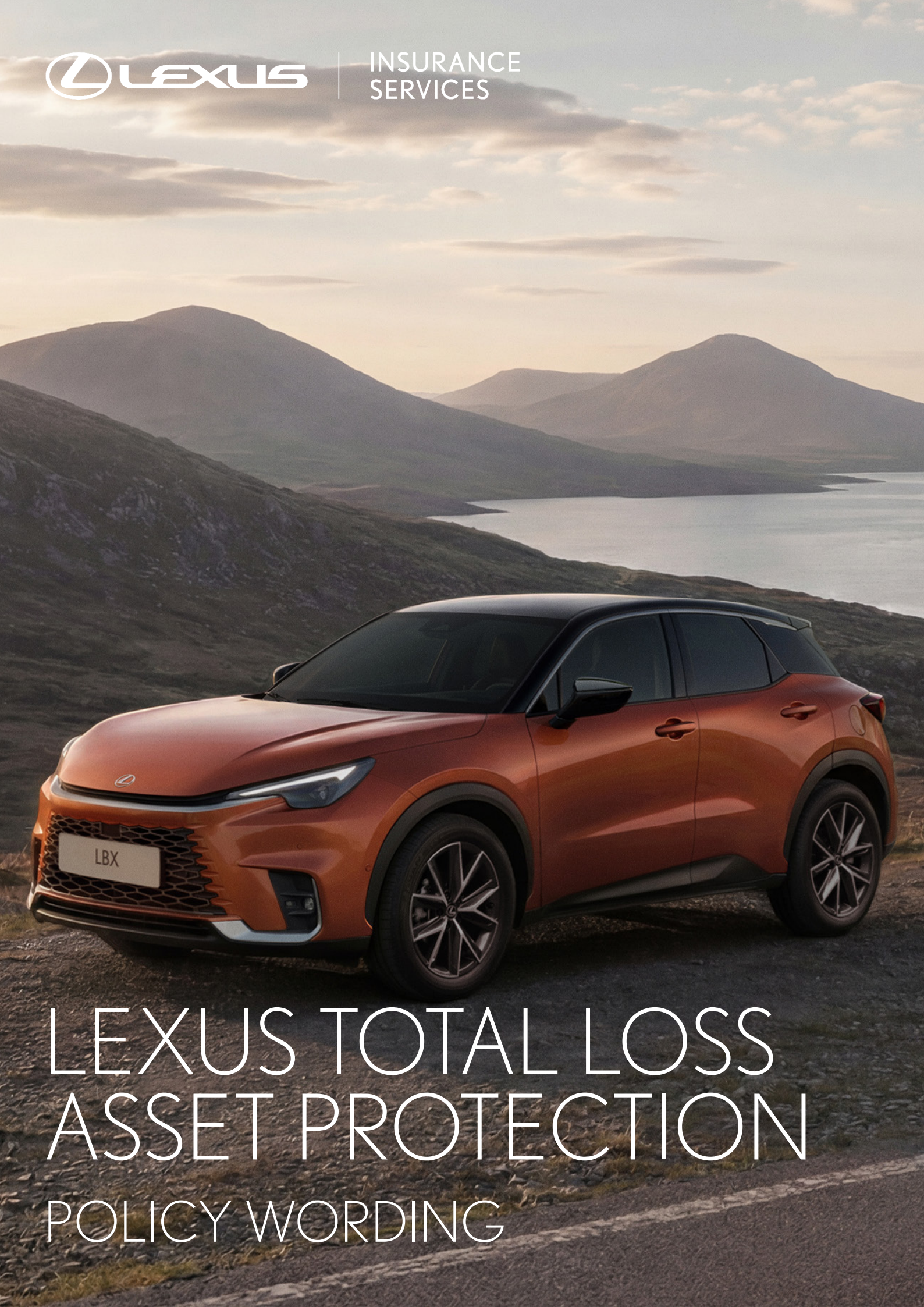

LEXUS | INSURANCE SERVICES

LEXUS TOTAL LOSS ASSET PROTECTION

POLICY WORDING

LEXUS | INSURANCE SERVICES

LEXUS TOTAL LOSS ASSET PROTECTION

Welcome to Your Lexus Total Loss Asset Protection policy. This policy document will tell **You** everything **You** need to know about **Your** cover. It's only effective with a valid **Certificate of Insurance** and where the appropriate **Premium** has been paid.

This document contains important information about **Your** cover. **You** should read it carefully and then store it in a safe place.

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You can only purchase this policy within 180 days of the date **You** take delivery of **Your Vehicle**, subject to the vehicle not being involved in a **Total Loss** event.

MEANING OF WORDS

These words have the following meaning throughout this policy, where highlighted bold:

Administrator	Toyota Insurance Management UK Ltd T/A Lexus Insurance Services, company number 14297877.
Certificate of Insurance	The document issued alongside this policy that lists the name of the insured person or corporate body, the vehicle covered and the limits applicable to this insurance.
Excess	The amount **You** have to pay as part of a claim under **Your** motor insurance policy in respect of **Your Vehicle**.
Finance Agreement	The initial financial arrangement (for example, personal contract purchase (PCP) or hire purchase agreement) between **You** and the **Finance Company** arranged by the **Supplying Centre** for the purchase of **Your Vehicle**.
Finance Company	The United Kingdom lender with whom **You** have agreed a loan or credit agreement for the purchase of **Your Vehicle**.
Hire and Reward	Where **You** legally carry other people or other people's goods in exchange for payment, for example taxis; chauffeurs; courier or delivery services, or private hire.
Insurer	This Policy is underwritten by Novus Underwriting Limited on behalf of Helvetia Global Solutions Ltd, UK Branch. UK Establishment number: BR024650
Loan Car	Any motor vehicle loaned to **You** by a Hire Car Company, as a temporary replacement, following the **Total Loss** of your Insured vehicle.
Motor Trade Valuation Guide	The vehicle pricing guide(s) that **We** use to determine a vehicle's **Value**. These are produced by independent organizations (e.g. Glass's, HPI, Parkers) who continuously study the market to provide current vehicle values. They help **Us** understand how **Your** main motor insurer should be valuing **Your Vehicle**.
Negative Equity	Any outstanding debt transferred from a previous vehicle and added to the **Finance Agreement**.
Outstanding Balance	The amount owing to the **Finance Company**.
Premium	The **Premium** is the amount **You** need to pay in order to be covered under this policy.
Short-term Self-drive	Where another person drives **Your Vehicle** in exchange for a fee.
Supplying Centre	The motor dealer that supplied **Your Vehicle** and that the **Insurer** authorises to sell this policy.
Supplying Dealer Group	Any centre within the same group of companies as the **Supplying Centre**.
Total Loss	When **Your Vehicle** is the subject of accidental or malicious damage, fire or theft to the extent that a **Total Loss** motor insurance settlement is made and **Your Vehicle** is recorded as unrecovered theft or as salvage category A, B, N or S.
Value	The amount agreed between **Us** and **Your** motor insurer or third party's motor insurer, or, if no agreement can be reached, the average of three **Motor Trade Valuation Guides**.

We, Our, Us	The **Insurer** and/or the **Administrator** acting as its agent.
You, Your	The individual or corporate body named as the policyholder on the **Certificate of Insurance**.
Your Vehicle	The vehicle listed on **Your Certificate of Insurance**.

ELIGIBILITY

You're eligible for this policy if:

- ✓ **You're a** resident of (or in the case of a corporate body, is registered in) the United Kingdom for the duration of this policy
- ✓ **You're** the registered keeper and/or owner of **Your Vehicle**
- ✓ **You** use **Your Vehicle** for social, domestic, pleasure, commuting, commercial or driving instruction purposes
- ✓ **You** or any person permitted to drive **Your Vehicle** holds a current, valid driving licence (this includes provisional driving licences)
- ✓ **Your Vehicle** is registered in the United Kingdom

You're eligible if all of the above are true.

You're NOT eligible for this policy if Your Vehicle:

- ✘ Is purchased via a private sale, or is named on a contract hire or lease hire agreement
- ✘ Has been previously declared a **Total Loss**
- ✘ Weighs more than 3,500kg
- ✘ Is insured on any type of motor trade insurance policy
- ✘ Is used in a dispatch or public service capacity, such as a Military, Police or Ambulance vehicle
- ✘ Is used for **Hire and Reward** or **Short-term Self-drive**
- ✘ Is used at any time for competition; rally; racing; track days; speed testing; off-road; pacemaking, or reliability trials
- ✘ Is imported, or isn't built for sale in the United Kingdom (unless specifically manufactured as right-hand drive)
- ✘ Isn't listed in **Motor Trade Valuation Guide**
- ✘ Isn't purchased from the **Supplying Centre** or has a purchase price of more than £150,000 or less than £5,000
- ✘ Is older than 10 years at policy inception

You're NOT eligible if any of the above are true or **Your Vehicle** is on the list below.

Motorcycles; quad bikes; scooters; mopeds; tricycles; kit cars; buses; coaches; motorhomes; stretched limousines; touring caravans, and vehicles with non-manufacturer fitted LPG conversions aren't eligible for cover under this policy.

To be covered

- **You'll** need to pay the **Premium**. **You** can pay in full, or in instalments if the **Supplying Centre** offers this facility.
- **You'll** need to ensure that **Your Vehicle** is covered by a Comprehensive motor insurance policy for the duration of this policy. The policy must cover the full value of **Your Vehicle** and list any person permitted to drive it.
- **You** should adhere to the terms and conditions of this policy, as otherwise it could affect settlement of any claim **You** make.

REMEMBER – Contact **Us** before accepting any settlement offer made to **You** by **Your** motor insurer. If **You** accept a motor insurer settlement below the valuation **We** calculate for your vehicle, **You** may receive less than you expect.

YOUR COVER

What's Covered

The maximum amount that **We'll** pay under this policy is specified on **Your Certificate of Insurance**.

1. Combined Return to Invoice and Finance cover

If **Your Vehicle** is declared a **Total Loss** within the period of cover, **We'll** pay the greater of either:

a) **Return to Invoice**, which is the difference between **Your Vehicle's Value** and the amount **You** paid for **Your Vehicle.** This means **Us** paying the cash difference between the current **Value** of **Your Vehicle** at the time of the **Total Loss** and the original Purchase price as evidenced by the Purchase Invoice (including all manufacturer-fitted and manufacturer-approved dealer-fitted accessories purchased for the Insured Vehicle, provided these are listed on the original purchase invoice). This payment is made in addition to any settlement under Your Comprehensive Motor Insurance.

OR

b) if **You** have a **Finance Agreement** in place, the difference between **Your Vehicle's Value** and the **Outstanding Balance** payable to the **Finance Company** at the date of **Total Loss**.

Any settlement due under a.) will be paid to **You**, and any settlement due under b.) will be paid to the **Finance Company**. If there's any amount still owing on the **Finance Agreement** after **Your** claim has been settled, it'll be **Your** responsibility to settle the remaining balance.

If the **Finance Agreement** is settled, or for any reason ceases to exist prior to the **Total Loss** of **Your Vehicle**, this policy will only provide cover under 1. a.) – other features in sections 2 – 6 will still be applied where eligible

If **You** have a **Finance Agreement** in place and this is still outstanding after 36 months, this policy will provide additional coverage for a further 24 months at no extra cost. If **Your Vehicle** is declared a **Total Loss** in this period, this policy will cover the difference between **Your Vehicle's Value** and the **Outstanding Balance** payable to the **Finance Company**.

2. Vehicle Replacement Contribution

An added benefit of having this Lexus policy is; on top of your calculated settlement figure, **We** will make an additional £1,000 payment towards a replacement vehicle, providing this is sourced from the same **Supplying Dealer Group**.

The Vehicle Replacement Contribution benefit is payable in addition to any amount **We** pay under part 1.) above. This benefit only applies between months 0-36 of the policy.

Please be aware: should **You** qualify, this is a "pay and reclaim" benefit, where **You** will need to pay the **Supplying Dealer Group** first.

3. Total Loss Assistance

If **Your Vehicle** is declared a **Total Loss** within the period of cover and **We** authorise **Your** claim (regardless of whether any settlement can be made, and including if **You** are entitled to a replacement vehicle under **Your** motor insurance policy), **We** will pay **You** £500 to cover the extra expenditure associated with being without a vehicle.

You do not need to provide any evidence to benefit from this additional cover and **We** will include it in your claim automatically when it applies.

The Total Loss Assistance benefit is payable only once under this policy and is in addition to any amount **We** pay under part 1.) above, up to the maximum amount specified in **Your Certificate of Insurance**. This benefit only applies between months 0-36 of the policy.

4. Motor Insurance Excess Contribution

If **You** incur an **Excess** under Your **Total Loss** motor insurance settlement and **We** authorise **Your** claim (regardless of whether any settlement can be made), **We'll** pay **You** up to £500 toward the cost of **Your** Comprehensive motor insurance policy **Excess, where you do not already have an Excess Protection policy in place**.

You will need to provide documentary evidence of Excess payment to benefit from this additional cover, (e.g. Your Comprehensive motor insurance settlement offer).

The Motor Insurance Excess Contribution benefit is payable only once under this policy and is in addition to any amount **We** pay under part 1.) above, up to the maximum amount specified in **Your Certificate of Insurance**. This benefit only applies between months 0-36 of the policy.

5. Loan Car

If **Your Vehicle** is declared a **Total Loss** within the period of cover **and Your** Comprehensive Motor Insurer does not provide **You** with a Loan Car, **We** will reimburse the cost of a Loan Car up to a maximum of £30 per day (inclusive of insurance & VAT), to a maximum of either 30 days or the date of your **Total Loss** payment by **Us**, whichever is soonest. This is subject to **You** qualifying under the Hire Car company's Terms and Conditions (for example Age & Licence requirements).

We won't pay for

- Any other fees, fines, fares and fuel
- hire charges after the maximum 30 days.
- Any amount you spent on a replacement vehicle before we accepted your claim.
- Any Excess payable if you make a claim for Your temporary replacement vehicle.
- Any Loan Car claim that's covered by another Insurer.
- Any claim made where it might be possible to recover the costs from any other person or entity.

You will need to provide documentary evidence of the Loan Car payment(s) to benefit from this additional cover.

Please be aware: should **You** qualify this is a "pay and reclaim" benefit, where **You** will need to pay the Hire Company first. This benefit is payable in addition to any amount **We** pay under part 1.) above, up to the maximum amount specified in **Your Certificate of Insurance.**

6. Deposit Contribution

If the vehicle manufacturer or the **Finance Company** contributes an amount towards the purchase of **Your Vehicle** and this appears on the original sales invoice, **We'll** include this in any settlement that **We** make, up to the amount specified on the original sales invoice.

The Deposit Contribution benefit is payable only once under this policy and is included in the amount **We** pay under part 1.) above, up to the maximum amount specified in **Your Certificate of Insurance**. This benefit only applies between months 0-36 of the policy.

Your Cover – Where & When?

You're covered from the start date listed on **Your Certificate of Insurance** until the earliest of the following:

a) the end of the period of cover shown on **Your Certificate of Insurance**, unless there is still an **Outstanding Balance** due on **Your Finance Agreement** in which case, either 60 months from the start date listed on **Your Certificate of Insurance**, or the date on which there is no longer any **Outstanding Balance** due.
b) the date on which a claim is paid under section 1 of this policy.
c) the date this policy is cancelled by **You** (as set out in the "*How to Cancel*" section), or by **Us.**
d) the date **Your Vehicle** is sold, repossessed, or transferred to another party who isn't an immediate family member (i.e., parent; spouse; civil partner; son or daughter).

We'll not pay any claim if the **Total Loss** of **Your Vehicle** occurs outside of this period, or during any period where **Your Vehicle** is not covered by a comprehensive motor insurance policy.

You're covered in the United Kingdom; the Isle of Man; the Channel Islands; any member country of the European Economic Area and Switzerland. **We'll** not pay any claim if the **Total Loss** of **Your Vehicle** occurs anywhere else.

What's NOT covered

This policy doesn't cover:

- Any claim:
  a) if **Your Vehicle** isn't declared a **Total Loss**, or if no motor insurance settlement is paid to **You** or the **Finance Company**.
  b) if **Your Vehicle** is stolen or driven by any person who has access to a key or key fob and is not insured under **Your** motor insurance policy, unless access was gained without **Your** consent.
  c) If **You** didn't consent to a person taking **Your Vehicle**, and did not report it to the Police.
  d) if **Your Vehicle** is left unattended, unless all security devices or immobilisers have been activated and the vehicle is locked.
  e) where a key or key fob is left unsecured, in, or on **Your Vehicle.**
  f) if a **Total Loss** occurs while **Your Vehicle** is in the control of anyone not insured under **a Comprehensive** motor insurance policy, unless it occurs as a result of fire or theft.
  g) If, except for where the vehicle is driven without **Your** consent, the driver of **Your Vehicle** is above the local drink driving limit, under the influence of drugs not prescribed by a registered medical practitioner, or drugs prescribed by a registered medical practitioner that warn against driving.
  h) if **Your Vehicle** can be repaired but **You** request and obtain a cash settlement from **Your** motor insurer or third party's motor insurer.
  i) if a **Total Loss** is caused by, or occurs as a result of:
     - Pressure waves of an aircraft or of other aerial device travelling at subsonic or supersonic speed.
     - Natural disaster, or earthquake
     - War; any warlike activity (whether war be declared or not); civil unrest, or any act that the United Kingdom Government considers to be an act of terrorism
     - Ionising radiation; the combustion of nuclear fuel; contamination by radioactivity from any nuclear fuel or waste, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or associated nuclear parts
  j) for any losses caused by the event which led to **Your** claim that fall outside the scope of cover of this policy, for example loss of earnings.
- **We'll** <u>not</u> pay for accessories which <u>aren't</u>:
  a) fitted by the vehicle manufacturer or **Supplying Centre**
  b) listed on the original purchase invoice for **Your Vehicle**
  c) present when **You** collect **Your Vehicle** or that aren't on **Your Vehicle** at the date of **Total Loss**

- **We'll** not make a contribution toward **Your** motor insurance **Excess** if:
  a) an **Excess** isn't deducted from **Your** motor insurance claim
- Additional items that appear on **Your Vehicle's** purchase invoice (including but not limited to paintwork protection and/or upholstery protection kits; new vehicle registration fees; cherished number plate transfers, or fuel).
- Deductions made by **Your** motor insurance provider for damage not associated with the **Total Loss** claim, or where **You** fail to maintain **Your Vehicle** or keep it in a roadworthy condition.
- Any discount given by the **Supplying Centre**; government grants; scrappage schemes, or cash back.
- Arrears (including but not limited to late payment charges; loss/damage excesses, or any outstanding premiums).
- Any additional interest accrued during the **Finance Agreement**, for example, from missing a payment instalment. This includes instalments whilst a claim is ongoing, so please remember to keep up **Your** finance repayments.
- Any secondary schedule(s) noted in the **Finance Agreement**.
- Modifications made to **Your Vehicle** during the period of cover.
- **Negative Equity.**
- The contents of **Your Vehicle**.
- Electric vehicle batteries that are leased or hired (because **We** can't reimburse **You** for an item if **You** don't own it).
- Vehicle excise duty.
- Insurance premiums; warranty, roadside assistance, servicing and maintenance plans or charges.
- Any salvage amount if **You** retain **Your Vehicle**.
- Any amount of **Excess** beyond £500.
- Any **Loan Car** payments, where **Your** Fully Comprehensive Motor Insurance Policy includes the provision on a **Loan Car** or courtesy car.
- VAT if **Your Vehicle** is registered to a business, used for business purposes, or in connection with **Your** occupation where **You** are VAT registered.

When **Your Vehicle** is declared a **Total Loss**, please contact **Us as soon as you can**. **You'll** need **Your Certificate of Insurance** and vehicle registration to hand. **You** can contact **Us**:

Online:	https://lexus.insurethat.com
By email:	lexus.claims@insurethat.com
By telephone:	0333 0444 702
In writing:	Lexus Insurance Services, Ground Floor, Grange Court, Sitka Drive, Shrewsbury Business Park, Shrewsbury, Shropshire, SY2 6LG

REMEMBER – Contact **Us** before accepting any settlement offer made to **You** by **Your** motor insurer. If **You** accept a motor insurer settlement below the valuation **We** calculate for **Your Vehicle**, **You** may receive less than you expect.

In order for **Us** to assess **Your** claim, **We'll** need copies of:

- **Your** motor insurance policy certificate and schedule
- The motor insurance settlement letter and confirmation that payment has been made, including any excess where applicable
- The original purchase invoice for **Your Vehicle**
- Proof of **Loan Car** payment (e.g invoice), if applicable
- Proof of Replacement Vehicle (e.g. invoice / delivery note), if applicable

If **Your Vehicle** was purchased using a **Finance Agreement**, **We'll** also need:

- A copy of the **Finance Agreement**
- Confirmation of the **Outstanding Balance** at the date of **Total Loss** from the **Finance Company**

Depending on **Your** circumstances, **We** may require additional information or documentation so that **We** can pay **Your** claim. To avoid delays, documentation should be provided to **Us** as soon as **You're** able. All documentation will need to be supplied at **Your** own expense. In certain circumstances **We** may need to refer claims to a Third Party to carry out additional investigations, and **We** will notify **You** if this is required.

What You need to know about making a claim

- If the motor insurance settlement is less than the **Value** of **Your Vehicle**, **We'll** ask **You** to provide authority to **Us** to contact **Your** motor insurance policy provider or third party's motor insurance provider to negotiate an increase to the motor insurance settlement on **Your** behalf.

- If **You** decline the offer of a replacement vehicle under **Your** motor insurance policy, or if **Your Vehicle** can be replaced by the manufacturer but **You** choose not to do so, **We'll** settle **Your** claim using the price of the replacement vehicle offered according to the manufacturer's list price. This may result in no settlement being paid.

- If **You're** the first registered keeper of **Your Vehicle** and **Your** motor insurance policy provider is unable to provide **You** with a replacement vehicle, **We** may require written confirmation of the reason they cannot.

- If **Negative Equity** is included in the **Finance Agreement**, this will be removed from **Our** settlement calculations as it is not covered under this policy. For example, if the **Outstanding Balance** at the date of **Total Loss** is £15,000, and £5,000 of that is **Negative Equity**, **We'll** calculate **Our** settlement using the sum of £10,000.

- If the **Total Loss** occurs as a result of malicious damage, or if **Your Vehicle** is taken without **Your** authorisation, **You'll** have to report it to the Police and notify **Us** of the relevant crime reference number.

- If **You** retain **Your Vehicle** after any motor insurance settlement is paid, **We'll** reduce the amount that **We** pay by the price of the vehicle retained by **You**.

- The minimum claim amount provided by this Policy will be no less than three times the purchase price of the policy. Please note that if **You** pay for this policy in instalments, any outstanding payments **You're** contracted to pay will be deducted from any settlement **We** make.

CHANGES & TRANSFERS

Our Administration team are here to help **You** if **You** need to make a change to **Your** policy. **You** can contact **Us**:

Online:	https://lexus.insurethat.com
By email:	lexus.support@insurethat.com
By telephone:	0333 0444 702
In writing:	Lexus Insurance Services, Ground Floor, Grange Court, Sitka Drive, Shrewsbury Business Park, Shrewsbury, Shropshire, SY2 6LG

Changes in circumstances after purchase?

We want to be able to pay **Your** claim, but if **You** don't tell **Us** about a change in **Your** circumstances and **You** or **Your Vehicle** become ineligible for cover, **We** might not be able to. If **You** contact **Us** however, **We'll** be able to let **You** know if **You're** still covered.

If any of the changes in circumstances listed below occur after **You** purchase this policy, **You** should contact **Us:**

- **You** change or transfer ownership of **Your Vehicle**
- **You** change what **You** use **Your Vehicle** for (for example, if **You** start using it for **Hire and Reward**)
- **You** make any modifications to **Your Vehicle**
- **You** change the registration number of **Your Vehicle** to a cherished number plate
- **You** change **Your** address
- **You** change **Your** name (for example, due to marriage)
- **Your** motor insurance policy is declined, cancelled, or changes coverage type (for example, to third party only cover), or;
- **You** develop any problems that affect **Your** ability to drive.

If **You** advise **Us** of a change in **Your** circumstances and **You** or **Your Vehicle** become ineligible for cover, **We'll** cancel **Your** policy and let **You** know if **You're** entitled to a partial refund.

How to transfer?

If **You** are provided with a replacement vehicle as part of a motor insurance settlement, under a manufacturer's or dealer's warranty, or because **Your Vehicle** fails to work as intended, **You** can transfer this policy to the replacement vehicle. The transfer has to occur within 24 months of the start of this policy, and if **You** have chosen to pay the **Premium** in instalments, all payments need to be up to date.

You'll need to contact to **Us** within 30 days of the date **You** take delivery of the replacement vehicle.

You'll need to provide a copy of the original purchase invoice for **Your Vehicle** and a copy of the purchase invoice for the replacement vehicle. If a copy of the purchase invoice for the replacement vehicle isn't available or applicable, **You'll** need to provide a copy of the V5 document instead.

If this policy is transferred to a replacement vehicle, **We'll** refer to the replacement vehicle as **Your Vehicle** from the date the transfer is completed. The start date and the period **You're** covered for won't change, and the amount **You** originally paid for **Your Vehicle** will be used to calculate any future claim.

CANCELLATIONS

If you need to cancel **Your** policy, **You** should contact **Us**:

Online:	https://lexus.insurethat.com
By email:	lexus.support@insurethat.com
By telephone:	0333 0444 702
In writing:	Lexus Insurance Services, Sterling House, Sitka Drive, Shrewsbury Business Park, Shrewsbury, Shropshire, SY2 6LG

How to cancel?

If this policy doesn't meet **Your** needs **You** can cancel it at any time. If **You** cancel within 30 days of receiving **Your** policy documents and **We've** not made any payment, **We'll** provide a full refund of the premium **You've** paid.

In addition to **Your** statutory rights, if **You** cancel this policy at any time after the first 30 days and **We've** not made any payment, **We'll** provide a refund of the unused portion of the **Premium You've** paid. Any refund will be calculated on a daily pro-rata basis from the date **We** receive the letter, email or phone call of cancellation.

The standard duration of this policy is 36 months, however if the purchase of **Your Vehicle** was financed under a **Finance Agreement** and this is still outstanding after 36 months, additional cover will be provided up to a maximum of 60 months. As the period of additional cover is provided at no additional charge, **You** won't be entitled to any refund for the cover provided to **You** in months 37 – 60.

To cancel this policy, please contact **Us** using the details above.

COMPLAINTS

What to do if you have a complaint

We hope **You'll** not have any cause to complain, however if **You** wish to make a complaint about how this policy was sold to **You** please contact the **Supplying Centre**.

If **You** wish to complain about any other aspects of this policy please contact **Our** Customer Care Manager using the details above, who will investigate the matter. If **You** make a complaint, **We'll** confirm receipt within five working days and aim to resolve the problem within eight weeks.

Online:	https://lexus.insurethat.com
By email:	complaints@lexus-im.com
By telephone:	0333 0444 702
In writing:	Lexus Insurance Services, Ground Floor, Grange Court, Sitka Drive, Shrewsbury Business Park, Shrewsbury, Shropshire, SY2 6LG

If **You** aren't satisfied with the outcome of **Your** complaint, **You** can ask the Financial Ombudsman Service to review **Your** case. **You** can contact them:

Financial Ombudsman Service

By telephone: 0800 023 4567
By email: complaint.info@financial-ombudsman.org.uk
In writing: The Financial Ombudsman Service, Exchange Tower, London, E14 9S

For more information please visit www.financial-ombudsman.org.uk
This procedure does not affect **Your** statutory rights and is in addition to any other rights **You** have to take legal proceedings.

LEGAL, REGULATORY & DATA PROTECTION

Your Insurer

This policy wording confirms **You** have a contract of insurance with the **Insurer**

Insurer
This policy is underwritten by Novus Underwriting Limited on behalf of Helvetia Global Solutions Ltd, UK Branch. Helvetia Global Solutions Ltd is incorporated in Liechtenstein, registration number 0002191766. Helvetia Global Solutions Ltd's UK branch is registered in England & Wales under UK Establishment number: BR024650. UK Establishment address: 6 Bevis Marks, London, EC3A 7BA. Helvetia Global Solutions Ltd is authorised and regulated by the Liechtenstein Financial Market Authority. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Registered on the Financial Services Register under the firm reference number 454140.

Administrator
Toyota Insurance Management UK Limited, T/A Lexus Insurance Services and InsureThat, acting on behalf of the insurer. Toyota Insurance Management UK Limited is authorised and regulated by the Financial Conduct Authority with Firm Reference Number 983839. Toyota Insurance Management UK Limited is registered in England and Wales with company number 14297877 and its registered office is 7th Floor, 52-56 Leadenhall Street EC3A 2BJ London, United Kingdom.

Premiums

The **Premium** is the amount **You** need to pay in order to be covered under this policy.

You can pay the **Premium** in full, or by monthly payments if the **Supplying Centre** offers this facility (please note: this payment facility is not supplied by the Insurer)

If **You** pay the **Premium** in instalments and miss a payment, **We'll** write to **You**. **You'll** have two weeks from the date **You** receive **Our** letter to pay the arrears, and if **We** don't receive any correspondence from **You** within two weeks of the date **You** receive **Our** letter, **We'll** cancel this policy with immediate effect.

If **You** wish to reinstate the policy after **We've** cancelled it, **You'll** need to contact **Us**. **You'll** have 60 days from the date the **Premium** was originally due and will have to pay the outstanding amount and provide **Us** with a declaration that no claims are known, pending or reported. If **You** don't contact **Us** within 60 days **We** won't be able to reinstate the policy. If **You** don't wish to reinstate the policy **You** should contact **Us** to find out whether **You're** entitled to any refund.

Please note that if **You** pay for this policy in instalments, any outstanding payments **You're** contracted to pay will be deducted from any settlement **We** make.

Law applicable to this policy

The laws of England and the jurisdiction of the English courts apply to this policy. This policy is in addition to **Your** legal rights.

Financial Services Compensation Scheme

Helvetia Global Solutions Ltd, UK Branch is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if Helvetia Global Solutions Ltd cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

You may also contact the FSCS on their Freephone number: 0800 678 1100 or 020 7741 4100 or you can write to: Financial Services Compensation Scheme, P O Box 300, Mitcheldean, GL17 1DY

Further information can be obtained from the Financial Services Compensation Scheme:

fscs Financial Services Compensation Scheme

By email: enquiries@fscs.org.uk

By telephone: 0800 678 1100 or 020 7741 4100

For more information please visit https://www.fscs.org.uk

Other insurance

If the risk covered by this policy is also covered by any other insurance / guarantee **You** should tell **Us** about this when **You** make a claim.

Fraud

If any information provided by **You** or anyone acting on **Your** behalf is inaccurate or fraudulent, or if **You** fail to disclose any information in response to a specific request which might reasonably affect the insurer's decision to provide cover, **Your** right to any benefit under this policy will end. **We'll** cancel the policy and take steps to recover any settlement paid or costs incurred as a result of any such fraudulent or misleading means.

Data protection

Your information and what we do with it – Putting your mind at rest

The **Insurer** and **Administrator** (referred to as **We**, **Our** or **Us**) need to obtain personal information from **You** to provide **You** with this policy of insurance.

Lexus Total Loss Asset Protection is underwritten by Helvetia Global Solutions Ltd. **You** trust **Us** to look after **Your** personal information when **You** buy **Our** products and **We** know **We** have a responsibility to protect this information. The details provided here are a summary of how **We** collect, use, share, transfer and store **Your** information. Please note that references to '**We**', '**Us**' or '**Our**' may also include **Our** holding company and/or subsidiaries.

For full details of **Our** Privacy Notice, please go to https://lexus.insurethat.com or contact **Our** Data Protection Officer at: 7th Floor, 52-56 Leadenhall Street, London EC3A 2BJ

For more information about how the Insurer uses Your personal information please see Our full privacy notice, which is available in the Privacy section of Our websites at https://novusunderwriting.com/privacy-policy and Privacy policy and Terms of use - Information on data protection I Helvetia Global Solutions.

HOW TO CONTACT US

We recommend that **You** save the below to **Your** mobile phone.

Claims Team

Online:	https://lexus.insurethat.com
By email:	lexus.claims@insurethat.com
By telephone:	0333 0444 702
In writing:	Lexus Insurance Services, Sterling House, Sitka Drive, Shrewsbury Business Park, Shrewsbury, Shropshire, SY2 6LG

Customer Services Team

Online:	https://lexus.insurethat.com
By email:	lexus.support@insurethat.com
By telephone:	0333 0444 702
In writing:	Lexus Insurance Services, Sterling House, Sitka Drive, Shrewsbury Business Park, Shrewsbury, Shropshire, SY2 6LG

Telephone lines are open Monday – Friday between the hours of 9.00 am – 5.30 pm

If **You** have any difficulties reading this document, or any questions, please contact the Customer Services Team who will be able to assist.