

Important Information

How to Make a Complaint

It is our intention to give you the best possible service however if you do have any cause for complaint about this insurance or the handling of any claim you should follow the complaints procedure below:

- If **you** have a complaint regarding the sale or service of **your** policy, please contact **PedalPlan Insurance**.

Customer Relations Department
PlanProtect Limited
Brookfield Court, Selby Road, Leeds, West Yorkshire, LS25 1NB
Tel: 0333 400 9070
Email: customerrelations@Bspokegroup.co.uk

- If **your** complaint is about the handling of;
A **Personal Accident** or a **Public Liability** claim occurring in the UK, please contact:

Kennedys Law LLP
6 Queen Street, Leeds LS1 2TW
Tel: 0343 227 0850
Email: legalclaims@pedalplaninsurance.co.uk

- If **you** have a complaint about the handling of **any other claim**, please contact:

Davies Group
Customer Relations
PO Box 2801, Stoke-on-Trent ST4 9DN
Tel: 0343 227 0849
Email: claimscomplaints@pedalplaninsurance.co.uk

In all correspondence please tell us you are insured by **PedalPlan Insurance** and provide the reference number **20089B** along with the unique policy number from your policy schedule. This will help us to confirm your policy details and deal with your claim as quickly as possible.

Following our complaints procedure does not affect your legal rights as a consumer. For further information you can contact the Citizens Advice Bureau or Trading Standards.

Financial Ombudsman

If we have not completed our investigations into your complaint within 8 weeks of receiving your complaint or if you are not happy with our Final Response, you may ask the Financial Ombudsman Service (FOS) to look at your complaint. If you decide to contact them, you should do so within 6 months of receiving our Final Response Letter. For more information regarding the scope of the Financial Ombudsman Service please refer to www.financial-ombudsman.org.uk.

The Financial Ombudsman Service, Exchange Tower, London E14 9SR
Tel: 0800 023 4567
Get in touch online: <https://www.financial-ombudsman.org.uk/contact-us/complain-online>

Use of Language

All communications relating to this contract will be in English.

What happens if we can't meet our liabilities?

If Watford Insurance Company Europe Limited. cannot meet their obligations, **you** may be entitled to compensation from the Financial Services Compensation Scheme (FSCS). **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

Automatic renewal of your policy (for customers paying by monthly Direct Debit only)

When taking out insurance with us, you agree to set up a continuous payment authority. This means that we're authorised to automatically renew your insurance policy and apply for renewal payments from your account every year, until you instruct us to stop.

With automatic renewals, as long as all information and payment details are correct and up to date, you will continue to be covered.

We will not automatically renew your policy if:

- you have contacted us to cancel your continuous payment authority
- we no longer offer you the continuous payment method if, for example, you have a poor payment or credit history

If you would prefer not to have the reassurance of automatic renewal, you can opt out after buying the insurance at any time free of charge by providing your name, policy number and request to opt out by contacting us:

Customer Services Team

PedalPlan Insurance

PlanProtect Limited, Brookfield Court, Selby Road, Leeds, West Yorkshire, LS25 1NB

Tel: 0343 227 0846

Email: enquiries@pedalplaninsurance.co.uk

Online: Visit the "My Account" portal at <https://quote.pedalplaninsurance.co.uk/login>

By doing this it means that your policy will not automatically renew at the end of the policy term and cover will stop unless you contact us to make payment.