

To make a claim, call 0333 241 9200



Eridge Underwriting Insurance Product

Additional Information

Policy Information

This is additional information regarding your insurance policy with Eridge Underwriting Agency Limited, with comprehensive cover. Your insurer is R&Q Insurance (Malta) Ltd, and your policy is administered by Eridge Underwriting Agency Ltd.

Policy Administration Fees

The following fees are applicable to all Eridge policies and are separate from any that be charged by your insurance intermediary. Please approach your insurance intermediary for details of any fees that they may charge. All fees are subject to insurance premium tax.

New Business	Renewal	Temporary Changes	Permanent Changes
£10.00	£10.00	£10.00	£30.00

Cancelling your policy within first 14 days

You have 14 days to decide if this policy meets your requirements. If you are not satisfied you can cancel within 14 days of the policy starting or within 14 days of receiving your documents (whichever is the later). We will charge a premium for the period we have been insuring you plus an administration charge of £10.00 plus insurance premium tax. There is no refund of premium in the event of a total loss claim

Cancelling your policy after 14 days

If no claims have been made in the current period of insurance, we will refund any premium paid less a charge for the number of days for which cover has been given and an administration fee of £55.00 plus insurance premium tax. We will not refund any premium paid if you have made a claim or if one has been made against you.

How to Make a Claim

Report the accident immediately to our claims helpline on 0333 241 9200 and provide us with all the information you obtained at the scene. This allows us to deal with your claim effectively.

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Complaints Procedure

We aim to provide a high standard of service but in the event you are dissatisfied with the service you receive, you should in the first instance contact your Insurance Intermediary who sold you this policy.

If you remain dissatisfied, you should contact:

The Complaints Department
Eridge Underwriting Agency Ltd
22-23 London Road
Tunbridge Wells
Kent
TN1 1DA

Eridge Underwriting Agency Ltd is authorised to issue a final response to your complaint but where appropriate the final response may be issued by R&Q Insurance (Malta) Ltd.

Should you remain dissatisfied having received a final response you may refer your complaint to The Financial Ombudsman Service (FOS) within 6 months of receiving our final response letter. Their address is:

Financial Ombudsman
Exchange Tower
London,
E14 9SR
Email: Complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

Financial Services Compensation Scheme

The Financial Services Compensation Scheme covers this policy. You may be entitled to compensation if your insurer cannot meet their liabilities under this policy depending on the type of insurance and the circumstances of your claim.

www.fscs.org.uk

R&Q Insurance (Malta) Limited

3rd Floor
Development House
St. Anne Street
Floriana
FRN 9010 MALTA
Registered Number: C 59505

R&Q Insurance (Malta) Limited is authorised and regulated by the Malta Financial Services Authority and is subject to limited regulation by the UK's Financial Conduct Authority and the Prudential Regulation Authority under Firms Registration Number (FRN) 608422.

Eridge Underwriting Agency Limited

22-23 London Road
Tunbridge Wells
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TN1 1DA
Registered in England and Wales
Company No 09574780