



005255/021017/683

**Mr P E Lisewski**  
**40D Gledstanes Road**  
**London**  
**W14 9HU**

Policy number  
**41130534**

## What to do now

**We will renew  
your policy on  
22/08/10**

**Check your  
Renewal Notice  
is correct. Let  
us know if you  
require a new  
policy booklet**

**Check that the last  
4 digits of your  
credit card are  
correct**

**Tell us if anything  
is incorrect**

**Your insurance  
certificate will  
arrive soon after  
your renewal date**

**Please do not send  
cash or cheques**

Dear Mr Lisewski

## **Your car insurance will be renewed automatically on 22/08/10**

Thank you for insuring your car with us for the past 5 years. It is time to renew your cover and the annual premium for the next year will be

£705.60 (including Insurance Premium Tax where applicable) which will be collected within 7 working days following your renewal date from your Credit/Debit Card number xxxx xxxx xxxx 9051.

## **THIS IS AN AUTOMATIC RENEWAL - NO NEED TO DO ANYTHING**

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

As a valued customer, and to recognise your continued loyalty we have included a special offer - Nationwide Autocentres currently offer half price MOTs, subject to availability. Plus save money on airport parking with APH. See insert for details.

## **Special Offer For Direct Line Customers**

Did you know that you're entitled to a 25% introductory discount on our top level of breakdown cover? Prices for this start from as little as £6.05 a month. It's great value and can be easily added to your car insurance premium by calling us on **0845 246 8209**.

We look forward to providing another twelve months of first class cover.

We recommend you save your policy number above and our accident helpline number 0845 246 8471 into your mobile phone now. Should you find yourself in any car accident whether your fault or not, phone us immediately and we'll be ready to help you when you need us.

Yours sincerely

*Direct Line Car Insurance Team*

P.S. You may want to consider adding either Guaranteed Hire Car or Guaranteed Hire Car Plus - a replacement car should your own become unusable as a result of your claim. Prices start from just £22.05 a year. Call 0845 246 3294 for further details or to add this option to your policy. (Your legal rights are not affected)

### Excesses

Excess Amount for Accidental Damage (Own Damage Excess) - Section B plus any Accidental Damage Excess shown below for Young or Inexperienced Drivers	£725
Excess Amount for Fire and Theft - Section C	£725
Excess Amount for Windscreen Replacement - Section D	£75
Excess Amount for Windscreen Repair - Section D	£10

If you deal with Autoglass or Auto Windscreens, there is no limit on the amount per claim for windscreen damage but you will still have to pay the £75 excess. If they repair (rather than replace) the windscreen a £10 excess will apply. If you deal with any other company our maximum payment will be £125 per claim for replacement and £40 for a repair after deducting the excess.

### Additional Accidental Damage Excess Amounts for Young or Inexperienced Drivers

Age of the driver in charge of your car	Excess
17 - 20	£400
21 - 24	£250
25 or over who	
a) is inexperienced (an Inexperienced Driver is defined in Section B of the Policy); or	£200
b) holds a provisional car driving licence	£200





## Car Insurance Renewal Notice

Issued **23/07/10**

Policy number **41130534**

Renewal date **22/08/10 (noon)**

Policyholder **Mr P E Lisewski**

### POLICY DETAILS

Please note that this Renewal Notice is a summary of your insurance. For full details, please see your Certificate, Schedule and Policy Booklet.

Main Driver	<b>P Lisewski</b> who is the legal owner and the registered keeper of the car
People insured to drive	<b>Policyholder Only</b>
Postcode where vehicle kept	<b>W14 9HU</b>
Make and model of car	<b>Porsche Boxster 2.5</b>
Registration mark and year	<b>P8XER 1997</b>
Estimated value	<b>Market Value</b> (not exceeding £30,000)
Modifications	<b>None</b>
Type of cover	<b>Comprehensive</b>
Estimated annual mileage	<b>Not more than 12,000</b>

If we have introduced any changes which could affect your insurance after renewal, these are shown on the back of the letter which came with this form and should be kept with your Policy.

### RENEWAL PREMIUM

Basic premium with 9 or more years No Claim Discount	£679.35
Motor Legal Protection	£26.25
<b>Total Payable</b> (including No Claim Discount)	Annual <b>£705.60</b>
	Monthly <b>£64.68 approx</b>
The monthly premium includes an interest charge of 10.0% (Max APR 23.6%), total amount payable <b>£776.16</b> .	
All premiums include Insurance Premium Tax where applicable.	

### CREDIT CARD CHECK

Last 4 digits of your credit card (for security reasons we have not printed the full number) **9 0 5 1**

### VALUABLE ENHANCEMENTS TO YOUR COVER

We offer optional extras to enhance your cover, just call for details.

Direct Line Rescue Home or roadside assistance and recovery service which is hard to beat on cost or cover. We can also include your spouse/partner to give you both peace of mind no matter which vehicle you may be travelling in.

### 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.

You must tell us if any relevant facts have changed. If you do not, you may not be properly insured. If you are in doubt about whether something is relevant, you should ask us.

You must give us the new information by phone or in writing. You should keep a record of what you tell us.

- Examples of material information which should be disclosed to us include:
- a change to any of the facts shown in 'Policy Details' above
  - modifications to any component of your car (especially wheels, engine or bodywork)
  - a change of use of the vehicle (for example, from social domestic and pleasure to business use)
  - new drivers aged under 25
  - a change in the occupation of any driver
  - any convictions, for any driver (including pending or fixed penalty offences)
  - health or medical conditions
  - any accidents, losses or claims

**It is a condition of renewing your policy that you agree to us using your personal data in the way set out in the Policy book.**

**You don't need to do anything to renew your car insurance.** If you don't contact us before your renewal date, we'll **automatically renew your policy** and send you.

your new insurance certificate around 2 days later. Your premium will be collected in the usual way, at least 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 on 0845 246 8822**

## **Important Notice**

We no longer provide temporary cover applicable to Car Insurance Policies after they expire. To ensure that you have a full annual Certificate of Motor Insurance and the relevant cover you require, you should renew your Policy before the renewal date. If you do not, then you will not have the protection of the Policy after midday on your renewal date. If you choose to pay after your Policy has expired, your Policy start date will be the date you accept the renewal and there will be no cover in place for the time between your renewal date and the date on which you accept your renewal. If you drive during this time, you will be uninsured.

### **Automatically renewed by us**

If you are a customer who has been advised that your Policy will be renewed automatically by us then you do not need to do anything as we will renew your Policy on your renewal date.

**If you wish to pay by instalments, please contact our Renewal Customer Helpline.**