

Your Agreement with EUI Limited

Who we are

Admiral is a trading name of EUI Limited (we/us/our). EUI Limited is a 100% owned subsidiary of Admiral Group plc. Admiral Group plc also owns 100% of the share capital of Admiral Insurance (Gibraltar) Limited (which is a regulated insurance company). We are an insurance intermediary authorised and regulated by The Financial Conduct Authority (FCA) under reference number 309378, you can check this at www.fca.org.uk/register or by contacting them on 0800 111 6768.

In addition to the contract that you have with the Authorised Insurers, you have a separate agreement with EUI Limited for the arrangement and administration of your insurance policy. This agreement covers the specific insurance intermediary services that are provided directly to you, in addition to other services that EUI Limited may provide you on behalf of the Authorised Insurers. The services and the charges applied under this Agreement are shown below. Please use this information to decide if our services are right for you.

Products we offer

We only offer products from single insurers. We can only offer Comprehensive motor insurance from a consortium of insurers led by Admiral Insurance (Gibraltar) Limited. We can only offer Breakdown Cover provided by Call Assist Limited and underwritten by Admiral Insurance (Gibraltar) Limited.

Who we act for

We are permitted to set up your insurance contract on behalf of the Authorised Insurers and act on your behalf in arranging your contract of insurance. We are entitled to conduct the defence or settlement of any claim and/or admit negligence for any accident or claim on your behalf. We hold as agent any insurance premiums collected on behalf of the insurers described above. We do not hold client money.

Our services

We will help you identify your needs by providing appropriate information and may ask you some questions to help you make an informed choice. You will then need to make your own decision on how to proceed. We will not provide advice or a recommendation for any of the products we offer, including optional additional products.

Commission

EUI Limited receives a commission from the Authorised Insurers that underwrite your insurance policy. This commission is included in your premium and covers the costs incurred by EUI Limited in arranging and administering your policy, including the costs of dealing with claims. EUI Limited also receives an additional bonus from the Authorised Insurers which is dependent on the underwriting profits they make on the policies arranged and administered.

EUI Limited also receives commission from the insurers of the add-on product provided alongside your policy. The commission received is variable and is included in the premium you pay.

Staff Remuneration

EUI Limited remunerates its employees using a combination of fixed and variable rewards that are designed to ensure they act in customers' best interests at all times. All employees receive a base salary and participate in share schemes that are based on overall company performance. In addition, contact centre employees also receive variable financial rewards based on the insurance policies they process, providing they also achieve high levels of customer service. Discretionary non-financial rewards (e.g. additional holidays) may also be given for the same reasons.

Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.

What to do you if you have a complaint

If you wish to register a complaint about your policy or membership, please contact us:

In writing: easyCar Club, Quality Manager, Ty Admiral, David Street, Cardiff, CF10 2AA

Tel: 0330 333 5888

Email: customerassurance@admiral.com

Fax: 0330 333 5886

If you wish to register a complaint about your claim, please contact:

In writing: easyCar Club, Claims Quality Manager, Ty Admiral, David Street, Cardiff, CF10 2AA

Tel: 0330 333 5887

Email: claimsquality@admiralgroup.co.uk

Fax: 0330 222 5770

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. Further information can be found at www.financial-ombudsman.org.uk

What will you have to pay for our services?

We will not apply any charges when arranging your policy; however easyCar Club may apply charges.

Charge/Fee	Amount
Condition Report not completed in the event of a claim	£250.00 additional excess