



Important Information

Please take a few moments to read this summary of some important information relating to your insurance, together with the other documents that have been provided to you. You should also show it to anyone else covered by this insurance.

This information is not intended to be a substitute to reading the policy wording that has been provided to you. Please ensure that you have fully read the policy wording before entering into your contract of insurance.

Making a claim

To make a claim, please call us on 0800 640 6600 without delay.

Markel's promise to you

We aim to provide you with:

- Clear, accurate and relevant information.
- A fair and reasonable service.
- Prompt responses to your requests.
- Sufficient information for you to make an informed choice as to whether our policies are suitable for your needs; without us offering personal opinions or making specific recommendations.

Your responsibility

Before the insurance policy takes effect you have a duty to make a fair presentation of the risks to be insured to us.

A fair presentation of the risk is one

- which discloses to us every material circumstance which you know of or ought to know of, or
- gives us sufficient information to put us on notice that we will need to make further enquiries for the purpose of revealing those material circumstances, and
- which makes that disclosure in a manner which is reasonably clear and accessible to us, and
- in which every material representation as to a matter of fact is substantially correct and every material representation as to a matter of expectation or belief is made in good faith.

A material circumstance is one that would influence our decision as to whether or not we agree to insure you and, if so, the terms of that insurance. If you are in any doubt as to whether a circumstance is material please call us on 0800 640 6600.

If you fail to do this your claim may not be covered, the amount we pay you may be reduced or we may have to cancel this insurance from its start date.

Who we are

- Markel direct is a trading name of Markel (UK) Limited.



- Markel (UK) Limited is a registered company (registered in England number 2430992), registered office: Markel International, 20 Fenchurch Street, London, EC3M 3AZ, with its main trading address at 2nd Floor, Verity house, 6 Canal Wharf, Leeds, LS11 5AS.
- Markel (UK) Limited is an appointed representative of Markel International Insurance Company Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (FCA registered number 202570). The FCA Register can be accessed at www.fsa.gov.uk/register/home.do.
- Markel (UK) Limited only places insurance policies with Markel International Insurance Company Limited.

Contacting us

You can contact us by calling 0800 640 6600 between 8.30am and 5.30pm Monday to Friday (excluding Bank Holidays) or writing to 2nd Floor, Verity House, 6 Canal Wharf, Leeds, LS11 5AS or emailing customerservice@markeldirect.co.uk.

Your rights to cancel your insurance

- **Up to 14 days after you receive your emailed policy documents:** If the cover does not fully meet your needs you can cancel your policy by calling us on 0800 640 6600, writing to Customer Services, Markel (UK) Limited, 2nd Floor, Verity House, 6 Canal Wharf, Leeds, LS11 5AS or emailing customerservice@markeldirect.co.uk. Unless you have made a claim on your policy within this period, we will return all the premium you have paid to us.
- **More than 14 days after you receive your emailed policy documents:** If you have not made a claim, you can cancel your policy by giving us 30 days notice in writing. We will then return any premiums paid on the unexpired portion of your policy. If you are paying by instalments and have made a claim, you will need to pay the remaining premium due on the policy.
- **At renewal:** We will send you a renewal invitation around 28 days before your renewal date. If you previously paid by credit card or direct debit, your policy will renew automatically. If you do not want to renew, simply contact us when you receive your renewal invitation on 0800 640 6600 and we shall cancel the automatic renewal.
- If you choose to renew, but then decide to cancel before the renewal date arrives, we will return any premiums paid by you to us.
- The normal cancellation rules, as described above, will also apply to any renewed policies.

Complaints about our service

- We try hard to live up to our promises but sometimes you may feel we are not up to scratch. If so, we want to get it right so please contact us by email at customerservice@markeldirect.co.uk or write to us at Customer Services, Markel (UK) Limited, 2nd Floor, Verity House, 6 Canal Wharf, Leeds, LS11 5AS. Please quote your policy number.
- We will acknowledge your complaint in writing, within 5 working days of receipt, send you a copy of our complaints procedure and advise you who is dealing with your complaint.
- If we cannot resolve matters to your satisfaction you can refer your complaint to the Financial Ombudsman Service within 6 months of receiving our final response:

The Financial Ombudsman Service
Exchange Tower
London
E14 9GE
Email: complaint.info@financial-ombudsman.org.uk



Telephone: 0800 0234 567 or 0300 123 9 123
www.financial-ombudsman.org.uk

Making a complaint does not affect any of your legal rights.

If you were sold this product online or by other electronic means and within the European Union (EU) you may refer your complaint to the EU Online dispute Resolution (ODR) platform. Upon receipt of your complaint the ODR will escalate your complaint to your local dispute resolution service – this process is free and conducted entirely online. You can access the ODR platform on <http://ec.europa.eu/odr>

Financial Services Compensation Scheme

Under the Financial Services & Markets Act 2000, you may be able to claim from the Financial Services Compensation Scheme. The level of compensation is different dependent on the type of cover you hold:

- Compulsory insurance, such as employer's liability, is covered for 100% of the claim.
- For other insurances, 90% of the claim is covered with no upper limit.
- Further information can be obtained by visiting the Financial Services Compensation Scheme website on www.fscs.org.uk or by telephoning 0800 678 1100 or 020 7741 4100.

How we use your personal information

Handling your policy

Markel (UK) Limited is registered as a data controller for the purpose of the Data Protection Act 1998 and we process your data in accordance with the provisions of that Act. Our Privacy Statement sets out in detail

how we gather, use and protect your personal information. It can be accessed by the link on the Markel direct homepage.

In summary, information you provide to us may be held on computer or paper file, or other format, whether or not you purchase a policy. We will hold this information for a reasonable time only to be sure we have a complete history of your insurance enquiries, applications, policy records and transactions.

We and our service providers may use this data to process and administer your policies. We may also disclose it to our Regulators who monitor and enforce our compliance with any regulations and to selected third parties who are helping us improve our service.

Where you have previously authorised us to do so, we will automatically renew your insurance using your bank account details.

If we receive a request for policy information by an individual other than you, we will require your permission to provide this.

We will not use your personal data for any third party marketing purposes.



Previous claims and incidents

You need to tell us about any previous claims you have made in the last five years (or potential claims you could have made) or circumstances which could give rise to a claim, for the types of risks that are covered under the insurance you are obtaining from us. When you tell us about a claim or incident we may pass information about it to various databases when you apply for insurance, if you have a claim or at renewal. This may help us validate your claims history or that of any other person or property that could be involved in the insurance or the claim.

Fraud and money laundering

If false or inaccurate information is provided to us and fraud is established or suspected, your details may be passed to fraud prevention and law enforcement agencies and prosecution may ensue.

Payments

- All premiums include insurance premium tax where applicable.
- You may pay your insurance premium by credit or debit card, on instalments by direct debit and, for selected products, by cheque or bank transfer.
- The direct debit facility is provided by Premium Credit Limited. They are registered under the Consumer Credit Act and your credit agreement is with them. You will be sent a full Credit Agreement before the first premium is collected.
- In order to make a credit or debit card arrangement, you will be taken to the secure server of our online payment provider, Barclays PLC. Your credit card details will not be stored in Markel's systems but are passed to Barclays' systems for payment processing.
- We do not currently make charges for changes or cancellation of your policy; nor for sending you paper copies of your online documents. We do however reserve the right to so do without notice. Any charges will be clearly displayed in the relevant section of your documentation.

The laws applying to these insurances

Your insurance policy is a contract that is governed by the law of England and Wales or the law of Scotland and subject to the exclusive jurisdiction of such English and Welsh or Scottish courts.

Keeping you informed

- Where you have consented to it, we will use your information to keep you informed of other products and services we provide that may be of interest to you.
- All communications will be in English.
- To help us improve customer service and deal with any complaints efficiently, telephone calls between us may be recorded.
- Our primary means of communication will be electronic mail using the information stored on our website.
- You can also access your documents from the My Area section of the website using your user name and password.
- We can provide paper copies of your documents by telephone request on 0800 640 6600 or by writing to Customer Services, Markel (UK) Limited, 2nd Floor, Verity House, 6 Canal Wharf, Leeds, LS11 5AS.
- You can ask for a copy of the personal data we hold about you by telephone request on 0800 640 6600 or by writing to Customer Services, Markel (UK) Limited, 2nd Floor, Verity House,



6 Canal Wharf, Leeds, LS11 5AS. This is subject to the provisions of the Data Protection Act 1998. Please note there may be an administration charge for this service.