

Paying Your Premium by Instalments / Finance Agreement Information

Data Protection

If you wish to pay your premium by instalments your details will be passed to our third party instalment provider, Premium Credit Limited (PCL).

They will send you a welcome pack detailing their full terms and conditions. If you have any questions about your instalments you should contact Premium Credit on 0844 736 9836. On renewal of your policy we will continue to pass your details to Premium Credit unless you instruct us otherwise.

Payment Defaults

If any direct debit or other payment due in respect of the credit agreement you enter into with Premium Credit Limited (PCL) to pay insurance premiums is not met when presented for payment or if you end the credit agreement with PCL or if you do not enter into a credit agreement with PCL we will be informed of such events by PCL.

If you do not make other arrangements with us to pay the insurance premiums you acknowledge and agree that we may, at any time after being so informed, instruct on your behalf the relevant insurer to cancel the insurance (or, if this occurs shortly after the start or renewal of the insurance, to notify the insurer that the policy has not been taken up) and to collect any refund of premiums which may be made by the insurer and if any money is owed to PCL under your credit agreement pay it to PCL or if PCL have debited us with the amount outstanding use it to offset costs.

You will be responsible for paying any time on risk charge and putting in place any alternative insurance and / or payment arrangements you need.