



# INITIAL DISCLOSURE DOCUMENT FOR NON-ADVISED SALES

## About our insurance services

### Who are we?

Lawshield UK Limited ("we"/"us"/"our") is registered in England and Wales No. 03360532 and our registered address is Lawshield House, 850 Ibis Court, Warrington, Cheshire, WA1 1RL. We are a general insurance intermediary who sells and administers ŠKODA Extended Warranty policies on behalf of ŠKODA Financial Services.

ŠKODA Financial Services is a trading name of Volkswagen Financial Services (UK) Limited ("VWFS").

### Who regulates us?

Lawshield UK Limited is authorised and regulated by the Financial Conduct Authority under Financial Services Register number 306793.

VWFS is authorised and regulated by the Financial Conduct Authority under Financial Services Register number 311988.

You can check the Financial Services Register information by visiting the website [www.fca.org.uk/register](http://www.fca.org.uk/register)

### Whose products do we offer?

We can only offer Extended Warranty from a single insurer; AWP P&C SA.

### Which service will we provide you with?

You will not receive advice or a recommendation from us. We may ask some questions to ensure the correct premium is quoted. You will then need to make your own choice about how to proceed.

### Information about you and changes to your circumstances

Please ensure that at all times, when requesting an insurance quotation or contacting us about your policy you have purchased from us, you take care to answer all questions honestly and to the best of your knowledge. If you don't, your policy may be cancelled, treated as if it never existed or your claim rejected or not fully paid.

## ŠKODA Financial Services

Finance. Insurance. Fleet. Mobility.

ŠKODA Extended Warranty, PO Box 869, Warrington WA4 6LD. [www.insurewithskoda.co.uk](http://www.insurewithskoda.co.uk)

ŠKODA Financial Services is a trading name of Volkswagen Financial Services (UK) Limited ("VWFS UK"), registered in England and Wales with company number 2835230. Registered office: Brunswick Court, Yeomans Drive, Blakelands, Milton Keynes MK14 5LR. VWFS UK is authorised and regulated by the Financial Conduct Authority ("FCA"), Firm Reference Number ("FRN") 311988. ŠKODA Extended Warranty from ŠKODA Financial Services is sold and administered by Lawshield UK Limited, registered in England and Wales number: 3360532. Registered office: 850 Ibis Court, Lakeside Drive, Centre Park, Warrington, Cheshire, WA1 1RL. Lawshield UK Limited is authorised and regulated by the FCA, FRN 306793. ŠKODA Extended Warranty is underwritten by AWP P&C SA. AWP P&C SA is registered as a foreign company in England and Wales with foreign company number FC030280. Registered office: 7 Rue Dora Maar, 93400 Saint-Ouen, France. AWP P&C SA acts through its UK branch AWP P&C UK, registered in the United Kingdom as a branch of AWP P&C SA (registered branch number: BR015275, registered office: 102 George Street, Croydon, Surrey, CR9 6HD). AWP P&C SA is authorised by L'Autorité de Contrôle Prudentiel et de Résolution in France. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website. VWFS UK, AWP P&C SA and Lawshield UK Limited are not part of the same corporate group.



You must tell us about any changes which affect your insurance policy. For examples of changes, you should tell us about, please see your policy document.

You should read and retain all the documents we have sent or may send you in the future. You should make sure the documents are accurate and contact us if the documents contain any errors. If you have any queries about your policy or do not understand it, please contact us and we'll be happy to help you.

### **How we will use your information**

For details of how we collect, use and store your personal data - please visit our website <https://www.lawshield.co.uk/privacy>. You can also request a copy by contacting 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 we receive from your insurers**

When we arrange or renew your policy, we are paid a flat fee from your insurer.

### **Payment**

You are responsible for paying premiums by the due date. We have no obligation to fund premiums for you and have no responsibility for any loss you may suffer as a result of the insurer cancelling the policy due to non-payment.

We normally accept payment by debit or credit card or by way of monthly direct debit initiated at the point of sale.

### **Sending your policy documents**

We send documents by electronic means to the email address you provide when you purchase cover. If you prefer to receive your documents through the post, please tick the box to receive your documents by post.

When your policy is due for renewal, we will remind you of your options relating to how we send documents to you.

To help support the environment, we encourage you to receive your documents electronically. This will help to reduce the use of paper, saving trees, and also reduces the use of printers, saving electricity.

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## **Cancellation**

You have the right to cancel your policy at any time. If a successful claim has been made against your policy, we may retain your full premium. If you haven't made a claim, we will provide a proportionate refund, based on the number of days you were covered.

If your policy is cancelled more than 14 days after you have received your policy documents, there will be a cancellation fee of £25.00 applied.

You may choose to pay by instalments. If, for example, you decide to cancel a policy or your insurer becomes insolvent, you will still be required to make the agreed repayments. If you do not continue to pay your instalments your insurance may be cancelled.

## **Protecting your money**

We act as agent for the insurer when collecting and refunding premiums. This means that premiums are treated as being received by the insurer when we receive them. Premium refunds are treated as received by you only when paid to you.

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

To make a claim against your Extended Warranty policy, please contact us immediately by telephone on 0333 043 3782.

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

It is our intention to provide you with a high standard of service at all times. However, if we have not met your expectations and you would like to make a complaint, you can do so by contacting us directly by:

Calling us: 0333 043 3782

Emailing us: [customerservices@skoda-extendedwarranty.co.uk](mailto:customerservices@skoda-extendedwarranty.co.uk)

Writing to us: ŠKODA Extended Warranty, PO Box 869, Warrington, WA4 6LD

Full details on how to make a complaint can be found in your policy documentation and a copy of our full complaints procedure is available upon request. If you remain dissatisfied once we have investigated and responded to your complaint, you may contact the Financial Ombudsman Service (FOS). You can find more information about the FOS at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) or by calling them on 0800 023 4567.

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## **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. Extended Warranty insurance is covered for 90% of the claim without any upper limit. Further information on the scheme is available from the FSCS.

## **Conflicts of interest**

Lawshield UK Limited acts on behalf of AWP P&C SA for the purpose of administering Extended Warranty policies and settling claims. Although we act on behalf of the insurer when settling claims, we always aim to settle claims in a fair manner and in accordance with policy terms.

## **The law and language applicable**

The services which we provide are subject to the laws of England and Wales and to the non-exclusive jurisdiction of the courts of England and Wales, unless we agree otherwise. All communications from us relating to our services and your insurance policy will be in English.

ŠKODA-UK EW-IDD 0122

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