

# Important Information

We are introducing some changes to your policy from this renewal.

This leaflet is only a summary of the main changes and does not form part of the contract between us. It is very important that you read this document, if you wish to view a copy of the full updated policy wording please call **0345 246 0453** to request a copy. If you have any questions, please do not hesitate to contact us.

We have not given you a personal recommendation as to whether this policy is suitable for your specific needs and just to let you know our consultants may receive a bonus if you purchase any cover with us.

## General Conditions

### 14 Automatic Renewal

When **your policy** is due for renewal, **we** may offer to renew it for **you** automatically using the payment details **you** have already given, unless **you** or **we** have advised otherwise.

**We'll** contact **you** at least 21 days before **your policy** ends to confirm **your** renewal premium and **policy terms**, and before taking any payment. If **you** don't want to renew **your policy**, **you** must contact **us** before **your** renewal date to let **us** know.

If **we** don't hear from **you**, **we** will debit **your** account with the payment details **we** hold on record, and **your policy** will automatically continue without a break in cover from **your** stated renewal date. **You** can contact **us** by phone or, post if at any time **your** circumstances change and **you** no longer want **your policy** to renew automatically. If **you** choose not to renew automatically, **your policy** – including any additional products or benefits – will lapse on the renewal date, and **you** will be uninsured unless **you** contact **us** (or an alternative insurer) to arrange cover.

It's not possible to offer automatic renewal with all payment methods, so please check **your** renewal invite for further details. In some instances, **we** may be unable or choose not to offer renewal **terms**. If so, **we** will write to **you** at **your** last known address to let **you** know.

### Your information

Although we haven't changed the way we collect, use and share your information, we would like to remind you that full details of how we use it and who we share it with is available to view on our website ([www.u-k-insurance.co.uk/rbs.html](http://www.u-k-insurance.co.uk/rbs.html)) or you can call us if you would like a paper copy.