



POLICY SUMMARY

keyfacts®

This is a Key Facts document about the Excess Insurance Policy and does not contain the full terms and conditions of the policy, which can be found in the insurance policy itself. It is important that you read the full policy document carefully if you decide to buy the policy.

Name of the Insurer

The insurer is LAMP Insurance Company Limited, Suite 934, Europort, Gibraltar, company registration number 93562, regulated by the Financial Services Commission of Gibraltar.

Administrator

The Administrator is F&I Online Limited ("Administrator"), registered address: 70 Eastbourne Road, Southport, Merseyside, PR8 4DU. Telephone: 01704 320105.

Type of cover provided

This policy will provide a benefit, in accordance with its terms and conditions and subject to its exclusions if, during the period of insurance, you incur a loss by being subject to an 'excess' which is applicable when you make a valid claim on your motor insurance policy.

This policy allows up to one claim during the period of insurance. This means that once a claim has been made the policy will expire and cover will cease.

Significant features and benefits

1. Cover where you suffer a loss when you claim on your motor insurance policy because you have to pay the excess.
2. You must have a valid claim on your motor insurance policy and actually incur a loss to be able to claim on this policy.
3. The benefit will be paid to you in the form of a credit against approved repairs to your vehicle or against the cost of a replacement vehicle where your vehicle has been a total loss. If, in the event of a total loss, you choose not to purchase a replacement vehicle, we will pay you the benefit in cash.

4. You can make one claim per period of insurance, and cover will cease upon payment of a claim.

5. Cover is provided whilst driving in the European Union provided you are insured and licensed to drive there.

Summary of significant exclusions and limitations

The following will not be covered:

1. Any more than one claim during the period of insurance
2. Any claim where you have not incurred a loss by having to pay the Excess when a claim has been made on your motor insurance policy.
3. Any claim where the incident leading to the claim occurred within the first 30 days of the policy. This exclusion does not apply when renewing the policy.

Duration of policy

Cover will be provided for a period of up to four years, as specified in your policy schedule. The policy will expire upon a claim being paid.

Eligibility

To be eligible for cover under this policy you must:

1. Have a valid driving licence.
2. You must own the vehicle to be covered and it must have a current MOT.
3. You must have a comprehensive or third party fire and theft insurance policy for the covered vehicle.
4. The covered vehicle must not be worth more than £125,000; must be less than 12 years old; must have covered less than 120,000 miles (or equivalent in kms); must weigh 3.5 tons or less; must be a motorcar, motorcycle, motorhome or a light commercial vehicle; you must not use the covered vehicle for pace making, racing, speed testing, or reliability trials, for emergency services or for hire or reward.
5. The covered vehicle must have been purchased by you within England, Wales, Northern Ireland, Scotland, the Channel Islands or the Isle of Man.

Cancellation

You or we may terminate the policy by giving written notice, if you have not made a claim you will be entitled to a pro-rata refund of premium for the unexpired portion of cover. If you terminate the policy within the first 30 days, you will receive a full refund of the premium provided you have not made a claim.

If a claim has been made then you will not receive a refund of the premium in the event of cancellation.

Making a claim

Before any benefit will be paid, the claim will need to be authorised by us or our administrator. You must notify us of a potential claim within 30 days of the incident leading to a claim under your motor insurance policy.

Complaints

LAMP Insurance Company Limited aims to provide a first class service at all times. The person who sold you the policy should be able to address any issues or cause for concern in the first instance, and will be able to provide you with a copy of their complaints procedure.

A copy of LAMP Insurance Company Limited's complaints procedure is available on our website at www.lampinsurance.com, or you can request a copy to be posted or emailed to you by contacting us:

LAMP Services Limited, Chester House, Harlands Road, Haywards Heath, West Sussex, RH16 1LR. Tel: 01444 451 752. Email: info@lampinsurance.com

Compensation

LAMP Insurance Company Limited is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if LAMP Insurance Company Limited cannot meet its obligations. This depends upon the type of insurance and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim. Further information is available from the Financial Conduct Authority or the FSCS. The FSCS can be visited on the web at www.fscs.org.uk or contacted by telephone on 0207 892 7300.

Law Applicable

The policy shall be subject to the law of England and Wales.

EXCESS INSURANCE POLICY

This Excess Insurance Policy ("Policy") of insurance is underwritten by LAMP Insurance Company Limited, whose registered office is Suite 934, Europort, Gibraltar company registration number 93562. LAMP Insurance Company Limited is licensed by the Financial Services Commission of Gibraltar under the Financial Services (Insurance Companies) Act to carry on insurance business. LAMP Insurance Company Limited is a subsidiary of LAMP Group Limited, Chester House, Harlands Road, Haywards Heath, West Sussex, United Kingdom RH16 1LR, company registration number 4842581.

1. F&I Online Limited ("Administrator") will administer this Policy for You and will be the point of contact for any queries relating to this Policy. You can contact F&I Online Limited at their registered address:

70 Eastbourne Road, Southport, Merseyside, PR8 4DU. Telephone: 01704 320105.

F&I Online Limited is an appointed representative of Automotive Compliance Limited, who are authorised and regulated by the Financial Conduct Authority (FCA No 497010), and whose permitted business is to act as Principal Firm for a network of Appointed Representatives who advise on and arrange non-investment insurance contracts, acting on behalf of the insurer. You can visit the Financial Conduct Authority's website at www.fca.org.uk.

2. Where words in this document have been capitalised, such as 'Policy Schedule', it means they have been given a special meaning which is explained in the section entitled 'Meaning of Words'. Throughout this document 'We', 'Us', 'Our' or 'Insurer' means LAMP Insurance Company Limited and 'You' or 'Your' means the Insured.

3. This Excess Insurance Policy comprises of:

- a. the Policy wording set out in this document, which contains details of the Benefit, terms, conditions and exclusions of this Policy;
- b. Your Policy Schedule, showing who is covered under the Policy, the Period of Insurance and the maximum Benefit payable; and
- c. any additional endorsements.

4. Please read these documents fully and carefully to familiarise yourself with the details of Your Policy, and what is and is not covered.

5. Please note that there are specific conditions and exclusions which apply to specific sections of the Policy and there are general conditions and exclusions which apply to the Policy as a whole. Your Policy Schedule is Your evidence that You have been accepted for cover. This Policy is effective during the Period of Insurance specified in Your Policy Schedule.

6. This Policy will provide the Benefit, in accordance with its terms and conditions and subject to its exclusions, if during the Period of Insurance You incur a loss by being subject to an 'Excess' which is applicable when You make a valid Claim on Your Motor Insurance Policy.

7. We will pay the Benefit specified in the Policy Schedule attached to and forming part of this Policy subject to:

1. payment of the Premium specified; and
2. the terms, conditions and exclusions of this Policy.

This Policy is subject to the law of England and Wales.

Signed for and on behalf of LAMP Insurance Company Limited:

Alberto Chumillas
Managing Director



POLICY TERMS AND CONDITIONS

MEANING OF WORDS

Wherever the following words and phrases appear with a capital letter, they will always have the following meanings.

Administrator: F&I Online Limited, 70 Eastbourne Road, Southport, Merseyside, PR8 4DU.

Benefit: means the amount We will pay to You if You make a valid claim on this Policy.

Claim: means a valid claim under Your Motor Insurance Policy.

Covered Vehicle: means the vehicle set out in the Policy Schedule.

Excess: means the amount which You have to pay under Your Motor Insurance Policy when You make a Claim.

Motor Insurance Policy: the Comprehensive or Third Party Fire and Theft motor insurance policy covering You (and any named third party driver) and the Covered Vehicle.

Motor Insurance Policy Insurance Certificate: the Comprehensive or Third Party Fire and Theft motor insurance certificate provided by Your Motor Insurer, confirming that the Covered Vehicle is validly insured to be driven by You (or the applicable named driver(s)) at the time and location of the incident.

Motor Insurer: means the company who provides Your Motor Insurance Policy.

Period of Insurance: means the period for which this Policy provides cover, as shown in the Policy Schedule. This policy allows one claim during the period of insurance; cover will expire once a claim has been paid.

Policy Limits: means the maximum amount of Benefit payable under this Policy, as set out in the Policy Schedule.

Policy Schedule: means the schedule issued to You by Us, setting out Your name, the Covered Vehicle, the Benefit provided under this Policy, the Policy Limits, the Period of Insurance and the Premium.

Premium: the Premium set out in the Policy Schedule.

Replacement Vehicle: means a vehicle purchased by You in the event of a Total Loss to replace the original Covered Vehicle.

Total Loss: means where the Covered Vehicle is deemed beyond economic or constructive repair under Your Motor Insurance Policy, with the Covered Vehicle being surrendered to the Motor Insurer or otherwise, and a total loss payment being made to You.

We/Us/Our/Insurer: means LAMP Insurance Company Limited.

You/Your/Insured: means the policyholder named on the Policy Schedule.

1. WHAT IS COVERED

1.1 Provided You comply with the terms and conditions of this Policy, the Premium has been paid and any claim is made within the Period of Insurance, subject to applicable exclusions, We will pay You the Benefit when You make a valid Claim on Your Motor Insurance Policy and You incur a loss due to having to pay the applicable Excess.

1.2 The Covered Vehicle must weigh 3.5 tons or less and be a motorcar, a motorcycle, a motorhome or a light commercial vehicle which was purchased by You within England, Wales, Northern Ireland, Scotland, the Channel Islands or the Isle of Man. The Covered Vehicle must be less than 12 years old and have covered less than 120,000 miles (or equivalent in kilometres) at the start of the Period of Insurance. The Covered Vehicle must have been purchased for £125,000 or less (or have a value of £125,000 or less) and have a current MOT at the date of any claim. You must not use the Covered Vehicle for pace making, racing, speed testing, or reliability trials, for emergency services or for hire or reward.

1.3 The maximum Benefit payable is subject to the Policy Limits as set out in the Policy Schedule. You must notify Us of Your claim under this Policy within 30 days of the incident leading to a Claim on Your Motor Insurance Policy. We shall pay You an amount of Benefit which is equivalent to the actual amount of loss that You incur, this means that We will not pay You an amount which is more than the actual amount of loss that You suffer. The claim on this Policy must be validated by the Administrator or by Us before a Benefit is paid.

1.4 You must be the registered owner and keeper of the Covered Vehicle and have a valid Motor Insurance Policy for the Covered Vehicle when You make a claim on this Policy. You must have a valid Claim on Your Motor Insurance Policy to be entitled to a Benefit under this Policy; this means that to have a valid claim under this Policy liability must have been accepted (either in part or wholly) by Your Motor Insurer. We shall not pay any Benefit if the repair cost You incur is less than the Excess. The repairs to the Covered Vehicle must have been authorized by Your Motor Insurer as part of Your Claim under Your Motor Insurance Policy.

1.5 You must have a valid and current driving license (which is valid in the location of the incident) at the time of the incident leading to a Claim (or the named driver in the Motor Insurance Policy must, if they are driving at the time of the incident leading to a Claim) to have a valid claim under this Policy. We will only provide cover for claims where the incident giving rise to a Claim on Your Motor Insurance Policy took place inside the European Union and in the area in which the Covered Vehicle is insured to be driven.

1.6 When You make a valid claim under this Policy, the Benefit We will pay can only be used towards either (i) the cost of the repair carried out to the Covered Vehicle as approved by Your Motor Insurer; or (ii) against the cost of a Replacement Vehicle purchased (where a Total Loss has occurred). We will pay a cash Benefit under this Policy where there has been a Total Loss and You do not intend to purchase a Replacement Vehicle.

1.7 One claim per Period of Insurance is permitted under this Policy; once You have claimed on this Policy Your cover will cease.

1.8 You must inform Us or the Administrator honestly of all the information We request in the application for this Policy and You must tell Us immediately if there is any change to that information.

1.9 You must take reasonable steps to safeguard the Covered Vehicle against theft, damage, accident or loss.

2. WHAT IS NOT COVERED

2.1 This Policy shall not provide a Benefit:

- a) if You have not or do not comply with the terms and conditions of this Policy;
- b) if You have not paid the Premium;
- c) if You do not comply with the terms and conditions of Your Motor Insurance Policy;
- d) for any loss (or part thereof) incurred by You which is in excess of the Policy Limits;
- e) for any loss (or part thereof) incurred by You due to an Excess on Claims for windscreen, glass or personal effects; or loss incurred when You have mis-fuelled or broken down;
- f) if You incur loss due to contribution to costs or paid towards settlement of Your Claim, other than the stated Excess under Your Motor Insurance Policy for the Covered Vehicle;
- g) if You do not have a valid Claim under Your Motor Insurance Policy;
- h) if the repairs to the Covered Vehicle have not been authorised by the Your Motor Insurer as part of a valid Claim under the Motor Insurance Policy;
- i) if the claim under this Policy is not validated by Us or Our Administrator;
- j) if You are not the registered keeper of the Covered Vehicle and/or have failed to maintain a valid Motor Insurance Policy in Your name for the Covered Vehicle;
- k) if the repair cost is lower than the value of the Excess and accordingly there is no liability for the Motor Insurer (meaning there is not a valid Claim under Your Motor Insurance Policy);
- l) if a third party has waived Your liability to pay the Excess or has reimbursed the Excess that You have paid;
- m) if the date of the incident leading to a Claim under Your Motor Insurance Policy is outside the Period of Insurance shown on the Policy Schedule;
- n) if Your claim under this Policy is not notified to Us or the Administrator within 30 days of the incident leading to a Claim on Your Motor Insurance Policy;
- o) if You or Your Motor Insurer can recover the Excess from a third party;

- p) if the Covered Vehicle is not a motorcar, motorcycle, motorhome or light commercial vehicle;
- q) if the Covered Vehicle is over 3.5 tonnes gross weight;
- r) the Covered Vehicle was purchased by You outside England, Wales, Scotland, Northern Ireland, the Channel Islands or the Isle of Man;
- s) if, at the start of the Period of Insurance, the Covered Vehicle was over 12 years old or had more than 120,000 miles (or equivalent in kilometres) recorded on the odometer;
- t) if the Covered Vehicle was purchased for or has a value of over £125,000;
- u) if You do not have a valid MOT certificate (if applicable) at the time of a claim under this Policy;
- v) if the incident giving rise to the Claim took place outside the European Union and/or outside the area in which the Covered Vehicle is insured to be driven under Your Motor Insurance Policy;
- w) if the claim is, involves or has been in any respect caused by Your fraud, misrepresentation, fraudulent misrepresentation, negligence, error, omission or any false declaration by You or anyone acting on Your behalf;
- x) if the Covered Vehicle is being used for pace making, racing, speed testing or reliability trials, by the emergency services or for hire or reward;
- y) where the Claim was caused directly or indirectly by war, hostilities (whether war be declared or not), terrorist activity, revolution, military or usurped power, civil commotion or any similar event; radiation or contamination or the effects of radiation;
- z) if You make a claim outside the Period of Insurance;
 - aa) if You, or anyone else insured to drive the Covered Vehicle under the Motor Insurance Policy, makes a claim without holding a current and valid driving license for the location of the incident leading to the Claim.
 - bb) where the incident leading to a Claim is within the first 30 days of inception of the Policy. This exclusion will only apply to the first year of the Policy, and not to any renewal of the Policy thereafter.

IT IS A CONDITION of this Policy that if within a period of 12 months following payment of a claim under this Policy, it is discovered or otherwise determined that payment made to You should not have been made due to the application of one of the above exclusions, then You shall repay such payment to the Insurer forthwith

**POLICY TERMS AND CONDITIONS****3. GENERAL TERMS AND CONDITIONS**

3.1 You must pay the Premium to Us, as set out in the Policy Schedule. Unless otherwise agreed in writing, You shall be covered by this Policy from the start date of the Period of Insurance. We shall not pay any Benefit under this Policy until the Premium has been paid in full.

3.2 You must comply with all the terms and conditions of this Policy and You must comply with the terms and conditions of Your Motor Insurance Policy before a claim under this Policy will be paid.

3.3 Any claims shall be made in accordance with the section below 'Claims Procedure', in respect of any loss incurred by You as a result of an Excess applicable in making a Claim on Your Motor Insurance Policy

3.4 If You receive any monies (whether from some other insurance, or any other third party) in respect of which You have received Benefit under this Policy, these monies shall be paid forthwith to Us.

3.5 Upon payment of a Claim, We shall be subrogated to:

- a) all Your rights of recovery of the sums included therein;
- b) all Your rights, title and interest in, and right to receive payments of all or part of the Claim; and
- c) You shall execute and deliver all documents and instruments and do whatever is reasonably necessary to secure subrogation and other recovery rights for Us upon payment of a Claim. You shall do nothing to prejudice Our rights.

3.6 This Policy is not assignable or transferrable to anyone else. You may transfer it to a new vehicle under the section 'Transfer of Cover'.

3.7 We shall be entitled to apply the principle of rateable proportion to the cumulative value of loss under this insurance, should another policy of insurance protecting You be in existence.

4. CLAIMS PROCEDURE

IT IS A CONDITION of this Policy that, before We will provide a Benefit, You shall provide the information and evidence that We/Our Administrator reasonably request to allow Us to validate Your claim on this Policy.

4.1 On the occurrence of an incident that may lead to a valid Claim under Your Motor Insurance Policy, and consequently a claim under this Policy, You shall:

- a) notify Our Administrator of the Claim on Your Motor Insurance Policy as soon as possible, and in any event within 30 days of the date of incident giving rise to the Claim;
- b) provide Our Administrator with full details of the party(ies) at fault for the incident leading to the Claim (be it You and/or any third party(ies)); this includes (but is not limited to) driver, passenger and witness names and addresses, vehicle registration numbers, make and model of vehicles involved and the applicable motor insurers;
- c) confirm Your Motor Insurer's acceptance for repairs to be completed;
- d) arrange for repairs to be carried out;
- e) supply the following documents to Our Administrator:
 - i. evidence of acceptance of Your Claim under Your Motor Insurance Policy by Your Motor Insurer and authorisation from the insurer to proceed with repairs. This evidence should also detail the Excess payable by You
 - ii. a copy of the repair invoice issued
 - iii. a completed claim form will be required in all cases, together with full original supporting evidence to substantiate the loss You have incurred, such as Your Motor Insurance Policy, receipts and reports.

4.2 You must take all reasonable steps to avoid or minimise any claim.

4.3 We shall not pay any Benefit if the repair cost You incur is less than the Excess. The repairs to the Covered Vehicle must have been authorized by Your Motor Insurer as part of Your Claim under Your Motor Insurance Policy.

4.4 If the Claim results in repairs being made to the Covered Vehicle, We will pay the Benefit to the repairer as a contribution towards the repair cost. If the Covered Vehicle represents a Total Loss and You intend to purchase a Replacement Vehicle, We will pay the Benefit to the dealer from whom You purchase the Replacement Vehicle, as a contribution towards the Replacement Vehicle cost. If You do not intend to purchase a Replacement Vehicle, or You are not purchasing the Replacement Vehicle from a dealer, We will pay You the Benefit in cash.

4.5 This Policy permits one claim per Period of Insurance, and will expire upon a claim being paid.

5. SUBROGATION

5.1 We, at Our own expense, may take such proceedings as We think fit to enforce any rights and remedies against or obtain relief or indemnity from other parties to which We shall be or may become entitled or subrogated to under this Policy and You at Our request and expense shall do such acts and things as may be reasonably required by Us for that purpose.

6. OTHER INSURANCES

6.1 We will not cover You if the Excess is covered by any other policy, guarantee or warranty. This means that if any loss You incur is insured by or would, but for the existence of this Policy, be insured by any other Policy, except in respect of any amount beyond the amount payable under such other Policy, or which would have been payable under such other Policy had this Policy not been effected.

7. PERIOD OF INSURANCE

7.1 The Period of Insurance is set out in the Policy Schedule. We reserve the right to refuse to renew the insurance.

7.2 In the event of a claim under this Policy the cover will automatically cease once the claim has been paid.

8. TRANSFER OF COVER

8.1 This Policy is personal to You and not transferrable or assignable to anyone else. If the Covered Vehicle is sold or otherwise disposed of coverage for that vehicle ends.

8.2 You may apply to Us (or the Administrators on Our behalf) to keep the Policy and transfer it to Your new vehicle. You must, at Your own expense, provide the Administrator with:

- a) a copy of the receipt detailing the new vehicle purchase, which should list the vehicle details (including but not limited to: vehicle registration, make, model and mileage at time of purchase);
- b) a copy of the V5 transfer document from the vehicle's previous owner to You;
- c) a £10 transfer fee to the Administrator.

8.3 If You no longer own the Covered Vehicle and do not wish to transfer the Policy to another vehicle, You must notify Us immediately.

8.4 Any transfer request must be registered with Our Administrator within 30 days of the Covered Vehicle sale; any transfer request outside of this period will be refused. Any transfer and new vehicle is subject these Excess Insurance Policy terms and conditions.

9. THIRD PARTIES

9.1 Except for other members of the LAMP group of companies, a person or company who was not a party to this Policy has no right under the Contracts (Rights of Third Parties) Act 1999 or any subsequent legislation to enforce any term of this Policy, but this does not affect any right or remedy of a third party which exists or is available apart from such Act.

9.2 You must tell Us If You have other insurance that provides the same or similar types of cover as this Policy. We will not pay more than Our share of any claim if this is covered by other insurance.



POLICY TERMS AND CONDITIONS

10. DATA PROTECTION NOTICE

10.1 We collect and maintain Your personal information in order to:

- a) underwrite and administer the Policies of insurance that We issue;
- b) provide You with information, products or services which We feel may interest You;
- c) verify Your identity;
- d) carry out our obligations arising from the Policy; and
- e) notify You about changes to this Policy.

10.2 All personal information is treated with the utmost confidentiality and with appropriate levels of security in accordance with the Data Protection Act 2004. We will not keep Your information longer than is necessary. Your information will be protected from accidental or unauthorised disclosure. We will only reveal Your information if it is allowed by law, authorised by You, to prevent fraud or in order that We can liaise with Our agents in the administration of this Policy. Under the terms of the Data Protection Act 2004 You have the right to ask for a copy of any information We hold on You upon payment of an administrative fee and to require a correction of any incorrect information held. Any inaccurate or misleading data will be corrected as soon as possible.

10.3 We shall not transfer your personal information outside the European Economic Area (EEA) but We may transfer it to Our agents and subcontractors with the EEA who help Us administer Your Policy. We may disclose Your personal information to any member of our group, which means our subsidiaries and parent company. In the event that We buy or sell any business or assets, We may disclose your personal information to the prospective buyer or seller of such business assets.

10.4 The above principles apply whether We hold Your information on paper or in electronic form. We will notify You of any changes to this section 10 of this Policy.

10.5 Enquiries in relation to data held by the data controller LAMP Insurance Company Limited should be directed to Data Protection, LAMP Insurance Company Limited, Suite 934, Europort, Gibraltar.

11. CHANGES TO THIS POLICY

11.1 We shall not change the terms and conditions of this Policy without notifying You in writing first.

11.2 We may need to change the terms and conditions of this Policy because of a change in the law or to regulations.

11.3 You may make a request to the Administrator to make changes to this Policy.

12. CANCELLATION

12.1 If You find that this Policy does not meet Your needs, please contact the Administrator within 30 days of receiving this Policy and We will cancel this Policy. You will receive a full refund of the Premium paid, providing You have not made a claim.

12.2 You may cancel this Policy at any time by giving written notice to the Administrator. We will provide You with a pro-rata refund of the Premium paid, proportionate to part of the Premium corresponding to the un-expired Period of Insurance, providing You have not made any claims.

12.3 We may also cancel this Policy by giving 14 days written notice to You. We will provide You with a pro-rata refund of the Premium paid, proportionate to part of the Premium corresponding to the un-expired period of insurance.

12.4 There will be no refund of Premium if You have made a claim during the Period of Insurance.

12.5 In the event that We notify You of a change to this Policy, You may give Us notice in writing that You wish to terminate the Policy.

13. APPLICABLE LAW

13.1 This Policy is subject to the law of England and Wales.

14. ASSIGNMENT

14.1 We may transfer, charge, mortgage, subcontract or deal in any other manner with all or any of Our rights or obligations under this Policy. You may not transfer or assign this Policy.

15. SEVERANCE AND WAIVER

15.1 If any court or competent authority finds that any provision of this Policy (or part of any provision) is invalid, illegal or unenforceable, that provision or part-provision shall, to the extent required, be deemed to be deleted, and the validity and enforceability of the other provisions of this Policy shall not be affected.

15.2 If any invalid, unenforceable or illegal provision of these Excess Insurance Policy terms and conditions would be valid, enforceable and legal if some part of it were deleted, the provision shall apply with the minimum modification necessary to make it legal, valid and enforceable and, to the greatest extent possible, achieves the parties' original intention.

15.3 Failure to exercise, or any delay in exercising, any right or remedy provided under this Policy by law shall not constitute a waiver of that (or any other) right or remedy, nor shall it preclude or restrict any further exercise of that (or any other) right or remedy. No single or partial exercise of any right or remedy provided under this Policy or by law shall preclude or restrict the further exercise of that right or remedy.

15.4 A waiver (which may be given subject to conditions) of any right or remedy provided under this Policy or by law shall only be effective if it is in writing. It shall apply only to the party to whom it is addressed and for the specific circumstances for which it is given. It shall not prevent the party who has given the waiver from subsequently relying on the right or remedy in other circumstances.

15.5 Unless specifically provided otherwise, rights arising under this Policy are cumulative and do not exclude rights provided by law.

16. COMPLAINTS PROCEDURE

16.1 LAMP Insurance Company Limited aims to provide a first class service at all times. The person who sold You the Policy should be able to address any issues or cause for concern in the first instance, and will be able to provide You with a copy of Our complaints procedure.

16.2 A copy of LAMP Insurance Company Limited's complaints procedure is available on Our website at www.lampinsurance.com, or You can request a copy to be posted or emailed to You by contacting Us:

LAMP Services Limited
Chester House
Harlands Road
Haywards Heath
West Sussex
RH16 1LR

Tel: 01444 451 752
Email: info@lampinsurance.com.

17. COMPENSATION SCHEME

17.1 LAMP Insurance Company Limited is a member of the UK Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if We cannot meet Our financial obligations. Full details about the compensation scheme arrangements are available from the FSCS at www.fscs.org.uk or on 0207 892 7300.