

Directive Required Information

We are obliged to provide you with the following information to comply with European Union legislation.

Your insurance will be provided by Provego Limited
Whose main business is Arranging insurance contracts
Their head office is located at: Lasyard House
Underhill Street
Bridgnorth
Shropshire WV16 4BB

Details of the above provider can be found in the Financial Services Register maintained by the supervisory authority, Financial Conduct Authority under registration number 671437.

If the Insurance provider's main business is shown as "arranging insurance contracts" this indicates that we have used the services of another intermediary to help arrange your insurance. The actual insurer(s) will be shown in your policy documentation.

Contract law is applicable. The parties to the contract are free to choose the law which will apply. Unless specifically agreed to the contrary, the insurance will be subject to the laws of England and Wales, Scotland or Northern Ireland depending on where the risk is situated. Communications between you and the insurer will be carried out in English.

We are usually remunerated by commission from the Insurance provider. You are entitled to ask for details of any such commissions and we will be pleased to provide this information on request.

Cancellation

If you are a *Consumer* as defined by the Financial Conduct Authority (see below) then you are entitled to a 14-day cooling-off period. You may cancel the policy during this period for whatever reason and only a fee to cover administrative costs and the cost of any insurance actually used will be charged.

Otherwise, you may cancel your policy at any time during the period of insurance but the premium refund (if any) might be disproportionate to the insurance actually used. Information about cancellation fees can be found in the Policy Wording and in the Coversure Terms of Business Agreement.

Consumer - Persons taking out insurance not related to their trade or profession.