



Identity Protection Advice Scheme Terms and Conditions

Please read these terms and conditions carefully

This document sets out the assistance **We** will provide in return for **Your** premium during the **Scheme Period**. It also sets out all the conditions, limits of liability and exclusions that apply to the **Scheme**.

Who the Scheme will assist

Assistance is only available to residents of the United Kingdom and applicable to **You**. Policies are non-transferable.

Cooling-off period

You have a right to cancel this **Scheme**. If **You** decide to cancel within 14 days of the start date or renewal date please contact your broker and they will instruct **Us** to cancel the **Scheme** immediately and refund any premium **You** have paid. Please note that if **You** choose to cancel the **Scheme** outside this cooling-off period, **You** will not be entitled to a refund.

Definitions

Where the following words are shown in this document they shall have the following meanings:

Identity Theft - The theft or unauthorised use of **Your** personal details which has or could reasonably be expected to result in the unlawful use of **Your** identity.

Scheme Period - 12 calendar months beginning on the **Start Date**.

Scheme - These terms and conditions.

Start Date - The date that this **Scheme** commences.

We/Us/Our - Motorplus Limited whose registered office is at Kircam House, 5 Whiffler Road, Norwich NR3 2AL.

You/Your - The person who has taken out the benefit of this **Scheme**.

WHAT WE WILL DO

Confidential helpline

We will provide **You** with a confidential helpline to assist and advise **You** if **You** have concerns about being or becoming a victim of identity theft.

Call **01603 420033**, 24 hours a day, 365 days a year.

Fraud resolution services

If **You** become a victim of **Identity Theft** **We** will provide advice regarding regaining **Your** identity.

If **You** need advice, please call **Us** on **01603 420033**. **We** may send you a claim form to complete and return to **Us**. Please remember to include any documents that **We** ask for.

WHAT WE CANNOT DO

1. This **Scheme** does not provide assistance if:
 - a) the **Identity Theft** is committed by someone who lives at **Your** home address;
 - b) **Your** losses arise out of **Your** trade, business or profession (including any business trip); or
 - c) the **Identity Theft** happened outside the **Scheme Period**.
2. If **Your** identity is used abroad unlawfully, or the **Identity Theft** occurs while **You** are abroad, the amount of advice **We** provide may be limited.
3. No liability will be accepted for any loss or cost incurred by **You** as a result of any action **You** take on the advice **We** may have provided.

CONDITIONS

1. Assistance under this **Scheme** depends on you meeting the following conditions:
 - a) **You** must keep to the terms and conditions set out in this document.
 - b) **You** must provide full and accurate information in connection with **Your** request for assistance.
 - c) **You** must take all reasonable action to protect **Your** personal information and prevent unauthorised use of **Your** identity.
2. **You** may not request assistance unless the premium has been paid.
3. **We** can cancel this **Scheme** by giving **You** at least 14 days written notice at **Your** last known address. If **We** cancel this **Scheme** under such circumstances and providing **You** have not used any of the benefits of the **Scheme**, **We** will refund the amount **You** have paid for the remainder of the **Scheme Period**.
4. **You** can cancel this **Scheme** at any time by contacting and informing **Your** insurance broker. If **You** do this within 14 days of the **Start Date** or the date of any subsequent renewal of the **Scheme**, **We** will refund any premium **You** have paid. If **You** cancel at any other time, no refund will be made.
5. If **We** choose to set aside a term or condition of this **Scheme**, this will not prevent **Us** from relying on that term or condition or any other term or condition in the future.
6. This **Scheme** is governed by the laws of England and Wales.

Data Protection Notice – Your personal details

We will use the information **You** provide to manage this **Scheme**, collect payments when due and process any request for assistance which **You** make in connection with **Identity Theft**. **You** have a right to see all the information **We** hold about **You**. If **You** want to see this information please write to:

The Chief Executive
Motorplus Limited
Kircam House
5 Whiffler Road
Norwich
NR3 2AL

Complaints

If at anytime **You** want to tell **Us** about a problem, please call **Us** on 01603 420000.
Alternatively, **You** can write to the Chief Executive at:

Motorplus Limited
P O Box 141
Norwich
NR3 2JJ.

We will do **Our** best to answer **Your** query within five working days. If **We** cannot reply to **Your** complaint by then, **We** will send **You** an acknowledgement letter to keep **You** informed of progress. If **You** are not happy with **Our** final reply, **You** can take the matter to:

The Financial Ombudsman Service
Insurance Division
South Quay Plaza
183 Marsh Wall
London
E14 9SR.

Please note that the Ombudsman will not be able to help unless **You** have first brought **Your** complaint to **Us**.

Motorplus Limited is authorised and regulated by the Financial Services Authority.

Regulated by the Ministry of Justice in respect of regulated claims management activities.