

Terms of Business

Rescuemycar.com is a trading name of NCI Vehicle Rescue PLC, 4th Floor, Clarendon House, Victoria Avenue, Harrogate, HG1 1JD. NCI Vehicle Rescue PLC are authorised and regulated by the Financial Conduct Authority (firm reference 307654). We are permitted to arrange, advise on, and assist in claims handling with respect to non-investment insurance policies. You can check this on the FCA's Register by visiting the website www.fca.org.uk or by contacting the FCA on 0800 111 6768. We are also authorised by the FCA for consumer credit broking. We act for a number of lenders.

Your cover is based upon the information provided to the company and you must ensure that all such information is complete and accurate, and that any facts that may influence the decision to accept and pay a valid claim are disclosed.

Failure to disclose material information may invalidate your cover and could mean that part, or all, of a claim may not be paid.

All personal information about you will be treated as private and confidential (even when you are no longer a customer), except where the disclosure is made at your request, with your consent, in relation to administering your cover or where law requires us. As part of the FCA's duties, we may be asked to provide them with access to our customer records in order that they may carry out a review of our activities. Some or all of the information you supply to us in connection with your proposal will be held on computer and may be passed to other companies for underwriting and claims purposes. Under the Data Protection Act 1998 you have a right of access to see personal information about you that is held in our records, whether electronically or manually. If you have any queries, please write to the managing director at the above address.

Refer to the policy summary/summary of cover if you wish to notify a claim. If you are in any doubt about who you should contact, please call our Claims Team on 01423 535 795.

How to Cancel

You may have a statutory right to cancel a policy you take out through us within a short period, please refer to your policy summary or your policy documentation for further details. If you cancel within the statutory cancellation period (where this applies) you will receive a pro-rata refund of premium from the Insurer. Insurers are also entitled to make an administration charge. In addition we may keep an amount that reflects the administrative costs of arranging and cancelling the policy, details of these amounts are stated below under "Our Fees".

Rescuemycar.com may offer its customers both regulated and non-regulated products/services. Prior to your premium being forwarded, and for your protection, we either hold your money as an agent, or hold it in a client bank account on trust for you.

It is our intention to provide a high level of service at all times. If, however, you have reason to make a complaint about our service you should contact the Customer Care Manager. If still unsatisfied please contact the Managing Director. You may be entitled to refer to the Financial Ombudsman Service. Further information is available at www.financial-ombudsman.org.uk

Compensation Arrangements

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our insurance obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without an upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, also without any upper limit. Further information about compensation scheme arrangements is available from the FSCS on 020 7892 78300 or by visiting www.fscs.org.uk The scheme does not apply to consumer credit.

The following administration charges will be applied by Rescuemycar.com to cover the costs of administering your policy. These charges are in addition to any charges applied by the Insurance Company/Service Provider. The charges applied by your Insurance Company/Service Provider are explained in their policy documentation.

Our Fees

	Breakdown Cover
New Policies	£10.00
Changes to your policy	£5.00
Duplicate documents	£5.00
Renewal	£0.00
Cancellation	£5.00 within first 14 days

If you pay your premium by instalments we shall inform you of any additional fees, charges, or interest as part of your credit arrangements.