INSURANCE POLICY

UNDERSTANDING YOUR INSURANCE COVER
Please read this policy carefully together with the schedule and make sure you understand and fully comply with all the terms and conditions as a failure to do so might jeopardize the payment of any claim which may arise and could lead to your insurance becoming void.

Words in bold type face in this policy, other than in the headings, have specific meanings attached to them as set out in section 1 of this document.

Please ensure you keep this policy and the schedule in a safe place so that if you should need to you can read it again.

YOUR INSURANCE COVER
We will provide the insurance cover as stated in this policy for the period of insurance. This policy, the schedule, your signed declaration and your undertaking to pay the premium constitutes the contract between you and us.

In the event of the total loss of the insured vehicle after the start date and before the end date we will pay a maximum benefit equal to the difference between your motor insurance settlement and your early settlement amount. This payment will be inclusive of the excess deducted by your motor insurer up to a limit of £250.

We will pay the early settlement amount to the finance company.

This insurance is underwritten by Qudos Insurance A/S

BASIS FOR THIS INSURANCE COVER
All information supplied by you in connection with your application for insurance cover including any proposal form, application form or otherwise and supplied by or on behalf of you will be incorporated into and form the basis of this insurance cover. It shall be a condition of this insurance cover that all such information is true so far as it is within your knowledge.

In the event of a breach of any provision of this section, and without reducing any of our rights we may:

a) in a case of a breach of condition, cancel your insurance cover with effect from the date of the breach or inception of your insurance cover, whichever is the later; or

b) reject or reduce claims connected with the breach and continue your insurance cover on such terms as we may determine

PRIVACY
We collect non-public personal information about you from the following sources:

a) your application or other forms;

b) your transactions with us, our associates, or others; and

c) consumer reporting agencies.

We do not disclose any non-public personal information relating to you to anyone except as is necessary in order to provide our products or services to you or otherwise as it is required or permitted by law (eg., a subpoena, fraud investigation, regulatory reporting etc.).

We restrict access to non-public personal information relating to you to our employees, our associates, our associates’ employees or others who need to know that information to service your account. We maintain physical, electronic, and procedural safeguards to protect your non-public personal information,

MAKING A CLAIM
Should you need to make a claim, please call us on 01143 219 877 before accepting any offer from your motor insurer. If you do accept an offer before contacting us any claim settlement made to you could be changed to reflect the market value of your insured vehicle at the time of the total loss.

The claims procedure is explained in section 7 of this policy.

CANCELLING YOUR INSURANCE COVER
You may cancel your insurance cover within 14 days of receiving this policy and schedule by contacting us and you will receive a full refund of the premium paid.

You may cancel your insurance cover at any time after 14 days and receive a pro rata refund of the number of complete unexpired days remaining of your insurance cover. You will not be entitled to a pro-rata refund if a claim or an incident that may give rise to a claim has occurred.

The administrator will deduct a fee of £35 including IPT from any refund that may be due to you to cancel your insurance cover.

The cancellation procedure is explained in section 9 of this policy.

TRANSFERRING YOUR INSURANCE COVER
You are able to transfer the unexpired portion of your insurance cover to a new vehicle if your motor insurer provides a replacement vehicle under the terms of your motor insurance settlement in the event of a total loss or you sell your insured vehicle and purchase a new vehicle.

You cannot transfer your insurance cover if a claim or an incident that may give rise to a claim has occurred.

The administrator will charge you a fee of £35 including IPT to transfer your insurance cover.

The process for transferring is explained in section 10 of this policy.
1. DEFINITIONS

The following words will have the following meanings when they appear in bold print in this document:

“administrator” means the administrator, Tobell Insurance Services Limited as set out in the schedule who will provide administrative services on our behalf. Tobell Insurance Services Limited is authorized and regulated by the Financial Conduct Authority; FCA number 309576. This information can be checked by visiting the FCA’s website. Tobell Insurance Services Limited is registered in England; Company number 03911171. Registered office, The St Botolph Building, 138 Houndsditch, London, EC3A 7AR;

“associates” means our subsidiary, parent and or associated companies;

“early settlement amount” means either the amount required to settle your:

(a) finance agreement at the date of total loss excluding any amount carried over from a previous finance agreement, any insurance premiums, additional interest charges, discounts, incentives and cashbacks, arrears, title discharge fees and any other financed amount not relating specifically to your insured vehicle; or

(b) hire or lease agreement at the date of total loss less any rebates in respect of creditor insurance and excluding arrears;

“end date” means the date your insurance cover ends;

“finance agreement” means an agreement between you and the finance company for the purchase of your insured vehicle;

“finance company” means an authorised finance company with which you have entered into your finance, hire or lease agreement;

“hire or lease agreement” means a contract hire or lease agreement between you and your finance company arranged by a supplying dealer for the hire or lease of your insured vehicle but excluding any maintenance charges and secondary schedule that may be noted in the hire or lease agreement;

“invoice price” means the price paid for the insured vehicle including factory fitted options and dealer fitted options up to £1,500 but excluding any delivery charges, insurance premiums, new vehicle registration fees, road tax, number plates, cherished number plate transfers, warranty costs, fuel, paintwork protection applications, other extras and any amount relating to finance for any other vehicle which may be included in the invoice price;

“insured vehicle” means only the vehicle as identified in the schedule, but not exceeding 8 years of age, for use on the public highway and designed to carry no more than eight people including the driver or small commercial vehicle of less than 3,500kg gross weight;

“market value” means the retail value shown in the Glass’s Guide publication for a vehicle of similar make, model, age, mileage and condition;

“maximum benefit” means the claim limit shown on the schedule;

“motor insurance” means a policy providing comprehensive motor insurance in respect of your insured vehicle issued by your motor insurer and maintained in your name throughout the period of insurance;

“motor insurance settlement” means the money that you receive from your motor insurer under your motor insurance following a claim for the total loss of the insured vehicle;

“motor insurer” means an authorised motor insurance company that issued your policy of motor insurance to you;

“period of insurance” means the period as shown in the schedule from the start date up to either the:

(a) end date of cover as shown in the schedule;

(b) the date on which the insured vehicle is repossessed by the finance company;

(c) date on which the insured vehicle is sold or transferred to a new owner;

(d) your hire or lease agreement is terminated, for any reason;

(e) date the policy is cancelled in accordance with its terms;

(f) date of claim under the policy;

(g) the date of non-payment of premium by you; or

(h) the date you receive a replacement vehicle from your motor insurer and have failed to advise us or the date you sell your vehicle privately and the new owner fails to contact us.

This insurance cover is non-renewable;

“policy” means this document, together with the schedule;

“premium” means the amount that you have agreed to pay us in respect of your insurance cover in accordance with the terms of this policy;

“schedule” means the document titled schedule that includes your name and address, the premium and taxes and is incorporated in your policy and accepted by us;

“secondary schedule” means a second hire or lease agreement between you and your finance company arranged by the supplying dealer and noted on the first hire or lease agreement and not for the hire or lease of the insured vehicle;

“start date” means the date this insurance cover commences as shown on the schedule;

“territorial limits” means England, Scotland, Northern Ireland, Wales, the Isle of Man and the Channel Islands. The insured vehicle is also covered in the European Union, Croatia, Iceland, Norway, Switzerland, Liechtenstein and Andorra for a maximum of 30 days in any 12 months of cover, providing the cover provided by your motor insurer is an equivalent level of cover as you would have enjoyed in the UK;

“total loss” means the total loss of the insured vehicle as a result of fire, theft, accident damage, natural disaster or adverse weather conditions rendering the insured vehicle beyond economic repair resulting in a motor insurance settlement;

“We, us, our” means Qudos Insurance A/S. Qudos Insurance A/S is authorised and regulated by Finanstilsynet (The Danish FSA); Danish FSA number 53112. As an insurance company authorised within the European Union Qudos Insurance A/S is permitted to conduct business in the United Kingdom. You can check this by visiting the FCA website. Qudos Insurance A/C is registered in Denmark; company number 33956967, registered office, Kongevejen 371, DK 2840 Holte, Denmark.

“you, your, insured” means either a:

(a) private individual or a sole trader whose name appears as the insured on the schedule;

(b) partnership whose name appears as the insured on the schedule; or

(c) limited company or other legal entity whose name appears as the insured on the schedule.
2. ELIGIBILITY

2.1 You are eligible for this insurance cover if at the date of commencement of the period of insurance:
(a) you are resident in England, Scotland, Northern Ireland, Wales, the Isle of Man or the Channel Islands on the start date and remains so throughout the period of insurance;
(b) you are at least 18 years of age;
(c) you have purchased the insured vehicle with monies advanced under a finance agreement or you have entered into a hire or lease agreement for the insured vehicle;
(d) you have paid or agreed to pay the premium and agreed to comply with the terms and conditions of this policy;
(e) you have motor insurance in place for your insured vehicle; and
(f) your vehicle is not an excluded vehicle.

2.2 You are eligible for this insurance cover if you are partnership, limited company or other legal entity if:
(a) you are permanently situated, and in the case of a limited company, registered in England, Scotland, Northern Ireland, Wales, the Isle of Man or the Channel Islands on the start date;
(b) you have purchased the insured vehicle with monies advanced under a finance agreement or you have entered into a hire or lease agreement for the insured vehicle;
(c) you have paid or agreed to pay the premium and agreed to comply with the terms and conditions of this policy;
(d) you have motor insurance in place for your insured vehicle; and
(e) your vehicle is not an excluded vehicle.

3. WHAT YOU ARE COVERED FOR

In the event of the total loss of the insured vehicle after the start date and before the end date we will pay a maximum benefit equal to the difference between your motor insurance settlement and your early settlement amount.

This payment will be inclusive of the excess deducted by your motor insurer up to a limit of £250.
We will pay the early settlement amount to the finance company.

4. WHAT YOU ARE NOT COVERED FOR

4.1 You are not covered for the following:
(a) the salvage value of your insured vehicle where you are not required to transfer ownership of the insured vehicle to your motor insurer;
(b) the amount your motor insurance settlement is reduced because of your contributory negligence or due to the condition of the insured vehicle;
(c) the premium or a part of the premium that has not been paid to us;
(d) the VAT content of any claim if you are VAT registered;
(e) the loss of use of your insured vehicle or any indirect losses that arise as a direct consequence of the total loss; or
(f) delivery charges, insurance premiums, new vehicle registration fees, road tax, number plates, cherished number plate transfers, warranty costs, fuel, paintwork protection applications, scheduled maintenance charges, other extras and any amount relating to finance for any other vehicle which may be included in the invoice price.

4.2 You are not covered if the total loss:
(a) is caused when the insured vehicle is driven with your general consent by someone who does not hold a valid driving licence or is in breach of the conditions of that driving licence;
(b) results from you or any other person with your general consent driving the insured vehicle when intoxicated or under the influence of alcohol or drugs not prescribed by a medical practitioner or drugs prescribed by a medical practitioner where advice against driving has been given;
(c) results from an accident, theft, act of vandalism or flood outside the territorial limits where the insured vehicle has been driven for more than 30 days in any 12 months of cover;
(d) results from civil commotion, terrorism, riot or insurrection, war or any act incidental to war (whether declared or not);
(f) is covered by any other insurance;
(g) if the insured vehicle is owned by a garage, vehicle trader or any other associated vehicle trade company;
(h) is caused by or arises from an intentional act or your wilful neglect;
(i) directly or indirectly caused by or contributed to or arising from ionizing radiation contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
(j) for any insured vehicle not mentioned in Glass’s Guide;
(k) arising from war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, terrorism, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

4.3 The benefit will not be paid if:
(a) you do not have motor insurance in place from the start date until the date of total loss;
(b) your motor insurance claim is declined and you have not received a motor insurance settlement.

5. EXCLUDED VEHICLES

5.1 The following vehicles are excluded:
(a) scooters, motorcycles, touring caravans, mobile homes, non-UK specification vehicles or those not built for principal sale in the UK, grey imports, kit cars and replica cars;
(b) buses, coaches, commercial vehicles of more than 3500 kg, trucks, heavy goods vehicles or any vehicles not listed in the Glass’s Guide publication;
(c) those modified other than in accordance with the manufacturer’s specifications; or
(d) those stolen by any person having access to the keys of the insured vehicle.
5. EXCLUDED VEHICLES (CONT.)

5.2 The following uses of vehicles are excluded:
(a) emergency, military, courier, delivery, invalid carrier or driving instruction;
(b) hire or reward of whatsoever nature, or use as a taxi; or
(c) road racing, rallying, pace-making, speed testing or any other competitive event;
(d) a valid crime reference in the case of malicious damage or theft.

6. INVALID COVER

If we pay any benefit as a direct or indirect result of your fraud, recklessness or negligence then all payments shall be forfeited and we reserve the right to demand that any sum paid by us is repaid by you and/or take the appropriate legal action against you.

Your insurance cover is voidable if you or anyone acting for you fails to disclose or misrepresents any material fact. We will void this insurance cover in its entirety from the date of loss or alleged loss if:
(a) a claim made by you or anyone acting on your behalf to obtain any benefit is fraudulent or intentionally exaggerated; or
(b) you or anyone acting on your behalf makes a false declaration or statement in support of a claim under this insurance cover.

7. CLAIMS PROCEDURE

If you wish to make a claim under this insurance cover please contact the administrator on 01143 219 877. All claims must be notified as soon as is reasonably possible and in any event within 30 days of any total loss. The administrator will send you a claim form for you to complete and return.

You must take all reasonable steps to safeguard the insured vehicle in the event of any damage occurring to it.

In the case of malicious damage and theft you must report the incident to the police and advise the administrator of the crime reference number.

Do not accept a settlement offer from your motor insurer without first contacting the administrator.

If you accept a settlement figure from your motor insurer which is less than the market value of your insured vehicle we will instruct the administrator to calculate the benefit using the market value of the insured vehicle according to the retail value shown in the Glass’s Guide publication.

The administrator will be unable to process your claim if you do not provide:
(a) a copy of your motor insurance schedule; and
(b) your motor insurer’s written confirmation that the motor insurance settlement has been paid following your claim for total loss and the terms on which the motor insurance settlement was made; and
(c) your original invoice relating to the insured vehicle; and
(d) a copy of your finance agreement or hire or lease agreement, written confirmation from your finance company of the early settlement amount and the terms on which it has been calculated; and
(e) a valid crime reference in the case of malicious damage or theft.

The administrator may request you to provide additional information which may be reasonably required by them to assess the validity of your claim for benefit. If the administrator does not receive such proof we will instruct the administrator not to pay the benefit.

8. GENERAL TERMS AND CONDITIONS

This policy and the schedule together with any written statement or other information made or supplied by you relating to your insurance cover shall constitute the entire contract between us. The provisions of the contract are, where their nature permits, conditions precedent to our liability. A word or expression to which a specific meaning has been attached will keep the same meaning wherever it appears unless specifically stated otherwise. A particular word or phrase which is not defined will have its ordinary meaning.

Your insurance cover has no cash or surrender value.

Your insurance cover shall be governed by and construed in accordance with the Law of England and Wales.

We may at our own expense take such proceedings as we may think fit to enforce any rights and remedies against or obtain relief or indemnity from other parties to which we shall be or may become entitled or subrogated under this policy.

It is a condition precedent to our liability that you have complied with the terms and conditions of this policy.

If at the time of the total loss you have other insurance covering such loss we will not be liable for more than our rateable proportion.

A person who is not a party to this insurance cover has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

9. CANCELLATION AND REFUNDS

You may cancel your insurance cover within 14 days of receiving the policy and receive a full refund of the premium paid.

You may cancel your insurance cover at any time after 14 days and receive a pro rata refund of the number of complete unexpired days remaining of your insurance cover less our administration fee of £35 including IPT.

The cancellation date will be the date the documents are received by the administrator.

We will not refund any premium paid if a claim has been paid or if an incident that may give rise to a claim has occurred.

To cancel this insurance cover please contact the administrator on 01143 219 876.
10. TRANSFER

You are able to transfer the unexpired portion of your insurance cover to a new vehicle if either:

(a) your motor insurer provides a replacement vehicle under the terms of your motor insurance in the event of a total loss; or

(b) you sell your insured vehicle and purchase a new vehicle.

An additional premium may be applicable if your replacement vehicle is of a different make, model or specification as the original.

You must provide the details of your new vehicle to the administrator with a cheque for the administration fee within 30 days of the transfer. The administrator will issue a new schedule to you.

You cannot transfer your insurance cover if a claim or an incident that may give rise to a claim has occurred.

The administrator will charge an administration fee of £35 including IPT to transfer your insurance cover which must be paid by you.

If your motor insurer provides you a like for replacement vehicle under clause 10 (a) there will be no charge to transfer your insurance cover to your new vehicle.

11. COMPLAINTS PROCEDURE

We always aim to provide a first class standard of service. However, if you are dissatisfied you should in the first instance address your enquiry to the administrator quoting your policy number. Telephone: 01143 219680.

email: customerservices@tobell.co.uk.

The administrator will acknowledge your complaint within 5 business days of receiving it and it will do its best to resolve the matter within 2 weeks.

You may also contact us about your complaint on the contact details below:

The Underwriting Manager (Complaints), Qudos Insurance A/S, Kongevejen 371, DK 2840 Holte, Denmark.

Telephone: 0045 31 265550

If you are dissatisfied with the response you receive in relation to your complaint or your complaint is not resolved within 8 weeks you have the right to refer your complaint to the Financial Ombudsman Service: The Financial Ombudsman Service (FOS), Exchange Tower, London E14 9SR.

Telephone: 08000 234 567 (free for people phoning from a fixed line) or 0300 123 9 123 (free for mobile phone users who pay a monthly charge for calls to numbers starting 01 or 02).

Email: complaint.info@financial-ombudsman.org.uk

Making a complaint to the Financial Ombudsman Service (FOS) does not affect your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

12. DATA PROTECTION ACT 1998

We record and hold data in accordance with the Data Protection Act 1998 and follow strict security procedures in the storage and disclosure of information provided to prevent unauthorized access or loss of such information. We may find it necessary to pass data to other firms or businesses that supply products and services associated with this insurance cover.

Further, by accessing and updating various databases we may share information with other firms and public bodies, including the police, in order to substantiate information and prevent or detect fraud. If false or inaccurate information is provided and fraud is suspected this fact will be recorded and the information will be available to other organisations that have access to the databases. Details of databases accessed or contributed to are available on request.

13. COMPENSATION SCHEME

Qudos Insurance A/S is covered under the Forsikrings Garantifond and this is your first point of claim for financial compensation in the event of any financial failure of the Insurer. Cover also exists under the Financial Services Compensation Scheme. This provides compensation in case any of its members are unable, in specified circumstances, to meet any valid claims under their policies. Under this scheme 90% of the total claim will be met (100% if the insurance is legally compulsory).

Compensation is only available to commercial customers in limited circumstances. Further information can be obtained from the Insurer, or from the Financial Services Compensation Scheme at the following address:

Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU. Tel: 0800 678 1100 or 0207 741 4100
INSURANCE POLICY

UNDERSTANDING YOUR INSURANCE COVER

Please read this policy carefully together with the schedule and make sure you understand and fully comply with all the terms and conditions as a failure to do so might jeopardize the payment of any claim which may arise and could lead to your insurance becoming void.

Words in bold type face in this policy, other than in the headings, have specific meanings attached to them as set out in section 1 of this document.

Please ensure you keep this policy and the schedule in a safe place so that if you should need to you can read it again.

YOUR INSURANCE COVER

We will provide the insurance cover as stated in this policy for the period of insurance. This policy, the schedule, your signed declaration and your undertaking to pay the premium constitutes the contract between you and us.

This additional cover is designed to offer additional protection to the standard terms of your Contract Hire Insurance, and all the terms and conditions of the Contract Hire Gap Insurance apply also to this deposit cover, and must be read as one single contract.

1. DEFINITIONS

Words appearing in this document in bold print will have the meaning as defined under section 1 of your Contract Hire Gap Insurance policy. In addition, the following words will have the following meaning when they appear in bold.

"deposit" means the initial deposit paid by you under the terms of your lease agreement and specifically listed on your invoice and finance agreement.

2. WHAT YOU ARE COVERED FOR

In the event of the total loss of the insured vehicle after the start date and before the end date we will pay a maximum benefit equal to the deposit paid by you as detailed on your finance agreement.

We will pay this early settlement amount to you unless otherwise requested.

3. CLAIMS PROCEDURE

If you wish to make a claim under this insurance policy please follow the claims procedure as laid out in section 7 of your Contract Hire Gap insurance. You will be asked to provide documentation clearly defining the deposit paid by you under your agreement.

4. GENERAL TERMS AND CONDITIONS

This policy and the schedule together with your Contract Hire Gap Insurance and any written statement or other information made or supplied by you relating to your insurance cover shall constitute the entire contract between us. The provisions of the contract are, where their nature permits, conditions precedent to our liability. A word or expression to which a specific meaning has been attached will keep the same meaning wherever it appears unless specifically stated otherwise. A particular word or phrase which is not defined will have its ordinary meaning.

Your insurance cover has no cash or surrender value.

Your insurance cover shall be governed by and construed in accordance with the Law of England and Wales.

We may at our own expense take such proceedings as we may think fit to enforce any rights and remedies against or obtain relief or indemnity from other parties to which we shall be or may become entitled or subrogated under this policy.

It is a condition precedent to our liability that you have complied with the terms and conditions of this policy.

If at the time of the total loss you have other insurance covering such loss we will not be liable for more than our rateable proportion.

A person who is not a party to this insurance cover has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy but this does not affect any right or remedy of a third party which exists or is available apart from that Act.
5. COMPLAINTS PROCEDURE

We always aim to provide a first class standard of service. However, if you are dissatisfied you should in the first instance address your enquiry to the administrator quoting your policy number. Telephone: 01143 219680.

email: customerservices@tobell.co.uk.

The administrator will acknowledge your complaint within 5 business days of receiving it and it will do its best to resolve the matter within 2 weeks.

You may also contact us about your complaint on the contact details below:

The Underwriting Manager (Complaints), Qudos Insurance A/S, Kongevejen 371, DK 2840 Holte, Denmark.

Telephone: 0045 31 265550

If you are dissatisfied with the response you receive in relation to your complaint or your complaint is not resolved within 8 weeks you have the right to refer your complaint to the Financial Ombudsman Service: The Financial Ombudsman Service (FOS), Exchange Tower, London E14 9SR.

Telephone: 08000 234 567 (free for people phoning from a fixed line) or 0300 123 9 123 (free for mobile phone users who pay a monthly charge for calls to numbers starting 01 or 02).

Email: complaint.info@financial-ombudsman.org.uk

Making a complaint to the Financial Ombudsman Service (FOS) does not affect your rights under this insurance cover.

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

6. DATA PROTECTION ACT 1998

We record and hold data in accordance with the Data Protection Act 1998 and follow strict security procedures in the storage and disclosure of information provided to prevent unauthorized access or loss of such information. We may find it necessary to pass data to other firms or businesses that supply products and services associated with this insurance cover.

Further, by accessing and updating various databases we may share information with other firms and public bodies, including the police, in order to substantiate information and prevent or detect fraud. If false or inaccurate information is provided and fraud is suspected this fact will be recorded and the information will be available to other organisations that have access to the databases. Details of databases accessed or contributed to are available on request.

7. COMPENSATION SCHEME

Qudos Insurance A/S is covered under the Forsikrings Garantifond and this is your first point of claim for financial compensation in the event of any financial failure of the Insurer. Cover also exists under the Financial Services Compensation Scheme. This provides compensation in case any of its members are unable, in specified circumstances, to meet any valid claims under their policies. Under this scheme 90% of the total claim will be met (100% if the insurance is legally compulsory).

Compensation is only available to commercial customers in limited circumstances. Further information can be obtained from the Insurer, or from the Financial Services Compensation Scheme at the following address:

Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU. Tel: 0800 678 1100 or 0207 741 4100