

## ABOUT THE VEHICLE DATA INSURANCE

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**Vehicle Check** takes every precaution to ensure that the data supplied to you is correct and complete. However due to the complexity of the data providers it is possible that a piece of information is not passed to us. To ensure that you do not suffer a financial loss due to incorrect or incomplete data we are able to offer **Vehicle Data Insurance** from Pinnacle Insurance plc. This is included at no extra cost in the **Vehicle Check** and covers the data provided up to a maximum of £30,000, or the purchase price, (whichever is the lower), for two years (please note that we offer insurance on a non-advisory basis).

This insurance is provided on the car you eventually purchase, not every car you check. Once you have checked out a few cars and made your decision to purchase one of them, you should check the terms and conditions of the insurance policy to ensure that you will be able to qualify for the insurance.

This policy meets the demands and needs of those that wish to ensure that the data provided when a Vehicle Check is performed is insured, should any of the insured events be disclosed at a later date. The main benefits (insured events), conditions and exclusions are shown in the Policy Summary. You should also read our Buying Advice and use the check list provided to ensure that you are being prudent with your purchase.

As soon as possible after you have purchased the car you should return to this site to register the **Vehicle Data Insurance**. You will need to state the date purchased, the amount paid and whether it was a private sale, from a motor dealer or auction.

Please note that once you have registered the **Vehicle Data Insurance** any remaining checks will be void if purchased as part of a **Multiple Vehicle Check**.

### **How To Register Your** Vehicle Data Insurance

To register your insurance you will need to confirm the vehicle's VIN which can usually be found in the engine compartment.

Once you have done this, you will be given the option to register the insurance on that vehicle and you will need to supply the following:

- Purchase date
- Amount paid
- Type of sale (e.g. private sale or motor dealer)
- The details of the new registered keeper

Please now read the Key Facts and Vehicle Data Insurance Policy on the next page

## Vehicle Data Check Insurance Policy Summary

This policy summary does not contain the full terms and conditions of the contract, which can be found in the policy document 02254. A printable version of the terms and conditions is available on-line and on request from the Insurer.

### Who is the insurer?

The insurer of this policy is Pinnacle Insurance plc. Pinnacle Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

### Type of insurance

Vehicle data check insurance will reimburse you in the event that you suffer a financial loss within the insured period arising solely because the vehicle data check is inaccurate or incomplete at the start date.

### Your Eligibility criteria

You will be eligible for vehicle data check insurance provided you:

- are aged at least 17 years; and
- have requested a vehicle data check for the insured vehicle; and
- pay the cost of the vehicle data check when due.

### Eligibility criteria for the insured vehicle

The insured vehicle can only be a car, motorcycle or light commercial vehicle up to 3.5 tonnes identified in the vehicle data check insurance which has been purchased by you in the United Kingdom after the start date.

### Benefits

Where you have purchased the insured vehicle, we will cover the financial loss arising from the vehicle data check being inaccurate or incomplete at the start date and giving rise to:

1.
  - you making additional payments to secure full title to the insured vehicle in order to settle outstanding loans or finance; or
  - a reduction in market value due solely to you purchasing the insured vehicle where the insured vehicle is a salvaged vehicle due to its involvement in a Category A or B total loss; or
  - financial loss where it is determined the insured vehicle was stolen prior to the start date of the insurance.

The maximum benefit payable under this Section shall be the market value of the insured vehicle on the date of receipt of a claim by Experian, up to a total maximum of £30,000.

2. A reduction in market value due an inaccurate or incomplete total loss insurance claim. Benefit payable will be up to 50% of the purchase price (apart from category A or B above), or £15,000, whichever is the lower.
3. A reduction in market value due to the vehicle data check not noting the insured vehicle was an import or export vehicle. Benefit payable will be up to 10% of the purchase price, or £3,000, whichever is the lower.
4. In addition to the benefits above, we will pay you the following one-off lump sum payments (except where a warning specifically limiting the benefits has been given in the vehicle data check):
  - £250 - where the number of previous registered keepers of the insured vehicle recorded in the vehicle data check does not match the number of previous registered keepers recorded with the DVLA or DVA;

- £50 - where the colour of the insured vehicle recorded in the vehicle data check does not match the colour recorded with the DVLA or DVA; and/or
- £50 - where the mileage details for the insured vehicle recorded in the vehicle data check does not include a previous higher mileage reading.

### Significant exclusions and conditions

The most significant exclusions of this policy are set out below, but there are other exclusions and conditions that may be significant to you.

- any loss resulting from any incident prior to the insured vehicle's first registration with the DVLA or DVA;
- any loss where an insured vehicle has been purchased without a valid MOT Test Certificate (where compulsory);
- any loss as a result of the insured vehicle bearing false Vehicle Registration Numbers or Vehicle Identification Numbers (sometimes referred to as "cloned" vehicles);
- any legal costs or expenses incurred by you;
- any loss resulting from you failing to act as a reasonably prudent purchaser (please refer to Section 1 - Definitions of the policy document);
- any loss sustained where the insured vehicle has not been purchased from the registered keeper if a private sale; and
- where loss, destruction or damage to the insured vehicle occurs after the start date.

For full details of the exclusions, please refer to Sections 3 and 4 in the policy document.

### Premiums

You will pay the single premium and, subject to the terms and conditions of the policy, be covered for the period of insurance. The premium must be paid when due for the policy to be valid.

### Terms and conditions

We may vary or waive the terms and conditions of this policy. This may be to:

- improve your cover;
- comply with any applicable laws or regulations;

You will be given at least 30 days' written notice of any alteration to the terms and conditions of cover under the policy unless the change is due to legislative or regulatory requirements. If your cover is changed due to legislative or regulatory changes which are outside our control, then we may not be able to give you 30 days' notice.

If we vary or waive the terms and conditions and you do not wish to continue the cover, you can cancel as set out in Section 8 of the policy document.

### Our right to cancel

We may cancel your insurance cover immediately where there is evidence of dishonesty or exaggerated behaviour by you (or by someone acting on your behalf) in relation to the cover provided under this policy.

### Your right to cancel

You may cancel this cover at any time. However, in view of the small amount of premium you pay and the immediate risk that we accept, no refund is payable.

To cancel, please contact:

Experian Customer Support Department  
 Landmark House  
 Experian Way  
 NG2 Business Park  
 Nottingham  
 NG80 1ZZ

Telephone 0870 156 6354

### Policy duration

The policy will last for the insured period of 24 months from the start date.

Upon payment of a single premium for each insured vehicle, this policy will be valid from the start date until the expiry of the insured period or the date you, we or Experian cancel your insurance as set out under the terms of this policy, whichever is the earliest.

### **How to claim?**

If you wish to make a claim you can obtain a claim form from:

Experian Claims Department  
Landmark House  
Experian Way  
NG2 Business Park  
Nottingham  
NG80 1ZZ

Telephone 0870 333 8030

### **Enquiries and complaints**

While it is always the intention to provide a first class standard of service, if you do have any concerns, they should, in the first instance be addressed to:

For complaints about the terms and conditions of the policy:

Please contact:  
Customer Relations Manager, Pinnacle Insurance plc  
Pinnacle House, A1 Barnet Way, Borehamwood,  
Hertfordshire WD6 2XX

Telephone: 0844 543 1172

For policy queries, claims or cancellations:

Experian Customer Support Department  
Landmark House, Experian Way, NG2 Business Park  
Nottingham NG80 1ZZ

Telephone: 0870 156 6354 (policy queries or cancellations)

Telephone: 0870 333 8030 (claims)

Should you remain dissatisfied with the outcome of any internal enquiries, you may be entitled to complain to the Financial Ombudsman Service.

### **Customer compensation**

We are covered by the Financial Services Compensation Scheme (FSCS). If we are unable to meet our liabilities to you, you may be entitled to compensation from the FSCS. Further information is available from their website: [www.fscs.org.uk](http://www.fscs.org.uk)

**UNDERWRITTEN BY : PINNACLE INSURANCE PLC**

Head and Registered Office : Pinnacle House  
A1 Barnet Way  
Borehamwood  
Hertfordshire  
WD6 2XX  
United Kingdom  
Company Registered Number : 1007798  
Policy Number : 02254  
Date of Policy : 1<sup>st</sup> April 2007

## Vehicle Data Check Insurance

This policy will provide **you** with everything **you** need to know about **your vehicle data check** insurance, so it's important that **you** read **your** policy carefully and keep it in a safe place. This policy is subject to the terms and conditions set out below.

### Your eligibility criteria

**You** will be eligible for **vehicle data check** insurance provided **you**:

- are aged at least 17 years; and
- have requested a **vehicle data check** for the **insured vehicle**; and
- pay the cost of the **vehicle data check** when due.

### Eligibility criteria for the insured vehicle

The **insured vehicle** can only be a car, motorcycle or light commercial vehicle up to 3.5 tonnes identified in the **vehicle data check** which has been purchased by **you** in the **United Kingdom** after the **start date**.

## 1. Definitions

This policy uses words and phrases that have specific meanings. The following defined words are shown in "**bold**" wherever they appear throughout this policy:

"**Experian**" means Experian Limited, whose registered address is Landmark House, Experian Way, NG2 Business Park, Nottingham NG80 1ZZ. **Experian** is the administration provider for general policy enquiries, for claims under the policy and cancellations of the policy on **our** behalf;

"**export**" means that the DVLA or DVA records show that the **insured vehicle** has been exported outside of the **United Kingdom** (including to another European Union country);

"**Glass's**" means Glass's Information Services Limited, 1 Princess Road, Weybridge, Surrey KT13 9TU - the provider of used vehicle valuations;

"**import**" means the **insured vehicle** has been used outside the European Union before its first registration with the DVLA or DVA;

"**insured period**" means in respect of each **insured vehicle**, a period of 24 months from the **start date**;

"**insured vehicle**" means the car, motorcycle or light commercial vehicle up to 3.5 tonnes identified in the **vehicle data check** which has been purchased by **you** in the **United Kingdom** after the **start date**;

"**market value**" means the average retail value calculated by **Glass's** for a vehicle of the same type, age, mileage and average condition as the **insured vehicle**;

"**premium**" means the single sum payable by **you** for insurance cover under this policy;

“**reasonably prudent purchaser**” means a purchaser who is deemed to be put on notice that the genuineness of the vehicle may not be as portrayed by the vendor and must take precautions to avoid losses when purchasing the vehicle by carefully checking that all information supplied by the seller during the purchase is correct. For essential checks **you** must carry out, please see Section 3.2;

“**start date**” means in respect of each **insured vehicle**, when the **vehicle data check** is performed (the time and day of which is as recorded by **Experian**, or where **Experian** uses a third party to provide the **vehicle data check**, as recorded by that third party and shown in the **vehicle data check**);

“**total loss insurance claim**” means a claim for damage to the **insured vehicle** under a policy of motor insurance which is settled by the motor insurer prior to the **start date** by the provision of a replacement vehicle or by a monetary payment because the **insured vehicle** is considered to be beyond economic repair. This information must be verified by a member company of the Association of British Insurers or by Underwriters at Lloyds of London;

“**United Kingdom**” means England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man;

“**vehicle data check**” means the vehicle data check service provided by **Experian** either directly to **you** or through a third party service to **you** which gives vehicle status information in respect of the **insured vehicle**. See Appendix A for a complete list of the information provided;

“**we/us/our**” means Pinnacle Insurance plc who is the underwriter of this policy whose registered address is, Pinnacle House, A1 Barnet Way, Borehamwood, Hertfordshire WD6 2XX. Company No. 1007798. Pinnacle Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority;

“**you/your**” means the individual who has both carried out the **vehicle data check** and who has subsequently purchased the **insured vehicle**.

The singular shall include the plural and vice versa. Within this policy, headings in this Section are only included to help **you** and do not form part of the insurance contract.

## 2. Benefits

2.1. **We** will, except where a specific warning as to the **insured vehicle** has been given in the **vehicle data check**, cover **you** for:

2.1.1. **your** actual financial loss within the **insured period** arising solely and directly from the **vehicle data check** being inaccurate or incomplete at the **start date** namely:

2.1.1.1. additional payments being made by **you** with **our** agreement to secure full title to the **insured vehicle**, by **you** settling outstanding loans or other finance secured against the **insured vehicle** by previous owners; or

2.1.1.2. a decrease in the **market value** of the **insured vehicle**, due solely to **you** purchasing the **insured vehicle** where the **insured vehicle** is a salvaged vehicle following a category A or B **total loss insurance claim** as confirmed by the insurer making that declaration; or

2.1.1.3. the loss of the **insured vehicle** due solely to the **insured vehicle** having been reported stolen to the police prior to the **start date** and **you** failing to obtain good title to the **insured vehicle**, or additional payments being made by **you** with **our** agreement to secure full title to the **insured vehicle**;

the maximum benefit payable under Section 2.1.1 shall be the **market value** of the **insured vehicle** on the date of receipt of a claim by **us**, up to a total maximum of £30,000;

- 2.1.2. the actual reduction in **market value** of the **insured vehicle** arising within the **insured period** due solely and directly from the **vehicle data check**:
  - 2.1.2.1. being, in respect of **total loss insurance claims** (apart from category A or B), inaccurate or incomplete at the **start date**, up to a total maximum of 50% of the purchase price of the **insured vehicle** or £15,000, whichever is the lower; or
  - 2.1.2.2. not recording the **insured vehicle** as an **import** or **export** vehicle, up to a total maximum of 10% of the purchase price of the **insured vehicle** or £3,000, [whichever is the lower].
- 2.2. In addition to the benefits described in Section 2.1 above, **we** will pay **you** the following one-off lump sum payments, (except where a warning specifically limiting the benefits has been given in the **vehicle data check**):
  - 2.2.1. £250 - where the number of previous registered keepers of the **insured vehicle** recorded in the **vehicle data check** does not match the number of previous registered keepers recorded with the DVLA or DVA;
  - 2.2.2. £50 - where the **insured vehicle** has changed colour and this has not been recorded in the **vehicle data check**, but has been recorded with the DVLA or DVA; and/or
  - 2.2.3. £50 - where the mileage details for the **insured vehicle** recorded in the **vehicle data check** does not include a previous higher mileage reading.

**You** will need to provide evidence (as listed in Section 5.2) to **Experian** when making a claim.

### 3. Exclusions

- 3.1. **We** are not liable under this policy for:
  - 3.1.1. any loss, destruction or damage to the **insured vehicle** occurring after the **start date**;
  - 3.1.2. any loss resulting from an **insured vehicle** not being registered with the DVLA in the **United Kingdom** (or DVA in Northern Ireland) or which bears a Vehicle Registration Number with the prefix or suffix letter Q or losses in respect of vehicles registered in Jersey, Guernsey or the Isle of Man;
  - 3.1.3. any vehicle purchased outside the **United Kingdom**;
  - 3.1.4. any loss resulting from any incident prior to the **insured vehicle's** first registration with the DVLA or DVA;
  - 3.1.5. any loss in respect of an **insured vehicle** being purchased without a valid MOT Test Certificate (where compulsory);
  - 3.1.6. the purchase of a vehicle where the Vehicle Identification Number does not correspond with the Vehicle Registration Number held by the DVLA or DVA for that Vehicle Identification Number;
  - 3.1.7. any loss as the result of the **insured vehicle** bearing false Vehicle Registration Number or Vehicle Identification Numbers (sometimes referred to as "cloned" vehicles);
  - 3.1.8. any legal costs or expenses incurred by **you**;
  - 3.1.9. the cost of repair to, or refurbishment of the **insured vehicle**, loss of anticipated profit from its use or sale, loss of use or any financial loss connected with the loss of use or any losses relating to business interests, including without limitation, lost data, lost profits, loss of opportunity or business interruption;

- 3.1.10. VAT recoverable by **you**;
  - 3.1.11. any loss suffered if the purchase price of the vehicle is 30% or more below the **market value** and **you** have failed to act as a **reasonably prudent purchaser**; or
  - 3.1.12. any loss suffered where **you** purchase the vehicle despite any details provided by the vendor failing to accord with the **vehicle data check**.
- 3.2. **We** are not liable under this policy if at the time of the **vehicle data check you**:
- 3.2.1. had any prior knowledge of the circumstances which give rise to a claim; or
  - 3.2.2. failed to confirm before making the purchase that the Vehicle Identification Number held by **vehicle data check** matched the Vehicle Identification Number on the vehicle purchased and the V5C; or
  - 3.2.3. failed to confirm before making the purchase that the Vehicle Identification Number (VIN) displayed on the **insured vehicle** matched the Vehicle Identification Number on the V5C; or
  - 3.2.4. failed to confirm that the Vehicle Registration Number and other details provided as part of the **vehicle data check** were compatible with those of the actual vehicle; or
  - 3.2.5. failed to confirm the seller's full name and contact details; or
  - 3.2.6. failed to confirm before making the purchase that the vehicle has a valid receipt; or
  - 3.2.7. ignored any information disclosed in the **vehicle data check** which would put a **reasonably prudent purchaser** of the **insured vehicle** on notice that the **insured vehicle** should not be purchased.

#### 4. Conditions

- 4.1. **You** must be at least 17 years of age to be eligible to qualify for cover under this insurance cover.
- 4.2. The cost of the **vehicle data check** must be paid when due.
- 4.3. **We** shall have the right to inspect the **insured vehicle**.
- 4.4. At the time of claim **you** shall provide to **Experian** at **your** own expense and in writing all details of the claim together with such proof, explanation and other evidence as may be required by **us** (Please see Sections 5.2 and 5.3).
- 4.5. All benefit under this insurance is forfeited if any claim made by **you** is knowingly false or fraudulent.
- 4.6. Where **we** make a payment to **you** under this policy for something which a third party is responsible for, **we** may at **our** expense take steps against that third party in **your** name, to obtain reimbursement or compensation from that third party. **You** will at **our** request and at **our** expense help **us** in the conduct of those proceedings including any court proceedings by giving **us** any information **we** require and by carrying out any other act **we** request which will help **us** to recover these payments from the third party.
- 4.7. **You** shall act as a **reasonably prudent purchaser** and take all precautions to avoid losses which are or may be recoverable under this insurance.
- 4.8. If the **insured vehicle** is being bought privately (i.e. not from a motor dealer) then **you** must purchase the **insured vehicle** from the keeper stated on the V5C registration document and obtain a valid receipt. In all cases **you** must verify the identity of the seller by checking their photo licence and



checking the name and address details on their driving licence against those recorded on the vehicle registration document (V5C).

## 5. Claims

- 5.1. In the event of any occurrence giving rise or likely to give rise to a claim under this policy **you** must at **your** own expense and without delay:
  - 5.1.1. request a claim form from Experian Claims Department, Landmark House, Experian Way, NG2 Business Park, Nottingham NG80 1ZZ Telephone: 0870 333 8030; and
  - 5.1.2. send the fully completed claim form to **Experian** at the above address as soon as possible but no later than 30 days of the date of loss.
- 5.2. To be able to process **your** claim quickly **Experian** will always request a fully completed claim form along with supporting documentation listed below:
  - 5.2.1. MOT certificate (if the **insured vehicle** is over three years old);
  - 5.2.2. Vehicle Registration Document (V5C);
  - 5.2.3. Certificate of Insurance and a copy of **your** motor insurance schedule;
  - 5.2.4. proof of purchase - copies of the original sales invoice/receipt relating to the **insured vehicle**; and
  - 5.2.5. copy of the **vehicle data check** relating to the **insured vehicle**.
- 5.3. In addition to the documents listed in Section 5.2, if it becomes necessary during the course of processing **your** claim, **Experian** may ask **you** for:
  - 5.3.1 proof of refund or compensation relating to the **insured vehicle**; and/ or
  - 5.3.2 proof that **you** have settled any outstanding finance relating to the **insured vehicle**.

If any documents requested in Sections 5.1, 5.2 and 5.3 are not received promptly **Experian's** claims assessment process will be delayed which may prevent **your** claim from being paid.

If the name of any document changes e.g. "MOT certificate" or "Vehicle Registration Document (V5)", **Experian** will require **you** to send the document which takes its place.

If **you** are unable to supply any of the documents listed in Sections 5.1, 5.2 and 5.3, **Experian** may ask **you** for alternative documents.

- 5.4. **We** have a regulatory obligation to prevent fraud. In the event of a claim, any information **you** have supplied relevant to this insurance and on the claim form, together with other information relating to the claim may be shared with other insurers in order to prevent fraudulent claims.
- 5.5. If **we** make any payments as a result of dishonesty or exaggerated behaviour by **you** (or by someone acting on **your** behalf), **you** will not be entitled to any benefits under this policy and **we** may demand that any claims payments made under this policy are paid back to **us**. **We** may take legal action against **you** to return any money owed to **us** and may demand that **you** reimburse **us** for any costs incurred.

## 6. Premiums

- 6.1. **You** will pay the single **premium** and, subject to the terms and conditions of this policy, be covered for the **insured period**.

6.2. **You** must pay the **premium** when due for this policy to be valid.

## 7. Terms and conditions

7.1. **We** may vary or waive **your** terms and conditions to:

- 7.1.1. improve **your** cover;
- 7.1.2. comply with any applicable laws or regulations; or
- 7.1.3. correct any typographical or formatting errors that may occur.

7.2. **You** will be given at least 30 days' written notice to **your** last known address of any alteration to the terms and conditions of cover under this policy unless the change is due to legislative or regulatory requirements. If **your** cover is changed due to legislative or regulatory changes which are outside **our** control, then **we** may not be able to give **you** 30 days' notice.

7.3. If **your** terms and conditions are varied or waived and **you** do not wish to continue **your** cover, **you** can cancel as set out in Section 8.

## 8. Your right to cancel

**You** may cancel this insurance at any time. However, in view of the small amount of **premium you** pay and the immediate risk that **we** accept, no refund is payable.

For cancellations please contact:

Experian Customer Support Department  
Landmark House  
Experian Way  
NG2 Business Park  
Nottingham  
NG80 1ZZ

Telephone: 0870 156 6354

## 9. Our right to cancel

9.1. Cover may be cancelled immediately:

- 9.1.1. where there is evidence of dishonesty or exaggerated behaviour by **you** (or by someone acting on **your** behalf) in relation to the cover provided under this policy;
- 9.1.2. where necessary to comply with any applicable laws or regulations; or
- 9.1.3. the **insured vehicle** is not eligible for cover under this policy;

If **your** policy is cancelled as a result of Section 9.1, in view of the small amount of **premium you** pay and the immediate risk that **we** accept, no refund is payable.

9.2. Any decision **we** take to cancel cover will not be made at an individual level and will not be based on whether **you** have made a claim, except where Section 9.1.1 and 9.1.3 applies.

9.3. Cancellation of **your** policy will not affect **your** entitlement to claim for any event occurring before the date of cancellation, except where Section 9.1.1 and 9.1.3 applies.

## 10. Duration of cover

This policy will be valid from the **start date** until:

- 10.1. the expiry of the **insured period**; or
- 10.2. the date **you** or **we** cancel **your** insurance as set out under the terms of this policy,
- whichever is the earliest.

## 11. General Conditions

- 11.1. The contract between **you** and **us** is made up of this policy and any endorsement to this policy.
- 11.2. This policy cannot be assigned or charged in any manner whatsoever.
- 11.3. This policy does not entitle **you** to any monetary sum when it ends.
- 11.4. This policy shall be governed by English law. Any legal proceedings will be held in the courts of England and Wales unless **you** live in Scotland, Northern Ireland, the Channel Islands or the Isle of Man, in which case **you** will be entitled to commence legal proceedings in **your** local courts.
- 11.5. **We** are covered by the Financial Services Compensation Scheme (FSCS). If **we** are unable to meet **our** liabilities to **you**, **you** may be entitled to compensation from the FSCS. Further information is available from their website: [www.fscs.org.uk](http://www.fscs.org.uk)
- 11.6. **You** must respond honestly to any request for information **we** or **Experian** make. In the event that any statement of fact **you** make is untrue or misleading, this may affect the validity of **your** policy, and whether **you** can make a claim.
- 11.7. **We** will use the English language in all documents and communication and **we** may monitor and record some telephone calls to improve the quality of service.

## 12. Enquiries and complaints

### Step 1:

While it is always **our** intention to provide a first class standard of service, if **you** do have any concerns, please in the first instance address them to:

For complaints about the terms and conditions of the policy:

Please contact:  
Customer Relations Manager, Pinnacle Insurance plc  
Pinnacle House, A1 Barnet Way  
Borehamwood  
Hertfordshire WD6 2XX

Telephone: 0844 543 1172

For policy queries, claims or cancellations:

Please contact:  
Experian Customer Support Department  
Landmark House, Experian Way  
NG2 Business Park  
Nottingham NG80 1ZZ

Telephone: 0870 156 6354 (policy queries or cancellations)

Telephone: 0870 333 8030 (claims)

### Step 2:

Should **you** remain dissatisfied with the outcome of any internal enquiries, **you** have the right to refer the complaint to:

The Financial Ombudsman Service  
South Quay Plaza, 183 Marsh Wall  
London E14 9SR

This procedure will not prejudice **your** right to take legal proceedings. However, please note that there are some instances when the Financial Ombudsman Service cannot consider complaints.

A leaflet detailing the full complaints process is available from **us** on request.

**Appendix A**

Make  
Model  
Transmission  
Fuel Type  
Body Type  
Colour  
Engine Number  
Number of Gears  
First Registered Date  
CO2 emissions (rating)  
Engine Capacity  
Year of Manufacture  
Road Tax cost (12 months)  
Stolen Status  
High Risk Status  
Finance Status  
Write Off Status  
Plate Change Status  
Colour Change Status  
Previous Keeper Change Status  
Mileage Status  
Environmental Report Details  
CO2 emissions (g/km)  
Import Status  
Export Status  
Vehicle Identification Number Confirmation

This document is evidence of the terms and conditions of this policy GP02254, 01/04/2007



# about our insurance services

Experian Ltd

Landmark House, Experian Way, NG2 Business Park,  
Nottingham, Nottinghamshire, NG80 1ZZ

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## 1. The Financial Conduct Authority (FCA)

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The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

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## 2. Whose products do we offer?

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- We offer products from a range of insurers.
  - We only offer products from a limited number of insurers.
  - We only offer a product from a single insurer Cardif Pinnacle for Data Insurance
- 

## 3. Which service will we provide you with?

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- We will advise and make a recommendation for you after we have assessed your needs.
  - You will not receive advice or a recommendation from us for Data Insurance. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.
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## 4. What will you have to pay us for our services?

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- A fee.
  - No fee for Data Insurance.
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You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

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## 5. Who regulates us?

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VehicleCheck is provided by Experian Ltd (Registered number 653331), an appointed representative of Motorfile Ltd (Registered number: 3009493). Experian Ltd and Motorfile Ltd are authorised and regulated by the Financial Conduct Authority. Both companies are registered in England and Wales with registered office at Landmark House, Experian Way, NG2 Business Park, Nottingham, NG80 1ZZ.

Motorfile Limited's permitted business is arranging non-investment insurance contracts.

You can check this on the FCA's Register by visiting the FCA's website [www.fca.gov.uk/register](http://www.fca.gov.uk/register) or by contacting the FCA on 0845 606 1234.

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## 6. What to do if you have a complaint

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

**In writing:** Write to Complaints Manager, Experian Claims Department, Landmark House, Experian Way, NG2 Business Park, Nottingham NG80 1ZZ

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**By phone:** Telephone 0870 333 8030.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

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

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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 the circumstances of the claim.

Insurance advising and arranging is covered for 90% of the claim with no upper limit

Further information about compensation scheme arrangements is available from the FSCS.