



Our refund policy for payments made by credit or debit cards only.

These terms do not apply if you have paid by direct debit.

Paying premiums

You can pay the full annual premium for this policy at the start date with a credit or debit card (Visa and MasterCard are the only credit cards that we accept).

Cancelling your cover – your statutory cancellation rights

You can cancel this policy at any time by writing to Compass at the following address.

Compass Underwriting Limited
1-2 Crutched Friars
London
EC3N 2HT

Or contact us on:

Tel. 020 7398 0100 (though we may ask you to confirm the cancellation in writing).

We are open between 9am and 5.30pm Monday to Friday. All calls may be recorded or monitored for security and quality control purposes.

Fax. 020 7398 0109

email: info@compassuw.co.uk

If you cancel within 30 days of when you receive your policy document, we will refund any premium you have paid as long as you have **not** made any eligible claims.

Cancelling outside the statutory period

You can then cancel this policy at any time by sending your certificate of insurance to the address above (under your policy wording section 5 'Cancelling your cover – your legal cancellation rights') and asking in writing for your policy to be cancelled.

We will cancel the insurance on the day we receive your request. We will refund any unused premium **unless** you have made an eligible claim. For cancelling after the initial 30 days we reserve the right to charge you a reasonable cancellation fee of up to £15 to cover our administration costs.

Compass Underwriting Limited is the administrator of this scheme on behalf of the insurers is authorised and regulated by the Financial Conduct Authority. Compass is a member of the British Insurance Brokers Association and the Managing General Agents' Association.