

## TERMS OF BUSINESS AGREEMENT

Thank you for choosing Cedar Tree. Your policy is sold and administered by Worldwide Internet Insurance Services Ltd (trading as Cedar Tree) an insurance intermediary licensed in Gibraltar by the Financial Services Commission under Permission Number 5570. Please read this document, together with your Car Hire Excess Insurance policy wording and your policy schedule as they form the basis of a contract between you, the policyholder, and Worldwide Internet Insurance Services Limited t/a Cedar Tree (Cedar Tree) – the administrator and ERGO TIS, the underwriter of Cedar Tree Car Hire Excess Insurance. This document contains important information.

### ABOUT CEDAR TREE

This policy is insured by Great Lakes Insurance UK Limited. Great Lakes Insurance UK Limited is a company incorporated in England and Wales with company number 13436330 and whose registered office address is 10 Fenchurch Avenue, London, United Kingdom, EC3M 5BN.

Great Lakes Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 955859. You can check this on the Financial Services Register by visiting: [register.fca.org.uk](http://register.fca.org.uk)

This policy is underwritten by ERGO TIS, registered in England and Wales, company number 11091555.

ERGO TIS is authorised and regulated by the Financial Conduct Authority, register number 805870, with registered office at 10 Fenchurch Avenue London, EC3M 5BN.

### ABOUT OUR SERVICE

You will not receive advice or a recommendation from us. We may ask some questions so we can tailor the selection of products that we provide for you. You will then need to make your own decision about which product you choose.

### WHAT YOU WILL HAVE TO PAY FOR THE SERVICES

Cedar Tree will respond to any customer service issues you may have including queries, policy amendments, cancellation, complaints and renewals.

No fees are applicable to any policy, we are remunerated by way of a commission paid by the underwriter and that remuneration is included in the insurance premium.

### ABOUT THE PRODUCTS

Trip Cover	Cover Features
Single and Annual Multi Trip	Excess Reimbursement Misfuelling Cover Personal Possessions Cover Rental Key Car Cover Rental Vehicle Breakdown Cover

### SPECIFIC REQUIREMENTS WHEN BUYING A CEDAR TREE CAR HIRE EXCESS INSURANCE POLICY

- » Cedar Tree Car Hire Excess Insurance meets the needs of those requiring excess cover against your car hire insurance arising from taking a trip for leisure purposes.

### MAKING CHANGES TO YOUR CEDAR TREE CAR HIRE EXCESS INSURANCE POLICY

- » If you require to make any changes to your policy, which are not possible online, or you wish to complete any change over the phone, you will need to call the contact centre.

### HOW YOUR MONEY WILL BE HELD PRIOR TO TRANSMISSION TO THE UNDERWRITER

- » All money received by Cedar Tree for insurance premiums is held on behalf of ERGO TIS so that you have no risk in the event of Cedar Tree's insolvency. No interest will be paid to you.
- » If payment is initially made to Cedar Tree by debit or credit card, and you are due a refund, any refund will be made to the same card. If Cedar Tree is unable to refund to the same card for any reason, an alternative refund method will be agreed.

### THE COMPLAINTS PROCESS

You have the right to expect the best possible service and support. If Cedar Tree or ERGO TIS have not delivered the service you expected, or you are concerned with the service provided, we would like the opportunity to put things right so please contact us as follows

#### If your complaint is about the sale of your policy;

Write to us: Cedar Tree Insurance  
Suite 5, Floor 3,  
Kings Court,  
London Road,  
Stevenage,  
SG1 2NG

Phone us: 0203 1379479

#### If your complaint is about a claim on your policy:

Email us: [carhireexcess@davies-group.com](mailto:carhireexcess@davies-group.com)

Phone us: +44 (0) 344 856 2469

If the appropriate party cannot resolve your complaint, you may refer your complaint to the Financial Ombudsman Service. You can ask the Financial Ombudsman Service to review your complaint if for any reason you are dissatisfied with the final response, or if the appropriate party has not issued its final response within eight weeks from you first raising the complaint.

You can contact the Financial Ombudsman Service at:

Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
London E14 9SR

Phone: 0800 023 4567

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

## **THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)**

If you are resident in England, Scotland, Wales or Northern Ireland, you are protected by the Financial Services Compensation Scheme. (FSCS).

Further information about the compensation scheme arrangements is available from the FSCS ([fscs.org.uk](http://fscs.org.uk)) or call them on 0207 741 4100.