Cover For You Insurance Group Limited
Suite 4.1 Waterport Place,
Europort Road, Gibraltar

TERMS OF BUSINESS AGREEMENT

Thank you for choosing Cedar Tree. Your policy is sold and administered by Cedar Tree (a trading name of Cover For You Insurance Group Limited) 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 policy wording and policy certificate as they form the basis of a contract between you, the policyholder, and Cedar Tree – the administrator and American International Group UK Limited, the insurer of Cedar Tree.

This document contains important information.

ABOUT CEDAR TREE

This insurance is underwritten by American International Group UK Limited (the Insurer). American International Group UK Limited is registered in England under number 10737370. American International Group UK Limited's registered office is The AIG Building, 58 Fenchurch Street, London EC3M 4AB, United Kingdom. American International Group UK Limited is a member of the Association of British Insurers.

American International Group UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN 781109). This can be checked by visiting the Financial Services Register (register.fca.org.uk).

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 Rental Key Car Cover

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

- Cedar Tree Car Hire Excess Insurance meets the needs of thoserequiring 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 AIG 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 AIG 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 Complaints Suite 5, Floor 3, Kings Court, London Road, Stevenage, SG1 2NG
Phone us:	0203 137 9479

If your complaint is about a claim on your policy:	
Email us:	cedartree.claims@aig.com
Phone us:	+44 (0) 330 094 5255

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

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) or call them on 0207 741 4100.