



71611 012202 0113 E 37400

Mr P E Lisewski
40 Gledstanes Road
London
W14 9HU

Dear Mr Lisewski

Policy number

71482774

Vehicle Registration

LC 05BYJ

Your car insurance will be renewed automatically on 25/10/16

Thank you for insuring your car with us for the past 4 years. It is time to renew your cover and the annual premium for the next year will be

£400.40 (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 9135.

What to do now

We will renew your policy on 25/10/16

Please check the Motor Proposal Confirmation and ensure that the information provided is correct. You must take care to provide us with accurate information.

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 you want to change your payment method

Your insurance certificate will arrive soon after your renewal date

Please check the vehicle registration shown on your documents is correct

Please do not send cash or cheques

THIS IS AN AUTOMATIC RENEWAL

If you have checked your Motor Proposal Confirmation and there are no changes required, and 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.

Please be aware that by renewing your insurance, you are entering into a new contract with us. It is therefore essential that you carefully read the information contained in this letter and the enclosed documentation. If any of these details are incorrect, no longer entirely accurate or if you are unsure about them, then please call us immediately as incorrect information could adversely affect your policy, including invalidating your policy and causing claims to be rejected or not fully paid.

We recommend that you review your cover, including any optional extras. You can choose to remove any optional extras if they no longer meet your needs; removing an optional extra does not mean you need to cancel your whole policy. If you want to remove any optional extras or change your cover in any way at renewal please contact us, we will be happy to help you.

Please also check the administration fee for cancellation shown on the Renewal Notice as we may have made changes to it.

Named Driver Discount

We just wanted to remind you that as long as your named driver remains claim free, they may be eligible for a discount when they take out a policy in their own name with Direct Line. To find out more on how the discounts work, please visit www.directline.com or call us on **0345 246 3273**.

Special Offer For Direct Line Customers

Did you know that as a valued motor insurance customer you are eligible for a discount on your first year breakdown cover. Cover can be easily added to your car insurance premium by calling us on **0345 246 8209**.

We look forward to providing another twelve months of cover.

Continued...

Correspondence Address: Direct Line Insurance, The Wharf, Neville Street, Leeds LS1 4AZ.

Direct Line Insurance policies are underwritten by U K Insurance Limited, Registered office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England and Wales No. 1179980. U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Calls may be recorded.

We recommend you save your policy number above and our accident helpline number 0345 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. Please keep this letter with your policy.

Excesses

Excess Amount for Accidental Damage (Own Damage Excess) - Section B plus any Accidental Damage Excess shown below for Young or Inexperienced Drivers	£150
Excess Amount for Fire and Theft - Section C	£150
Excess Amount for Windscreen Replacement - Section D	£75
Excess Amount for Windscreen Repair - Section D	£10

If you deal with Autoglass, 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

Endorsements that Apply to Your Policy

No Claim Discount Protection (NCD) Statement

- (a) No claim discount protection does not protect the overall price of your insurance policy. The price of your insurance policy may increase following an accident even if you were not at fault.
- (b) No claim discount protection allows you to make one or more claims before your number of no claim discount years falls. Please see the step-back procedures for details.

No Claim Discount Protection (NCD) Information

This quote includes NCD protection. This increases your premium by £34.10. You have declared a current NCD of 9 years. The tables below show: (i) the average NCD awarded to our motor insurance policyholders last year according to their number of NCD years; and (ii) what would happen to your NCD years if you were to make one or more claims in the next 12 months with and without this protection.

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(i) Average NCD Table

Number of years No Claim Discount	Average NCD in 2015
One year NCD	19%
Two years NCD	24%
Three years NCD	29%
Four years NCD	33%
Five years NCD	37%
Six years NCD	43%
Seven years NCD	45%
Eight years NCD	46%
Nine years or more NCD	47%

Step-back Procedures

If you renew this policy with NCD protection included, your NCD years will not be affected if one claim is made against your policy during the next 12 months. If you do not have NCD protection your NCD years will reduce to 2 or 3 years (depending on the number of NCD years you began with) in the event of a claim made against your policy in the next 12 months. A more detailed explanation of what will happen to your NCD in the event of a claim or several claims is included in the table below.

(ii) Step Back Table

	No Claim Discount at next renewal date <u>without</u> NCD protection			No Claim Discount at next renewal date <u>with</u> NCD protection		
Number of years NCD at this renewal	1 claim in next 12 months	2 claims in next 12 months	3 claims in next 12 months	1 claim in next 12 months	2 claims in next 12 months	3 claims in next 12 months
Nine years NCD	Three years	One year	Nil	Nine years	Three years	One year



Car Insurance Renewal Notice

Issued 26/09/16

Policy number 71482774

Renewal date 25/10/16 (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	P Lisewski who is the legal owner and the registered keeper of the car
People insured to drive	Policyholder & Partner
Postcode where vehicle kept	W14 9HU
Make and model of car	Toyota Prius Hybrid T SPIRIT
Registration mark and year	LC 05BYJ 2005
Estimated value	Market Value (not exceeding £75,000) We will not pay more than the market value of your car at the time of the loss (less any excess that may apply).
Modifications	None
Type of cover	Comprehensive
Estimated annual mileage	Not more than 10,000

RENEWAL PREMIUM

Basic premium with 9 or more years No Claim Discount	£338.80
No Claim Discount Protection	£34.10
Motor Legal Protection	£27.50
Guaranteed Hire Car	INCLUDED
Total Payable (including No Claim Discount)	Annual £400.40

Instalments representative example

First Instalment	£36.74
Followed by 11 Monthly instalments of	£36.70
Total amount payable	£440.44
Interest charged at 10.00 % (fixed) -	23.6% APR representative
Total amount of credit	£400.40
Agreement term	12 months
One off single payment	£400.40

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 1 3 5**

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. We can also include your spouse/ partner to give you both peace of mind no matter which vehicle you may be travelling in.*

CHECK YOUR INFORMATION

Please check the Motor Proposal Confirmation and ensure that the information provided is correct. You must take care to provide us with accurate information. If any of these details are incorrect, no longer entirely accurate or if you are unsure about them, then please call us immediately as incorrect information could adversely affect your policy, including invalidating your policy and causing claims to be rejected or not fully paid. You can call us to advise us of any inaccuracies.

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

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 0345 246 8822

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**ADMINISTRATION
FEES**

Our current administration fee to cancel your policy is £47.30 (Inclusive of Insurance Premium Tax, where applicable)

Our current administration fee to amend your policy is £0.00 (Inclusive of Insurance Premium Tax, where applicable)

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.

**Motor Proposal Confirmation**Issued **26/09/16**

POLICY NUMBER	71482774	File: 71482774
WHAT TO DO	<p>Please check this form and ensure that the information provided is correct. You must take care to provide us with accurate information.</p> <p>If all the information is correct, keep this form in a safe place with your policy.</p> <p>If any of these details are incorrect, no longer entirely accurate or if you are unsure about them, then please call us immediately as incorrect information could adversely affect your policy, including invalidating your policy and causing claims to be rejected or not fully paid. You can call us to advise us of any inaccuracies. Please keep this document in a safe place with your other policy documents.</p> <p>You can call us on 0345 246 8822 to advise us of any inaccuracies.</p>	
POLICYHOLDER	<p>Mr P E Lisewski who is the legal owner and the registered keeper of the car.</p> <p>Home Owner: Yes Marital Status: Divorced Total no cars at home: 1 Date of Birth: 04/07/67 Phone Details: 07931556236 Daytime</p>	
POLICY DETAILS	<p>Period of cover 25/10/16 (12:01 hours) to 25/10/17 (Noon)</p> <p>Cover Comprehensive</p> <p>Use Social, Domestic and Pleasure and use by the Policyholder or by the Policyholder's Partner each in person in connection with the businesses of the Policyholder or Partner</p> <p>Main Driver P Lisewski</p> <p>Other Drivers S Antczak (Partner)</p> <p>There are no drivers under the age of 25 You or any of the drivers have NEVER had insurance cancelled by an insurer <i>Please check the information about drivers on the back of this form.</i></p>	
CAR DETAILS	<p>Make and model of car Toyota Prius Hybrid T-SPIRIT</p> <p>Registration mark and year LC 05BYJ 2005</p> <p>Estimated value Market Value (not exceeding £75,000)</p> <p>Purchase Date Oct 12</p> <p>Modifications; eg to engine, body, wheels, suspension None</p> <p>Postcode where vehicle kept W14 9HU</p> <p>Estimated annual mileage Not more than 10,000</p> <p>Neither you nor any member of your household have the regular use of any other car</p>	
NO CLAIM DISCOUNT	<p>9 years</p> <p>No Claim Discount Protection Included</p>	

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DETAILS OF SPECIFIC DRIVERS

*If any details are incorrect,
please notify us immediately.*

P Lisewski (main driver): 49 years old

- It Consultant
- Full licence issued in UK, held for over 3 years
UK resident since Apr 99

- No convictions, endorsements, fixed penalties or disqualifications including points in the last 5 years
- No accidents, claims or losses in the last 3 years.

S Antczak : 38 years old

- Teacher
- Full licence issued in UK, held for over 3 years
UK resident since Apr 03

- No convictions, endorsements, fixed penalties or disqualifications including points in the last 5 years
- No accidents, claims or losses in the last 3 years.

IMPORTANT NOTES

- The Road Traffic Acts state that it is an offence to make a false statement, or to withhold information, to obtain a Certificate of Motor Insurance.
- If anything on the Motor Proposal Confirmation is incorrect, no longer entirely accurate, or if you are unsure about any details, please call us immediately. Failure to do so could invalidate your policy.
- The information you have given us may be used to tell you about other products and services provided or recommended by our Group.
- If you give us any additional information, for instance in a letter, please keep a copy for yourself.

DECLARATION

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

Please check that this policy meets your needs. It is based on the most up to date information provided by you. You must take care to provide us with accurate information and you should notify us immediately if anything is incorrect or if you are unsure about any details. Providing inaccurate information could adversely affect your policy, including invalidating your policy and causing claims to be rejected or not fully paid. You can call us to advise us of any inaccuracies.

Should any of the information contained in this Proposal Confirmation and your Policy Schedule change during the period of insurance you should notify us immediately.

I accept the insurance, subject to terms and conditions set out in the Policy I have received.