



**Renewal Hotline
0845 604 3553**

Monday - Friday 8am-8pm,
Saturday 9am-5pm,
Sunday 10am-2pm

17 Dec 2012

Dear [REDACTED]

Policy number [REDACTED]

Renewal date 14/01/2013

Thank you for choosing Sheilas' Wheels to take care of your car insurance needs for the past year. It's now time to renew your policy and I am delighted to enclose your Renewal Invitation.

All you need to do now to renew is:

Check the information on your Renewal Invitation: if your circumstances have changed or anything on the Invitation is wrong, please call us on 0845 604 3553 so we can change it for you. The information it contains forms the basis on which we'll renew your cover with us. By ensuring that it's accurate and complete, you can be confident that your new insurance contract will meet your needs.

Your renewal premium is shown on the first page of your Schedule. It is based on your current policy with us and the latest information you've given us.

Then call us on our Renewal Hotline 0845 604 3553 and we'll do the rest for you. To make sure your cover is continuous, you must renew your policy before your renewal date. As soon as you've renewed, we'll send you through your new Certificate of Motor Insurance and Schedule.


Please don't send us cheques or postal orders, as to keep our processing costs down we don't accept them.

We've shown any changes that will apply to your new policy in the enclosed Renewal Update.

If you would like to see the Policy Booklet that will apply to your policy from your renewal date, you can view it online or call us on 0845 604 3550 and we'll send you a copy.

Add Green Flag breakdown assistance

You don't currently have the benefit of our low cost Green Flag breakdown assistance to keep you and your car on the road. When you call us to renew on 0845 604 3553 today add it to your cover for just a small extra premium.



Thank you again for letting us take care of your car insurance. In the last two years we've received four awards for our excellent customer service and claims handling, so you can rest assured with Sheilas' Wheels. We wish you a safe year of driving.

Yours sincerely

Caroline Thomson
Head of Customer Service

PS Add our low cost Green Flag breakdown assistance to your cover for just a small extra premium when you call us to renew on 0845 604 3553 today.

If you need to report an accident,
please call our claims team
straightaway on 0845 604 3570 and
we can help you with the process.

Car Insurance Renewal Invitation

What you need to do now

Please check this document carefully. It contains all the information you provided to us and forms part of the contract between you and esure Insurance Limited.

If the information is wrong, incomplete or changes during the year, call us immediately on 0845 604 3550 and tell us the changes. Otherwise, your contract may be invalid and we may reject or reduce any claim you make or even treat you as being uninsured.

Policy number

Date of issue

17/12/2012

Policyholder details

Name

Address

Date of birth

Occupation

Premium details

Motor premium after deducting [] years' [] (%) no claim discount and
with no claim discount protection for the life of your policy

Additional services

Motor Legal Protection

Personal Injury Benefit

Car Hire Benefit

Key Cover

Misfuelling Cover

Green Flag Breakdown Assistance

Total annual premium (includes insurance premium tax where applicable)

Car details

Make, model and engine size

Registration mark

Transmission and fuel

Estimated annual mileage

Car value

Postcode where car kept

Overnight location

Legal owner

Registered keeper

Any security device?

Any modifications to the manufacturer's original
specification, eg to wheels, suspension, bodywork
or engine?

Cover details

Period of cover 14/01/2013 (12:01 hours) to 14/01/2014 (12:00 hours, midday)

Type of cover

Use

[REDACTED]

Driving restriction

[REDACTED]

Driving other cars

[REDACTED]

Sections of the Policy Booklet that apply

[REDACTED]

Endorsements in the Policy Booklet that apply

[REDACTED]

Excesses that apply

Voluntary vehicle damage

Fire

Theft

Windscreen

Compulsory vehicle damage

Repair work by your own repairer

Driver specific vehicle damage

[REDACTED]

[REDACTED]

Please note that the vehicle damage excesses are cumulative.

Policy limits

Sections 2 and 3 Car audio equipment

[REDACTED]

Section 5 Personal accident per person
per period of cover

[REDACTED]

Medical expenses
Personal belongings
Handbag cover

[REDACTED]

Details of main and named drivers

Have you or the others listed in the table on the next page ever been convicted or cautioned, or have any prosecution or police enquiries pending, for any offence involving dishonesty, fraud or arson?

[REDACTED]

Car Insurance Renewal Invitation continued

Personal details of all the drivers

Driver; Sex	Date of birth; No of years permanently resident in the UK	Occupation	Licence type; Years held; Restrictions	Medical conditions
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

Details of the claims, accidents or losses in the last 3 years for all the drivers

Driver	Date	Cause	Status	Recovery made?
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

Details of the convictions and fixed penalty offences in the last 5 years for all the drivers

Driver	Date	Code	Penalty points	Licence suspended?	Suspension period
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	

No claim discount scale

We have given you a no claim discount based on our standard scale:

	Number of years' no claim discount					
	0	1	2	3	4	5 or more
No claim discount	0%	35%	45%	55%	65%	See below

When you have five or more years no claim discount your no claim discount increases each year you renew this policy with Sheilas' Wheels - so long as you do not make a claim - up to a maximum of 75%.This scale is shown below:

	Number of years insured by Sheilas' Wheels with 5 or more years' no claim discount					
	0	1	2	3	4	5 or more
No claim discount	70%	71%	72%	73%	74%	75%

If you claim during the period of cover and have not protected your no claim discount, we will reduce your no claim discount at your next renewal date as follows:

	No claim discount at start of period of cover										
No claim discount at next renewal date	0%	35%	45%	55%	65%	70%	71%	72%	73%	74%	75%
After 1 claim	0%	0%	0%	35%	45%	55%	65%	65%	70%	71%	72%
After 2 claims	0%	0%	0%	0%	0%	35%	45%	55%	55%	65%	65%
After 3 claims	0%	0%	0%	0%	0%	0%	0%	35%	35%	45%	45%
After 4 or more claims	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

No claim discount protection for life

If you have 4 or more years' no claim discount, you may have opted to pay an additional premium to protect your discount for the life of your policy. If you have, your no claim discount will not be reduced regardless of the number of claims you may have.

Administration fees

The following fees may apply to your policy:

Transaction Type	Fee
If you or we cancel your policy during your first period of cover (within the 14 day cooling off period)	£26.00
If you or we cancel your policy during your first period of cover (after the 14 day cooling off period)	£55.00
If you or we cancel your policy in subsequent periods of cover	£27.50
For changes relating to your policy or payment details or additional administration of your policy	£26.00
For reprinting, reissuing or faxing documents	£26.00

Please read this. It tells you about the changes to your cover that will apply from your policy renewal date.

Renewal Update

Policy number [REDACTED]

Renewal date 14/01/2013

We will make these changes to your cover from your policy renewal date.

Update : SW12 / 01

Title : Section 12 Key cover

We have added a new section to the policy booklet for Key cover.

Section 12 only applies if your Schedule shows that you have Key cover and you have paid the premium for it.

Please see the enclosed leaflet titled 'Car insurance additional services' for the full product details and the terms and conditions.

Update : SW12 / 02

Title : Section 13 Misfuelling cover

We have added a new section to the policy booklet for Misfuelling cover.

Section 13 only applies if your Schedule shows that you have Misfuelling cover and you have paid the premium for it.

Please see the enclosed leaflet titled 'Car insurance additional services' for the full product details and the terms and conditions.

Update : SW12 / 03

Title : Meanings of words and terms

We have added the following into the meanings of words and terms.

Misfuelling - Accidental filling of the fuel tank of your car with inappropriate fuel for the type of engine

Update : SW12 / 04

Title : Section 2 - Damage to your car

We have added a new bullet point to 'What is not covered'

-The cost of draining fuel from the car in the event of misfuelling (define Misfuelling in Meanings of words and terms')

Update : SW12 / 05

Title : Section 6 - Using your car outside the United Kingdom

2. 'If you want full policy cover abroad' we have updated this section to read as follows.

In return for any extra premium we may require and an administration fee, we will extend the level of cover provided by your policy and shown on your Schedule under sections 1 to 7 and 10, to named countries in Europe, and certain other countries outside Europe, and give you an international motor insurance certificate (Green Card). Your car will also be covered while being carried by a recognised carrier between or within those countries during the period shown in the Green Card. This extension does not apply to sections 8, 9, and 11 to 13.

Update : SW12 / 06

Title : Section 8 - Motoring legal protection

The level of cover under this section has been increased as follows.

- The policy limit has increased to £100,000
- There is a motor legal advice line available to policyholders
- We have added a motor prosecution cover

Please see the enclosed leaflet titled 'Car insurance additional services' for the full product details and the terms and conditions.

Update : SW12/07

Title : Important Information

We have altered the Credit reference agencies subsection to say; To enable us to assess your application, we may obtain information about you, anyone financially associated to you and the person paying the premium on your behalf, from credit reference agencies to verify your (or their) credit status and identity.

Update : SW12/08

Title : Section 10 Personal injury benefit

We have increased the amount of the benefit for the at fault drivers under the Personal injury benefit.

Section 10 only applies if your Schedule shows that you have Personal injury benefit and you have paid the premium for it.

Please see the enclosed leaflet titled 'Car insurance additional services' for the full product details and the terms and conditions.

Update : W01/1

Title : Changes to policy excesses

We have revised some of our policy excesses. Please refer to the enclosed documentation for full details of the policy excesses that will apply from the renewal date.

Update : W01/2

Title : Changes to administration fees

We have revised some of our policy administration and cancellation fees. Please see the enclosed documentation for full details of the policy administration and cancellation fees that will apply from the renewal date.


Update : W01/3

Title : Your duty of disclosure

You must tell us immediately if any of the following happens:

- you change your car
- you make modifications or changes to your car which improves its value, performance, appearance or attractiveness to thieves. This includes, but is not restricted to, changes to the engine, engine management or exhaust system, changes to the wheels or suspension system, changes to the bodywork, such as spoilers or body kits or changes to the windows, such as tinting
- you want to use your car for a purpose not included in your Schedule
- you become aware of any medical or physical condition of any driver covered by your policy which may affect their ability to drive
- you or any other driver covered by your policy are convicted of a motoring offence other than

Please keep this in a safe place with your policy documents



fixed-penalty parking offences

- you change the address at which you normally keep your car
- you or any other driver covered by your policy are convicted of any offence relating to fraud, arson or dishonesty
- you or any other driver covered by your policy, change occupation
- you change your annual mileage
- you or any other driver covered by your policy is involved in an accident whilst driving another vehicle or suffers a loss, such as a theft, of any other vehicle or makes a claim on any other motor insurance policy
- you or any other driver covered by your policy cease to be a permanent UK resident.

Please keep this in a safe place with your policy documents

