

# Initial Disclosure Document for non-advised sales

## ABOUT OUR INSURANCE SERVICES

### Who are we?

Lawshield UK Ltd is a general insurance intermediary who sells and administers ŠKODA Ensurance policies on behalf of Volkswagen Financial Services (UK) Limited. Ensurance from ŠKODA is underwritten by UK General Insurance Limited on behalf of Watford Insurance Company Europe Limited.

### We are authorised and regulated by the Financial Conduct Authority

The Financial Conduct Authority is the independent watchdog that regulates financial services. Our Financial Conduct Authority Register number is 306793. You can check this on the Financial Conduct Authority's Register by visiting [www.fca.org.uk](http://www.fca.org.uk). Our permissions enable us to act in relation to non-investment insurance contracts.

### Whose products do we offer?

We can only offer Ensurance- Legal Expenses from the following insurer: UK General Insurance Limited

### Which service will we provide you with?

You will not receive advice or a recommendation from us.

### What will you have to pay us for this service?

We arrange the policy with the Insurer on your behalf. You do not pay us a fee for arranging this service.

### What marketing material will you receive?

During the term of your policy, you may receive marketing material about other products and services that are of interest to you. However, this will only be in conjunction with your previously agreed marketing preferences.

### What to do if you have a complaint?

It is our intention to provide you with a high standard of service at all times, but if you wish to register a complaint, please contact us by telephone on 0333 043 3782 so that we can discuss and deal with your complaint or query as quickly and efficiently as possible.

You can also email us at [customerservices@skoda-ensurance.co.uk](mailto:customerservices@skoda-ensurance.co.uk). We will issue a prompt written acknowledgement of your complaint. We will try to resolve your complaint as soon as possible. Our final response will state whether we accept or reject your complaint. If we reject your complaint, we will state our reasons. If we cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service (the FOS). This does not prejudice your right to bring legal proceedings. You can find more information about FOS at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) or by calling them on 0800 023 4567.

A copy of our full complaints procedure is available on request.

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

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. Non-compulsory insurance is covered for 90% of the claim without any upper limit.

For compulsory classes of insurance, advising and arranging is covered for 100% of the claim without any upper limit.

Further information on the scheme is available from the FSCS.

## Payment

This policy requires no payment and is provided free when you activate the policy and have a valid motor insurance policy.

## Your responsibility to read all documents

When policy and related documents, e.g. policy summary, are issued you are strongly advised to read them carefully as they form the basis of the cover. If you are in doubt over any of the policy terms or conditions, please tell us promptly.

## Your cancellation rights

You may cancel your Insurance policy at any time. This policy was provided to you free of charge, so if you do choose to cancel your policy, you will not be entitled to any premium refund.

## Termination

You may cancel these Terms of Business with us at any time. If you do so, we will continue to be entitled to receive any fees or commissions payable. We reserve the right to resign as your broker. If policies are to be cancelled, due notice will be given in accordance with the terms of the insurance policies. We will continue to fulfil any outstanding regulatory responsibilities to you following termination of these Terms of Business.

## Protecting your data

ŠKODA Insurance cover is administered by Lawshield UK Limited ("Lawshield") on behalf of Volkswagen Financial Services (UK) Limited ("VWFS"). Lawshield will use your information and share it with VWFS for the following reasons:

- To provide you with the product and notify you about important changes or developments to the features and operation of those products and services
- manage your account, including responding to your enquiries and complaints
- provide you with information about products and services which are similar to those VWFS previously provided to you, unless you have told us that you do not want to hear from us
- comply with audits
- carry out risk management
- carry out customer modelling, statistical and trend analysis, with the aim of developing and improving products and services.

VWFS may share your information with other Volkswagen Group companies for audit purposes, risk management and to carry out customer modelling, statistical and trend analysis, with the aim of developing and improving products and services, and to comply with legal requirements. VWFS will not disclose your information to anyone else except:

- where the law says they may or must do so
- to companies that provide services to VWFS or Lawshield to perform activities relating to your contract and/or to protect our rights and/or property
- to the franchised retailers to handle claims under your Insurance cover.

If your personal information is stored outside of the UK, VWFS will require your personal information to be protected to UK standards.

Further information on how your information is used, how VWFS maintain the security of your information, your right to access the information they hold on you and details of relevant third party and Volkswagen Group companies for data sharing purposes is in the Privacy Policy which is available:

- [www.insurewithskoda.co.uk/privacy](http://www.insurewithskoda.co.uk/privacy)
- by contacting [DPO@vwfs.co.uk](mailto:DPO@vwfs.co.uk)

### **What to do in the event of a claim**

If you want to claim on your policy, you should notify us immediately by telephone on 0333 043 3782.

### **Conflict of interest**

Although we settle most claims on behalf of the insurer under a delegated authority agreement, our objective is to settle every customer claim in a fair manner in accordance with policy terms.

If we believe in a particular claim that a conflict may arise, we will tell both the customer and the insurer in order that a mutually acceptable way forward can be agreed.

### **Commission disclosure**

The insurer pays us a flat fee per policy to administer on their behalf.

### **Governing law**

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which your main residence is situated.

### **Environment**

We are committed to being as environmentally friendly as possible and therefore will not send out postal documents unless specifically requested to do so.