Authorised Insurers which is dependent on the underwriting profits they make on the policies arranged and administered. EUI Limited also receives commission from the insurers of the optional add-on products you may have purchased alongside your policy (e.g. Motor Legal Protection, Breakdown Cover or Home Emergency Cover). The commission received is variable and is included in the premium you pay.

Staff Remuneration

EUI Limited remunerates its employees using a combination of fixed and variable rewards that are designed to ensure they act in customers' best interests at all times. All employees receive a base salary and participate in share schemes that are based on overall company performance. In addition, contact centre employees also receive variable financial rewards based on the insurance policies they process, providing they also achieve high levels of customer service. Discretionary non-financial rewards (e.g. additional holidays) may also be given for the same reasons.

What will you have to pay for our services?

Cancellation within 14 days

If you wish to cancel your policy, you must contact us. If you cancel your policy between the date you purchase and up to 14 days after the start of a new policy, EUI Limited will make an intermediary charge to cover the costs of setting up your policy and arranging for it to be cancelled. This will apply even if you cancel before the cover begins. If a claim has been made the full premium for the year will be due. If your policy covers more than one product, EUI Limited will select the single highest cancellation charge that applies, from the list below. If you have purchased any policy upgrades separate to your policy you will receive a full refund, provided a claim has not been made.

Vehicle	£25.00
Vehicle (LittleBox/Safe Driver) - if the unit has been installed	£125.00
Vehicle (Plug & Drive) - £50.00 will be refunded if unit is returned within 30 days of cancellation	£75.00
Property	£25.00

Cancellation after 14 days

If you wish to cancel your policy you must contact us. If you cancel your policy after the 14 day cooling off period, but before the end of its term, EUI Limited will make an intermediary charge to cover the costs of setting up your policy and arranging for it to be cancelled. The insurer will also make a charge for the time on cover. If a claim has been made the full premium for the year will be due. If your policy covers more than one product, we will select the single highest cancellation charge that applies, from the list below. We will also apply an additional charge of £5.00 if you have purchased any motor Policy Upgrades.

Vehicle	£49.50
Vehicle (LittleBox/Safe Driver) - if the unit has been installed	£149.50
Vehicle (Plug & Drive) - £50.00 will be refunded if unit is returned within 30 days of cancellation	£99.50
Property	£39.50

Voided policy

If you or anyone acting for you recklessly or deliberately misrepresents information at any time during the policy which has led to your insurance being declared void and a claim has been made, Elephant will not return any premium. In all other cases EUI Limited will apply an intermediary charge for the costs of setting up your policy and confirming the voidance. If a claim has been made Elephant will also deduct any claim costs from your refund.

Insurance declared void	£80.00
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Removal of an item from your policy

If you want to remove an item from your policy EUI Limited will apply an intermediary charge to cover the costs of amending your policy. Please note, if you have more than one item on cover, you may have received a discount on your overall premium. If any of these items are removed during the policy term, the entitlement to the discount you have received will be lost. Consequently, the premium will be adjusted for each remaining item(s). Please note that removal of an item does not cancel the whole policy. We will also apply an additional charge of £5.00 if you have purchased any motor Policy Upgrades.

Vehicle	£29.50 per vehicle
Vehicle (LittleBox/Safe Driver) - if the unit has been installed	£129.50 per vehicle
Vehicle (Plug & Drive) - £50.00 will be refunded if unit is returned within 30 days of cancellation	£79.50 per vehicle
Property	£29.50 per home

Other policy changes

In the event that your policy is re-issued as a result of changes to your policy or for any other reason, EUI Limited will apply an intermediary charge to cover this service. If you make more than one change, a combination of these charges may apply.

Change to any policy details	£19.50
LittleBox/Safe Driver hardware charge (a disconnection/deactivation may also result in an adjustment to your premium)	£100.00
Change of vehicle (Protect/LittleBox/Safe Driver)	£59.50

Administration charges

Debt administration fee	£25.00
Referral to Debt Recovery Services	£20.00
Unpaid/rejected Direct Debit instalment	£7.50

Other charges

Failure to provide proof of your No Claims Bonus within the required time frames	£30.00
Classic car agreed valuation	£10.00
Changes made to your policy as a result of inaccuracies in your policy information being identified	£30.00

Important information about your Policy Renewal

Unless you contact us we will automatically apply for your renewal premium from the payment details you have already provided, shortly after your renewal date. This is to make sure there is no interruption in your insurance cover.

Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.

What to do if you have a complaint

If you wish to register a complaint, please contact us:

In writing: Complaint Manager, Ty Admiral, David Street, Cardiff, CF10 2AA

Tel: 0330 333 5888 or Email: customerassurance@elephant.co.uk

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. Further information can be found at www.financial-ombudsman.org.uk.

