

Refund Policy

This refund policy of Vivet Limited trading as Compass Underwriting is applicable only to payments made by credit or debit cards.

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

Paying premiums

You can pay the full annual premium for an insurance 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 an insurance policy at any time by emailing us at sales@compassuw.co.uk, or writing to us at:

Vivet Limited t/a Compass Underwriting
35 Ballards Lane
London N3 1XW

Alternatively, you can contact us by telephone on 020 7398 0100 (though we may ask you to confirm the cancellation in writing).

We are open between 9.00am and 5.30pm Monday to Friday excluding bank holidays. All calls may be recorded or monitored for security and quality control purposes.

If you cancel within 30 days of when you receive your insurance 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 cancel this policy at any time by sending your certificate of insurance to the email or address above (under your policy wording 'Cancelling your cover – your 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.