



001552/010703

Mr P E Lisewski
40D Gledstones Road
London
W14 9HU



Policy number
35599048

What to do now

**We will automatically
renew your policy on
29/11/09**

**Please read the
important changes**

**Check your renewal
schedule is correct**

**Tell us if you wish to
change anything**

**Your insurance policy
schedule will arrive
shortly after your
renewal date**

**Please do not send cash
or cheques**

Dear Mr Lisewski

Your home insurance will be renewed automatically on 29/11/09

Thank you for insuring your home with us for the past 7 years. It is time to renew your cover and the annual premium for the next year will be

£255.15 (including Insurance Premium Tax where applicable)
Your premium will be collected within 10 working days following your
renewal date from your Credit/Debit Card xxxx xxxx xxxx 9051.

THIS IS AN AUTOMATIC RENEWAL - NO NEED TO CALL

If the policy still meets your needs, there is no need to do anything. Your new insurance policy schedule will arrive shortly after your renewal date. There will be no gap in your cover.

If there are any changes to the terms of your policy these will be outlined in the form of an important information notice which will be included as a leaflet within this pack.

Burglar Alarm Discounts - If you have a professionally installed and maintained alarm, then you are entitled to a 7.5% discount (bells only) or 12.5% (police response) discount on your contents premium. Please telephone us for further details. As a Direct Line Home Customer, we can give you a great deal on the cost of installing an alarm system - if you would like further details please call on 0845 246 0934.

Buildings Cover - So that you never have to worry about being underinsured for the cost of rebuilding your home, we provide you with Buildings cover up to £1 million as standard. So that you don't have to worry about being underinsured, we provide you with contents cover up to £50,000 as standard. If you take out our Personal Possessions cover, it'll cover your personal belongings when you travel in the UK or abroad - it even covers your mobile phone so you don't need to pay over the odds for a stand-alone policy from the dealer.

Extend your cover

As a valued Direct Line Home Insurance customer you might be interested in our Direct Line Home Insurance Plus cover. This provides you with even more cover. For more information on this see the enclosed brochure, visit directline.com or call the customer hotline to speak to one of our representatives.

Thank you for choosing Direct Line. We look forward to providing another twelve months of quality cover.

Yours sincerely

Direct Line Home Insurance Team



Direct Line Home Insurance Renewal Schedule

Issued **02/11/09**

This Schedule forms part of the renewal invitation. Read it in conjunction with the policy booklet and keep it in a safe place.

POLICY NUMBER	35599048		
POLICYHOLDER	Mr P E Lisewski	Date of Birth 04/07/67	Phone details: 07931556236 M
OTHER INTERESTS	Mr P Tan As Joint Policyholder		
PERIOD OF INSURANCE	29/11/09 to 28/11/10		
	Your next renewal date is	29/11/10	
HOME DETAILS	Address of the home	40D Gledstanes Road London W14 9HU	
YOUR POLICY COVERS	<u>Paragraphs Applicable</u>	<u>Sum Insured</u>	<u>Excess Amount</u>
Section 2 - Contents	A,B,D,E,F and G	£50000	£50
<i>The wider Accidental Damage cover detailed in paragraph C is available at an extra premium.</i>	<u>Valuables Limit</u>		£15000
Section 5 - Family Legal Protection	Up to £100,000 for legal costs in pursuing claims including personal injury, contract, property and employment disputes		
Section 6 - No Claim Discount	A		
	Contents - 10 % discount representing 12 months claim free		
PREMIUM	<u>Premium including Insurance Premium Tax where applicable</u>		£231.00
	<u>Family Legal Protection</u>		£24.15
	Total to be paid by single premium		£255.15
CREDIT CARD CHECK	Credit Card Ref: 9051		
ADMINISTRATION FEES	Our current administration fee to cancel your policy is £26.25 (Inclusive of Insurance Premium Tax, where applicable) Our current administration fee to amend your policy is £15.75 (Inclusive of Insurance Premium Tax, where applicable)		



Direct Line Home Insurance Renewal Notice

Issued **02/11/09** Policy no **35599048**
Renewal date **29/11/09** Policyholder **Mr P E Lisewski**

COVER DETAILS

Details of cover, including the section in force, the sum insured and the period of insurance are shown on the enclosed schedule.

RENEWAL PREMIUM

Premium including Insurance Premium Tax where applicable	£231.00
Family Legal Protection	£24.15
Total payable	£255.15

ENHANCING YOUR COVER

Only by enhancing your cover will you have the maximum protection offered by Direct Line.

As a valued Direct Line Home Insurance customer you might be interested in our Direct Line Home Insurance Plus cover. This provides you with even more cover for your money. For more information on this see the enclosed brochure, visit directline.com or call the customer hotline to speak to one of our representatives.

DUTY OF DISCLOSURE

If your circumstances or any other material information has changed during the last year, you must advise us before you renew your policy.

We must remind you to advise us of any relevant convictions or any other changes in material facts that have occurred since the policy commenced or the last renewal date - for example, your occupation or use of your home for business. You must advise us of such changes before your policy is renewed.

Failure to do so may result in your policy not operating fully in the event of a claim.

You should always keep a record (including copies of letters) of all information supplied to us for the purposes of the renewal.

The information you have given us may be used to tell you about other products and services provided or recommended by our group.

To renew your home insurance, you don't need to do anything. If you don't contact us before your renewal date, we'll automatically renew your

policy and send you your new documents around 2 days later. Your premium will be collected in the usual way, around 7 days after your renewal date.

If any of your details have changed or you wish to change your payment method, please call our Customer Helpline 0845 246 8686



DATA PROTECTION NOTICE

Please take a few minutes to read this document carefully as it contains important information relating to the details you have given us. You should also show this document to anyone else who is covered under your policy. Your information will be held by Direct Line, Insurance plc, part of the Royal Bank of Scotland group.

Managing your insurance policy

We will use the information that you have given us to manage your insurance policy, including underwriting and claims handling. This may include disclosing it to other insurers, regulatory authorities or to our agents who provide services on our behalf.

Who we will speak to about your policy

At the request of many of our customers and to make managing your insurance more convenient, it is our policy to deal with your spouse or partner who calls us on your behalf, provided they are named on the policy. If you would like someone else to be able to deal with your policy for you on a regular basis please let us know. In some exceptional circumstances we may also deal with other people who call us on your behalf. If at any time you would prefer us to deal only with you, please call us to let us know.

Sensitive information

In order to provide you with insurance we will need to process sensitive information (such as information about criminal convictions) about you and others named on the insurance policy. Please get consent from the other people named on your policy before sharing their sensitive information with us.

Automatic renewals

If you have taken advantage of our automatic renewal service we will retain your payment details securely on our files so that we can take your premium at the next renewal. Each year we will write to you in advance to remind you that this is happening.

Fraud prevention and detection

In order to prevent and detect fraud we may at any time:

- share information about you across the Royal Bank of Scotland group and with other insurers
 - pass your details to Insurance Hunter, a central insurance application and claims checking system, whereby it may be checked against information held by Insurance Hunter and shared with other insurers.
 - check your details with fraud prevention agencies and, if you give us false or inaccurate information and we suspect fraud, we will record this with the fraud prevention agency. We and other organisations may also use and search these records to:
 - help make decisions about credit and credit related services for you and members of your household
 - help make decisions on motor, household, credit, life and other insurance proposals and claims for you and members of your household
 - trace debtors, recover debt, prevent fraud and to manage your insurance policies
 - check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity
- undertake credit searches and additional fraud searches.

Insurers pass information to the Claims and Underwriting Exchange Register, run by Insurance Database Services Limited. The aim is to help us to check information provided and also to prevent fraudulent claims. When we deal with your request for insurance we may search these registers. Under the conditions of your policy you must tell us about any incident (such as an accident or theft) which may or may not give rise to a claim. When you tell us about an incident, we will pass information relating to it to the registers.

Call monitoring and recording

We may monitor or record telephone calls in order to improve our service and to prevent and detect fraud.

Information on products and services

We and other companies in the Royal Bank of Scotland group may use your details to send you information about other products and services that may interest you or to carry out research. We may contact you by letter, e-mail or telephone. If you would prefer not to receive marketing information or participate in research, simply tell us when you call next.

Please be reassured that we won't make your personal details available to any companies outside the Royal Bank of Scotland group to use for their own marketing purposes.

You are entitled on payment of a small fee to receive a copy of the information we hold about you. This will be information that you have given us during your policy. We do not hold any information relating to your credit status. If you would like a copy of your information, please contact The Data Protection Officer, 3 Edridge Road, Croydon, Surrey CR9 1AG, quoting reference DLI.