

## **POLICY SUMMARY TRAILER SCHEME**

Please note that this is only a summary and does not contain the full terms and conditions of the contract of insurance that you may make with Certain Underwriters at Lloyd's through Stoneways, which can be found in the insurance document.

**STONEWAYS:** Stoneways Insurance Services Ltd acts as an authorised agent of various Underwriters at Lloyd's in the handling of this insurance contract.

**STATEMENT OF DEMANDS AND NEEDS:** This trailer insurance is underwritten by Certain Underwriters at Lloyd's of London and meets the needs of those wishing to insure a trailer for theft or accidental damage. You will receive no advice or any recommendation from us in relation to this product against other products. You will have to decide for yourself whether the insurance policy offered is suitable for you.

**TYPE OF INSURANCE AND COVER:** Theft or damage through accident or fire to the insured trailer.

**EXCESS:** The excess is 10% of the insured value subject to a minimum of £100 and a maximum of £200.

**PERIOD OF INSURANCE:** The insurance offered is a 12-month contract. The insurance may be renewed each year, but renewal will be subject to the terms and conditions that apply at the time of renewal.

**CANCELLATION:** You may cancel the insurance at any time by sending us written notice. The charges that will apply are detailed in the General Conditions section of the insurance document.

**YOUR RIGHT TO CHANGE YOUR MIND:** You may cancel the insurance, without giving reason, by sending us written notice and returning the insurance documents within 14 days of it starting or (if later) within 14 days of you receiving the insurance documents. We will return your premium in full subject to no claim being made.

**HOW TO CLAIM:** If a claim or possible claim occurs you must phone us as soon as possible 01483 426966

**COMPLAINTS:** If you have any cause to complain about your insurance please contact Complaints Manager, Stoneways Insurance Services Ltd, Muscott House, 6 Meadow, Godalming GU7 3HN  
When you do this, quote your insurance document number.

If you are still not satisfied with the way a complaint has been dealt with, you should refer your case to the Policyholder & Market Assistance Department at Lloyd's.

The address is Policyholder & Market Assistance Department, Lloyd's, One Lime Street, London EC3M 7HA

Telephone Number: 020 7327 5693

Fax Number: 020 7327 5225

E-mail: [complaints@lloyds.com](mailto:complaints@lloyds.com)

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint - How we can help" available at [www.lloyds.com/complaints](http://www.lloyds.com/complaints) and are also available from the above address. If you remain dissatisfied after Lloyd's has considered your complaint, you can refer your complaint to the Financial Ombudsman Service whose address is The Financial Ombudsman Service, South Quay Plaza II, 183 Marsh Wall, London E14 9SR (These procedures do not affect your right to take legal action if necessary). The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the Financial Ombudsman Service at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

### **FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)**

If insurers are unable to meet their liabilities under the insurance, you may be entitled to compensation from the FSCS.

**LAW APPLYING TO THE INSURANCE:** Unless we have agreed otherwise with you, English law will apply to this insurance.