Information Booklet

Motor Insurance

19.10.2026

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Welcome to Zen

We are delighted to welcome you to Zen. Zen is a trading name of Yoga Insurance Services Limited and thank you for choosing to take out a motor insurance policy through us. We typically offer quotations from a range of insurers, representing a fair analysis of the market, which means that we will have compared products from a range of insurance providers in terms of cover, price, quality of service and other relevant features in order to select appropriate policies for you. However, under certain circumstances we may only deal with a limited panel or single insurer or we may use another, specialist intermediary to access the insurance product that most suits your needs. We will always inform you where this is the case, and our mission is simple: ensuring good consumer outcomes are at the heart of our culture by giving you low-cost insurance, instant quotations and immediate cover, all self-manageable on the customer portal.

This is not your Insurers policy booklet, but we feel that this is an important and useful guide for our customers. It is a general explanation of Zen terms of business and should be used alongside your insurance providers' policy Schedule/Certificate of Insurance. You will find your insurance providers Policy Wording in the customer portal at www.zen-insure.co.uk. Alternatively, you can contact our live chat team at www.zen-insure.co.uk.

Additionally, if you have chosen to pay by Premium Finance, you will have entered into a credit agreement with your finance provider and will receive their terms and your credit agreement from them.

Should you have any questions about any product or service given by us you can visit the customer portal 24 hours a day, seven days a week at www.zen-insure.co.uk for more information about your policy and our services.

Zen is a trading name of Yoga Insurance Services Limited and is authorised and regulated by the Financial Conduct Authority (FCA). You can check our authorised status at www.register.fca.org.uk using our registered number 786347.

What to Do if You Have an Accident

The Law

You must stop if you are involved in any incident. If you own the vehicle involved, you must give your name, address and insurance details to anyone who has a good reason for asking. If you do not own the vehicle, you must give the owner's name, their address and the registration number of the vehicle.

If there is an accident or loss, your vehicle may be treated as uneconomical to repair and will, therefore, be treated as a total loss.

In these cases, it is necessary to offer a transfer of insurance onto another vehicle, should this meet the insurer's criteria.

If there is an injury or you do not give your details to anyone at the scene of the accident, you must report the incident to the police within 24 hours and present a copy of your Certificate of Motor Insurance within five days.

To help with the claims process...

Do not apologise or admit fault.

Try to collect the following information to give to the Accident Helpline to help us speed up your claim:

- Full details of the other driver(s), phone number(s), and registration number(s). This will allow us to contact anybody else involved.
- Injuries caused.
- Witnesses.
- Police officers and report references.
- Full details of what happened.

One Call Claims 24-hour Accident Helpline

0203 738 7386

Terminology

This is a list of typical definitions used for common words found in insurance information. When referring to your motor insurance policy, you should also read the policy booklet for the insurer of the policy that you have taken out with us. This will give you all the information about the cover that you have bought. You can do this by visiting: www.zen-insure.co.uk/policy-documents.

Certificate of Motor Insurance

The proof that is needed by law that shows you have valid insurance in force. It shows which vehicle is covered, who can drive the vehicle and what the vehicle can be used for. If your certificate allows driving by any driver, please check your Policy Schedule for any restrictions that may apply.

CIE

The Continuous Insurance Enforcement Law was introduced in early 2011, and it means that, unless your vehicle has a Statutory Off Road Notification (SORN) declaration from the DVLA, you must have a valid insurance policy in place, even if you do not use your vehicle. Further information on this can be found at: https://www.mib.org.uk/managing-insurance-data/the-motor-insurance-databasemid/.

Consumer

The person named under the 'Policyholder' or 'Insured' details on the Certificate of Motor Insurance and policy schedule (the person the insurance is intended for).

Criteria

The guidelines given to us by the underwriters by which they set their prices.

Endorsement

Something that could change the original cover given under the insurance. Any endorsements will be listed on your Policy Schedule.

Excess

The part of the claim that you must pay. Sometimes more than one excess can apply, in which case they would be added together. A standard policy excess is called a compulsory excess, this amount is set by the insurer. The additional excess is a voluntary excess, which is an extra amount set by you.

Please refer to your Policy Schedule for your total excess.

Financial Conduct Authority (FCA)

The FCA replaced the Financial Services Authority (FSA) with effect from April 2013 and is the financial regulator for the UK. It is an independent body funded entirely by the firms that it regulates.

Geographical Limits

Areas that your insurer will cover you to drive in are Great Britain, Northern Ireland, the Isle of Man, and the Channel Islands (and while the vehicle is being transported directly between any of these countries).

Insurers' No Claims Bonus Protection

An additional premium may be paid to protect your No Claims Bonus, usually where at least four years have been earned. With this protection, if you make a claim you will not lose your No Claims Bonus; however there is a limit (which will vary depending on the insurer) on the number of claims that can be made within a set period. If the number of claims in the period exceeds the insurers limit, it will result in the loss of your No Claims Bonus and you may have to pay a higher premium at renewal.

Insurer, Underwriter

The insurance company that provides the cover for your vehicle and is shown on your Certificate of Motor Insurance and Policy Schedule.

Market Value

The cost of replacing your vehicle with one of a similar age, type, mileage and condition, immediately before the loss or damage happened.

Motor Insurance Database (MID)

The details that you have provided to us will be added to the Motor Insurance Database (MID). This is a shared database available to the Police, who use it to prevent and detect crime. Other insurers may also use this database if you are involved in a road traffic accident to get relevant information. Where you have bought a new policy, made a mid-term change or your policy has been cancelled/expired it is a rule that your insurer updates the MID with the relevant information. For further information you can visit: www.mib.org.uk.

No Claims Discount

This can also be called No Claims Bonus. If no claim has been made during the period of insurance before your renewal is due, the insurer will include a discount in your premium under the renewal. The amount may vary between different insurers. You may not transfer this discount to another person or use this discount on another insurance policy for a different vehicle. If a claim is made during the period of insurance, then the discount will be reduced; the reduction may vary between insurers. You may also have to pay a higher excess. Your No Claims Bonus will not be affected if the claim(s) made are for a broken windscreen or window glass.

You will need to give proof of the amount of No Claims Bonus you have told us about. This must be a renewal notice or a letter from your last insurance company, showing the number of years you are entitled to. The No Claims Bonus proof that you give to us at the start of your policy must be earned in your name and be free to use on this policy. It must also have been earned in the UK unless otherwise agreed with one of our agents. We can only accept No Claims Bonus earned on a private motor vehicle policy; we are not able to accept No Claims Bonus earned on a company vehicle. If you have not driven for a period of time, a No Claims Bonus can only be accepted from your last insurance company if it's from a policy which ended within the last two years.

Period of Insurance

The length of time that the contract of insurance applies for: this is shown on your Policy Schedule and Certificate of Motor Insurance.

Policy

Part of the contract of motor insurance, the full contract consists of your insurer's policy booklet, (available on request or in the 'My Account' section at www.zen-insure.co.uk) your Policy Schedule and Certificate of Motor Insurance.

Proposal

The application form showing the information that you have given us, including information given on your behalf and verbal information that you give before the start of the policy. You must check all the information and make sure it is correct.

RTA

The Road Traffic Act is the law that sets the minimum type of insurance you need within the UK to have your vehicle on the public highway.

Schedule

This forms part of the contract of insurance. It gives details of the period of insurance, the insurer's premium, the vehicle that is insured and any details that apply to you and any other driver(s) named on your policy and other important information.

Pro Rata – Cancellation

The calculation used when your policy is cancelled by you, us or your insurer. Pro rata is a calculation of a daily rate of your insurance, plus any charges applied by your insurance company.

Please check the 'Cancelling Your Policy' section for the full charging structure

Statement of Fact

If you have not received a proposal form, you will receive a statement of fact. This form shows the information that you gave us, including information given on your behalf and verbal information that you gave before the start of the policy. All information must be checked by the policyholder to make sure it is all correct. This should be kept for your records.

Subrogation

To take over your rights to recover payment from a third party responsible for the loss.

Terrorism

Terrorism as defined in the Terrorism Act, 2000.

Us, Our, We, Zen

Zen, First Point, Balby Carr Bank, Doncaster, South Yorkshire, DN4 5JQ.

Your Insurance Broker in arranging your policy and, where you have entered a Credit Agreement with our finance provider, credit broker. (Linking you and your finance provider).

Your Vehicle

Any motor vehicle that you have given us details of and for which a Certificate of Motor Insurance and Policy Schedule has been given. Details of the vehicle covered will be shown on your latest Certificate of Motor Insurance and Policy Schedule.

You, Your

The person or company named under the 'Policyholder' or 'Insured' details on the Certificate of Motor Insurance and Policy Schedule (the person the insurance is intended for).

Zen Gold Insurance

If your insurance has changed to the Zen Gold Scheme, your policy will run on a monthly basis, which means you will pay a monthly £6.00 subscription fee. Your insurance renewal will start on the same date each month as long as you make the payments on time. If we do not receive payment for the month, your policy will run out at the end of that month; we will always send you a letter to tell you that this has happened. If this happens, you will not be covered under 'Continuous Insurance Enforcement'.

For the Zen Gold Scheme, if you make any changes to your policy, or we think some information is wrong, your premium will be worked out again to make sure you have full cover, as long as your insurance provider is happy with the new details. Any extra or return premium will all be added to the next monthly payment, which will be the same every month after.

Changes to your policy are subject to an admin fee of £30.00 on top of any insurance company charges or refunds.

You must tell us if any material facts change. If you do not tell us, your policy might not be valid. Claims would also not be valid. You can make changes by going onto the customer portal at: portal.zen-insure.co.uk.

We will send you a reminder annually to remind you about the amount you need to pay. We will not send more reminders unless you miss a payment. Zen has the right to change payments while you are covered by the policy and we can withdraw our offer any time we want to.

Your No Claims Bonus amount will still increase at the end of the twelfth month, as long as no claims have been made and there have been no breaks in the insurance cover.

Because your policy is a monthly contract, there is no charge if the policy is cancelled, but you will have to pay for the month that you are in when you cancel. This is based on the monthly renewal date and not the calendar month. If more than one Direct Debit defaults happen, we may not let you continue as a member of our Zen Gold Scheme.

Terms of Business

It is always our intention to provide you with clear information so that you can make an informed decision about buying the products and services offered. We will carry out any business with you in a fair, competent and transparent way.

Our services include arranging your insurance for motor vehicles.

Conditions of Trading

We are an insurance intermediary. You will not receive advice or a recommendation from us. We will ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice on how to go ahead.

We are allowed to arrange, advise on or deal as an agent of insurers and consumers for non-investment insurance policies. We are authorised and regulated by the Financial Conduct Authority (FCA). You can check our authorised status at www.register.fca.org.uk using our registered number 786347.

Zen typically acts on behalf of the consumer, however on occasion we will act as agent of the insurer. For example when collecting insurance premiums.

If you choose to pay for your insurance via Premium Finance, Zen acts as a credit broker and will offer you finance with a third party premium finance provider called One Call Premium Finance.

When you take out a policy with us, we charge you a fee; this will be disclosed to you upfront. In addition, the insurer pays us a percentage of the annual premium 14 days after the policy starts. Where we have placed your policy with a Net Rated Insurer, meaning there is no commission, we will instead make a charge for the equivalent amount. We will always inform you of this in advance if a) it is a net rated product and b) the actual charge payable.

We will also receive a commission expressed as a percentage of the loan made to you from any third party premium finance provider we may use to fund your insurance premiums.

Continuous Payment Authority

Continuous Payment Authority is a recurring payment process where you allow Zen to take money from your debit, credit card or PayPal account whenever we are owed money. Payments can vary in frequency and amount depending on what is owed at the time.

In allowing the Continuous Payment Authority, you let us charge any sums due to your card and to take payments as and when they fall due. You may cancel the Continuous Payment Authority at any time by contacting our Live Chat department which you can access through the customer portal. You will be told should the company decide to change the terms of this Continuous Payment Authority.

Conflict of Interest

Zen may place your business with One Insurance Limited which offers general insurance products or may offer premium finance options through One Call Premium Finance. Some Directors of Zen may hold directorships in One Insurance Limited or One Call Insurance Services Limited which is controlled by the CEO of Zen.

Consumer Duty

In July 2023, the FCA implemented this to ensure that all firms with the Financial Services Industry are ensuring that they are acting to deliver good outcomes for retail customers. Because of this, you can feel confident that our high level of customer service will help you to understand the product you have bought and to clearly answer any questions that you may have.

We will make sure that we act in good faith and avoid foreseeable harm to make sure you receive the best outcome from us.

Quotations

These are based only on the information that you give to us at the time we give you a quote. Under the Consumer Insurance (Disclosure and Representation) Act 2012, you are required by law to do your best to answer all questions correctly and truthfully. This is to make sure that all the information that you give is true and correct. If you do not do this it may mean that your policy is invalid if you make a claim. If you are in any doubt about whether a piece of information is relevant, please ask us. Your insurer has the right not to accept your policy due to your new details not meeting their criteria; if this is the case, we will cancel your policy.

We will offer you value added products based on a single market exercise, as we use multiple providers for our value added products.

Unrated Insurers

We quote on the basis of a fair analysis and some of the insurers are unrated. An unrated insurer is an insurer that does not carry an insurer financial strength rating given by international rating agencies, such as Standard and Poor's 500 index (S&P), Moody's, Fitch Ratings and A.M. Best. An insurer's financial strength rating 'provides an assessment of the financial strength of an insurance organisation' and its ability to pay claims to its policyholders. Each agency has its own methodology, but ratings are usually organised on a scale based on letter grades to indicate the degree of credit risk. For example, an 'A' rating means that the insurers have an excellent ability to pay out claims, while a 'C' rating means that the insurer has a weak ability to pay out claims.

Some unrated insurers have been trading in the United Kingdom for many years, and so failure is not seen as likely, but this is not any sort of guarantee and such firms can fail given the appropriate combination of circumstances.

However, just because an insurer is rated does not mean they cannot get into difficulty. Risks of using an unrated insurer include:

- Unrated insurers may be based overseas and outside the influence of UK regulation. The home state regulation they are subject to may be less intrusive, less rigorous or a lighter touch than that of the UK Prudential Regulation Authority (PRA) / Financial Conduct Authority (FCA).

- In the event of an overseas insurer failing, claims may have to be directed to an overseas equivalent of the UK Financial Services Compensation Scheme (FSCS), and this may bring delays in dealing with the claim.
- Unrated insurers lack independent corroboration of the quality of their current financial stability. As your Insurance Broker, we carry out monthly due diligence checks on our entire panel of insurers, Underwriting Agencies & Managing General Agents and the underlying insurance provider. We are confident in the panel we choose to do business with.

Contract

When taking out an insurance policy with us, you will always enter into two separate contracts. The first one is with us, Zen for arranging and administrating your insurance policy. We may charge you a fee(s) for providing our services.

Our terms and conditions set out our fees in the 'Our Charges' section.

The second contract is with the insurance company for giving the insurance cover; they shall charge you a separate premium including Insurance Premium Tax (IPT) as applicable. Their terms and conditions are set out in their policy booklet, statement of Motor Insurance and Insurance Product Information Document (which we provide to you within your policy documents). Links are also available on our website www.zen-insure.co.uk/policy-documents.

When you buy optional value added products, you will enter into further contracts with each provider on the same basis as the first contract. Our arrangement and administration fees and the separate premium will form the total price of the insurance. The specific amounts paid for the cover you hold are found in the covering letter with your policy documents.

Provision of Documentation

At each stage of the period of insurance (new business, renewal or cancellation) we may need documentation from you.

You must send this to us when asked for it from the insurer or from us as an agent of the insurer. Unless you are told otherwise, you are required to send copies of the documents asked for, not the original documents. All documentation sent to our office must be up to date, and at the address, we hold on our records.

If you choose to send the original documents by post, Zen cannot be held responsible for their safe delivery or return to you. When we get the documents we asked for, we, in turn, will give you full policy documentation so that you can check your policy details, confirm the period of cover and have available any certificates or documentation that you must have by law. This also applies to any changes you wish to make to your policy during its period of cover. At renewal, we will tell you the renewal date, or when cover will end, in time for you to arrange other cover, if necessary.

We will tell you about any changes to the policy cover, service or insurer being offered, explain your responsibilities and give you any documentation you need by law.

We will not withhold any insurance documentation from you without permission unless the law allows us to do so. If the policy is cancelled or expires, we will send all documentation that you ask for that you have right to receive. If you do not receive the documentation we said we will give to you, then you must contact us and ask for a duplicate to be sent.

Where you have given us an email address we will send you an activation link to register for our customer portal; from here you will be able to access your policy documentation at any time.

Additional Service Declaration

If you should make a claim on any additional services (whether given as a free benefit of your policy or bought as an upgrade) during the period of cover, at no extra cost, at a nominal cost or at a price below that of the market rate, then the VAT owed through the fulfilment of such services or goods given will be paid by Zen.

Payment

Cover cannot be given without receiving payment, be it in full or by deposit using one of our instalment facilities. We will give you proof that you have paid any premiums, fees or charges during the period of insurance. For any policy changes where the additional premium is higher than £250.00, we will only issue cover when you have paid a minimum of 20% of the additional premium quoted.

Client Money (as an agent of an insurer)

We act as agents for the insurer for the collection of premiums and payment of refunds. This means that premiums are treated as being received by the insurer when received in our bank account and that any premium refund is treated as received by you when it is paid over to you.

Debt Recovery

One Call Debt Recovery is a trading name of One Call Insurance Services Limited, an insurance broker within the same Group as Zen.

If for any reason you default on a payment (an instalment or account balance after cancellation), or any other non payment of a balance, and after several reminders you do not pay the outstanding amount, we will exercise any Continuous Payment Authority.

If the payment is still not recovered, we will refer the matter to One Call Debt Recovery. In addition to the outstanding balance, a fee of £25.00 will be charged once the first letter has been sent to you.

If you still do not contact them, a further £27.00 will be added to your balance for their second attempt to contact you. The third letter will incur a further £52.00 charge. It is in your interest to pay instalments or balances on the agreed dates to avoid this outcome.

If the default persists, One Call Debt Recovery may refer the matter to OCL Solicitors, who may apply to the courts to recover the debt. This could result in a County Court Judgment (CCJ) being registered against you.

If an outstanding balance is due on a policy after it has been cancelled or the policy has lapsed, we reserve the right to withhold your No Claims Bonus until the balance has been cleared.

Where payments are made using monthly instalments and are provided through a premium finance credit agreement, this means the full cost of your insurance premium is paid upfront on your behalf, and you repay this amount over time. Any unpaid instalments, cancellation balances, or charges that remain outstanding under this agreement are treated as a debt.

Missed payments, arrears, or payment arrangements under a premium finance agreement may be recorded on your credit file. This may happen even if you contact us and agree a payment plan, as credit reference agencies may still be updated in line with UK credit reporting rules.

Where a balance has been owed for longer than 90 days, we may send the balance to an external debt collection agency, which could affect your credit rating and your ability to obtain credit in the future.

If you set up a payment plan with One Call Debt Recovery and you default on a payment, a £5.00 default fee will be added to your outstanding balance.

Alterations to Your Policy

You must tell us about any of the following changes to your circumstances straight away. If you do not tell us about these changes, then your policy may no longer be valid or a claim may not be paid. These changes may result in a change to your premium and/or excess (where these changes are acceptable to your insurance company) and will incur a charge of £30.00 on top of any insurance company charges or refunds.

Alterations to your policy include but are not limited to:

- You change the vehicle or its registration number this is limited to three amendments per insurance period.
- There is a change of driver(s).
- The vehicle ownership changes and you still require our insurance cover.
- Any driver on the policy gets a motoring conviction, including fixed penalty offences.
- Any driver develops a health condition that the DVLA needs to be aware of.
- You change the primary purpose the vehicle is used for.
- Any driver changes their job, starts a new job, including part-time work, or stops work.
- The vehicle is changed from the manufacturer's original specification.
- You intend to take the vehicle to any other country for any period of time. To see what level of EU cover is given by your insurance underwriters please check your insurers policy booklet.
- You change your address or the address where you keep the vehicle overnight.
- Any driver passes their test or has their licence revoked.
- Any details on the Policy Schedule change.
- The vehicle is involved in an accident or fire, stolen, damaged or broken into.
- There is a change to your estimated annual mileage.
- Any policy limits are exceeded.
- Any driver has insurance refused, cancelled or has had special terms imposed.
- There is a change to the main user of the vehicle.

You are reminded that you must take reasonable care not to make any misrepresentations.

Where we have been made aware of any misrepresentations, we will exercise the Continuous Payment Authority and debit the credit/debit card/PayPal account with an additional premium for this alteration. We will tell you before this happens.

The insurer we place you with may limit the number of changes that you make to your cover during the policy period. In this case, further charges may apply, or your policy may need to be cancelled and replaced.

To make any of the above changes to your policy, please visit the customer portal where you will be able to make any of the above changes.

Your Insurer has the right not to accept your policy due to your new details not meeting their criteria. If this does happen, we will cancel your policy and our normal broker cancellation fee will be applied.

Please refer to your Policy Schedule/Certificate of Motor Insurance for details of your policy and contact us if you are unsure whether you should tell us certain information.

Fraud

What Is Fraud?

Fraud includes, but is not limited to, deliberately not telling the truth or withholding information.

You are committing fraud if you:

- Knowingly make an untrue or misleading statement about your circumstances and/or claim.
- Intend to make a gain or cause a loss to someone else, for example, your insurer.
- By failing to provide the information you are committing fraud if you:
    - Fail to give us the information your insurer or we have requested; and
    - intend to make a gain or cause a loss to someone else, for example, your insurer.

How We Deal with Fraud

Insurance fraud is a serious issue, so we take certain measures to protect us and our consumers from it. Your insurance premium is calculated on the risk information provided by you, so it is important that this is accurate.

Fraud results in a rise in premiums, so to be fair to all our customers, we are proactive about finding and preventing fraud.

If fraud is found out, we will:

- cancel or void the policy cover without refunding the premium.
- not pay any claims under the policy.
- recover any money already paid.
- recover investigation and legal costs.
- tell other organisations as well as anti-fraud databases such as CIFAS, CUE and Hunter.

We may also tell the police, which could result in prosecution.

Fraudulent Claims

If you or anyone acting on your behalf uses fraudulent means to gain a benefit under the policy, your policy will be cancelled by your insurer and the premiums will not be refunded.

Other Information

Compensation Arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). You may have a right to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Most Insurance contracts are covered for 90% of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS at www.fscs.org.uk.

Language

The terms and conditions and all other information about this insurance are given in the English language, and no other language shall be used for communication unless agreed by both parties before the policy starts.

Bribery Act

We fully comply with the Bribery Act 2010, and will not accept any form of payment, gift or service, the intention of which could be considered to result in the improper performance of our obligations to you. If we reasonably believe that you have attempted to offer a bribe we will terminate our agreement with you.

Sanctions

Every business in the UK is subject to the provisions of Government sanctions and is therefore prohibited from dealing with 'embargoed' entities, for example certain foreign states or 'terrorist' organisations. We will conduct a check against the HM Treasury Sanctions List on each individual applying for insurance.

Rights of 3rd parties

Except for those rights granted to Zen, under this contract any person, company or other legal entity that is not a party to this contract, does not have any rights that they can enforce under this contract through the Contracts (Rights of Third Parties) Act 1999.

Our Charges

We may charge you a fee for arranging and administering your insurance, full details will be provided to you at the outset. Our standard charges are set out below and are subject to variation depending on your specific requirements. Where we are required to undertake additional activities on your behalf that require us to spend more time assisting you with your requirements, we reserve the right to apply an increased charge for our services. We will always agree this with you before the sale or transaction.

New Business:

Where a fee is charged for arranging a new insurance policy this will be determined on an individual basis and will be dependent on the level of work and cost involved.

In all cases our fee will be disclosed to you and agreed with you prior to the conclusion of the contract and before you become liable to pay.

Policy Fee:

Where we place your insurance with one of our Net Rated insurers we will apply a charge in place of us receiving a commission. We will always make you aware if you are insured with one of our Net Rated insurers and will inform you prior to your acceptance of any charges that will be payable.

Other Charges

£0.00	**Duplicate documents**	This fee applies if you request a duplicate hard copy of your documents of any kind sent to you via the post.
£60.00	**Renewal arrangement**	The renewal arrangement fee will be charged as well as the insurer's renewal premium
£30.00	**Changes to your policy**	Any changes made to the policy from the moment of policy acceptance will be subject to this charge. The admin fee may be reduced to £15 if you are on Balance, or removed if you are on Pro
£0.00	**Alteration to payment details**	We will charge this amount for any stopped or returned cheques or for altering the date you want the Direct Debit taken from your account.
£15.00	**Missed Direct Debit**	If a Direct Debit payment is rejected or missed, a charge will be applied by your Premium Finance provider, details of their charges can be found in the credit agreement they send to you.
Variable Interest Rate	**Alteration to payment details**	Premium Finance plans have a charge that can change (variable). This is included in the payments you agreed to make. The premium finance provider will tell you the variable rate you have to pay.
£49.99	**Set-up fee applied (within cooling off period):**	We reserve the right to make a charge to cover the cost of setting up your policy where your cover is cancelled within the 14 day cooling off period.
£49.99	**Cancellation fee - (applied outside cooling off period)**	This fee is applied to all policies cancelled after the cooling off period up until the end of the policy. This fee is applied as well as all other broker administration fees being charged, and all additional products being charged in full. For an example of how our cancellations are calculated please click here. For policies where a claim has occurred please refer to our information book.

Policy Cancellation

If You Made a Claim

Please note that refunds will not be given if a claim has been made before a policy is cancelled as the insurer will charge 100% (all of the premium and all administration charges on your policy) of the premium regardless of the length of time that cover has been in force. If you have paid in full, you will not be entitled to a refund. If you are paying by Premium Finance, we will write to you to confirm your account balance.

Rights to Cancel

You have the right to cancel any contract we arrange on your behalf. Please see "Requesting a Cancellation" or "Cancelling a Renewal" below for details.

Cooling-Off Period (14 days)

Within the first 14 days from receiving your policy documents or the policy start date, whichever is earlier, you may cancel your policy under the cooling off period principle.

All insurers have a right to apply a 'policy time on risk' charge. Zen will apply a charge of £49.99 for new policies.

If any value added products bought have been used within the first 14 days, the full amount of this product will be payable.

If we or your underwriters cancel your policy, we will write to you at your last known address telling you that your policy will be cancelled within seven or ten days, the date of which will be confirmed in your letter and the cancellation fee will still be applied.

Rights to Cancel

Please visit the customer portal where you are able to cancel any pending renewals.

The Renewals Department
Zen
First Point
Balby Carr Bank
Doncaster
DN4 5JQ

Please also refer to further details relating to your renewal contained within this booklet.

Requesting Cancellation

You may cancel your insurance policy via the customer portal; where possible we ask that you provide a reason for the cancellation so that we can monitor our consumer feedback and service. For more information about the charge structure, please see the 'Our Charges' section. We reserve the right to cover the cost of setting up your policy where the cover has not yet come into force. Any additional cover, such as breakdown membership or legal cover, whether given as a free benefit of your policy or bought as an upgrade, will be cancelled at the same time as your motor insurance.

Impounded Vehicle

If the vehicle is impounded at the time of buying the insurance and we have not been made aware of this, and the insurer voids the policy from the start, we will charge a £49.99 administration fee.

Voided Policies

If your policy has been voided by your insurance company we reserve the right to apply a charge of £49.99.

Informing the MID at Policy Cancellation

Where your policy has been cancelled, the Certificate of Motor Insurance is no longer legally binding, and the vehicle details we hold on file will be removed from the Motor Insurance Database (MID) by your insurer. It is a rule of all motor policies that once your policy has been cancelled the insurer of your policy will tell the MID (a database accessed by the police to check for uninsured vehicles) that all cover issued has been withdrawn.

Cancellation Fees After the 14-Day Cooling Off Period

After the 14-day cooling off period has ended, you still have the right to cancel your policy. There is a set charge structure applied to the cancellation of any insurance policy arranged through Zen, which takes into account our administration costs for arranging the policy and administrating the policy cancellation. All cancellations are calculated on the following basis:

- Day 15 to the end of the policy - you will be charged for any time on cover as calculated by your insurer; this is normally pro rata and an insurer fee. We will include any administration fees and the full cost of any value added products. We will include a cancellation charge of £49.99. We will also take off any discounts that have been applied to the policy.
- If a claim has been made you will be charged the full premium as well as any broker charges and the full cost of any value added products bought during the policy.
- If in the event your cancellation return of premium is lower than our charges of cancellation, the full remaining insurance costs will be owed.

Where you have paid your premium in full, we will let you know any amount you may be due back. If you are paying by Premium Finance, you will need to pay a balance of the cancellation charges as set out above, once we have calculated how much you have paid.

Please note, this amount does not include the interest you have paid on the Premium Finance as this is not paid to Zen, this is paid to the finance provider and therefore cannot be used towards the payment of your premium. All insurers have a right to charge for the time that you have had on cover.

If your policy is cancelled and there is a balance to be paid to us, as per the continuous payment authority, we will use your card payment details to collect the amount; we will try to take the payment 7 days after the day the cancellation was processed unless something different has been agreed with one of our agents. If this payment declines we will then reattempt this throughout the month until the last working day. If this is still unsuccessful or we hold no valid card details we will then pass the outstanding balance to One Call Debt Recovery where further charges will apply.

Reasons we may cancel your policy:

- Non-receipt of documents.
- Non-payment.
- Fraud.
- Misrepresentation.
- Insurer request.
- Threatening or abusive behaviour towards our staff or suppliers.
- Inappropriate language, intimidation or bullying of our staff or suppliers.

Cancelling Premium Finance payments or Non-Payments

If you cancel your Direct Debit or fail to make your finance payments, this does not immediately cancel your insurance policy. You will still be covered, but if we do not receive payment and you do not respond to our notifications, we will treat this as your instruction that you no longer wish to keep your policy. In this case, we will inform your insurer and arrange for the policy to be cancelled on your behalf.

Please note:

- Cancelling your policy may affect your cover and could result in charges or loss of protection.
- If your insurer sends us a cancellation notice, any remaining premium will be refunded to you after deductions for time on cover.

Refunds

If a refund is due to you, the right amount will be issued back onto the last known credit/debit card.

Refunds can take up to 14 days. If a refund is needed to a different bank account to the one we hold on record for the card holder, then a copy of the account holders bank statement confirming the account details will be needed.

Default on Payment

If you are paying by instalments and you receive a default notice from us, we have the discretionary right to cancel your policy in line with the terms and conditions in the default notice sent to you. If this happens, any refund of the premium received from your insurer by us will be used to reduce any outstanding balance when your policy is cancelled. Any residual balance of return of premium will be paid to you. If a claim has arisen under this insurance and the policy is cancelled due to a default on payment, no refund will be available from the insurer, and you must pay the sum contained within the default notice in full.

Please include your customer reference on all communications that you send to us to help ensure prompt service.

Complaints Procedure

Step 1

If you haven't already, then we ask that you please contact the appropriate department.

You can also use our Live Chat service at www.zen-insure.co.uk or www.onecallclaims.co.uk for any complaints relating to claims.

All staff within the company have been trained to give a high level of service and will try to resolve any dissatisfaction where possible.

Mistakes do happen. If you think we have let you down, we will investigate and fix things you are worried about. You can make a complaint free of charge and we will do our best to try and sort out the problem.

If an agent is unable to reach a satisfactory resolution for you they will refer you to their line manager who will also try to resolve your complaint to the highest standard possible. You can also register your complaint to the Complaints Handling Manager directly at;

The Complaints Handling Manager
Zen
First Point
Balby Carr Bank
Doncaster
DN4 5JQ

We aim to resolve your complaint within 24 hours from when we receive it, however, if this is not possible then we will acknowledge your complaint in writing within five working days. Once we have acknowledged your complaint we will perform a full investigation into the matter and ensure that all areas of the complaint are covered.

A final written resolution letter will then be sent to you once all investigations have been complete, within eight weeks of receiving the initial complaint. If you are still dissatisfied with the resolution offered at this point please refer to stage 2.

Step 2

You may have the right to refer your complaint to the Financial Ombudsman Service.

If you choose to escalate your complaint, you may contact the Financial Ombudsman Service (FOS) or an agreed Alternative Dispute Resolution Provider (ADRP). You must enclose a copy of the final resolution that we issued to you along with your policy number and quote "Zen" as the reference. The Financial Ombudsman Service can help with most complaints if you are;

- a customer.
- a business with an annual turnover below £6.5m and fewer than 50 employees or an annual balance sheet below £5m.
- a charity with an annual income of less than £6.5 million.
- a trustee of a trust with a net asset value of less than £5 million

The Financial Ombudsman Service can be reached at www.financial-ombudsman.org.uk or you can also write to them at The Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

The Financial Ombudsman Service (FOS) is the UK's official expert in resolving complaints within the financial services industry. Complaints can be brought by, or on behalf of, customers (or potential customers) who are private individuals, micro-enterprises and small to medium size enterprises (small to medium size enterprises can bring complaints to the ombudsman as long as they have an annual turnover below £6.5m and fewer than 50 employees or an annual balance sheet below £5m).

If we agree to appoint an Alternative Dispute Resolution Provider (ADRP) you can make your complaint within 12 months after receiving our final resolution letter. A list of ADRP's can be found through the trading standards website.

You can find further information at www.financial-ombudsman.org.uk.

The European Commission under EU regulation has provided an online dispute resolution platform to help you raise a complaint. If you bought your policy online, you can make a complaint at the European Commission Online Dispute Resolution website. Just so you know, this doesn't replace the service.

Our Liability

In the event of our negligence, our maximum liability for losses suffered by you in consequence is £1,300,000.

For any other claim arising out of our actions, our liability is limited to the amount of commission or fee we received for setting up the insurance policy in question for the policy period in which the action (or inaction) took place.

We will not be liable for any indirect losses but nothing in this paragraph will limit our liability for death or personal injury caused by our negligence.

What Happens at Renewal

We will send out your new renewal terms to the customer portal at least 21 days before renewal for all policies. We hold the right to refuse renewal terms where we are unable to offer a quote with our insurer panel, provided we send you notice 21 days before your renewal date, allowing you time to find another insurer.

The price that we offer on your renewal notice will be based on the information you gave us on last year's policy. If your circumstances or any other information have changed about your insurance during the last year, you must tell us before your policy is renewed. If you do not tell us, you may not be properly insured; this may invalidate any claim that you wish to make on your policy. If you are in doubt about whether something is relevant, you should ask us.

The renewal cost will also include our renewal arrangement fee (please refer to the 'Our Charges' section for details of any additional charges).

To try to get you a competitive renewal price, we will instruct some of our insurers to carry out a check on your credit records. This does not cost you anything, and the information that they access could be received from a few different publicly available sources, such as credit reference agencies, who may record the search.

This is helpful to you because some insurers will be able to offer you a significant discount on your premium because the check gives another way in which they can confirm your identity, therefore protecting both parties from fraud or money laundering. Regardless of the result of the check, it will never result in your premium increasing. If you do not want us to instruct our insurers to check your credit records, then you must tell us in writing at least 30 days before your renewal date. Please mark your envelope; 'Credit Check'.

Where possible we will automatically renew your insurance policy as long as we hold valid payment details. Please see below for specific details. However, if at any point you wish to opt-out of having your policy automatically renewed, please contact us at least five days before your renewal date by visiting the customer portal.

Renewing by Premium Finance

If you pay for your insurance via Premium Finance, for your convenience we will automatically renew your policy and send confirmation via email, along with your new insurance documents, roughly one week before your renewal date. Your Direct Debit collections will continue on or up to three days either side of your current Direct Debit date.

Continuous Payment Authority

Renewing by payment in full or credit/debit card

If you paid in full by credit/debit card and where we hold valid details, for your convenience and protection, we will take money from your debit, credit card or PayPal account with the full amount of your renewal premium up to five days before your renewal date. Where we have taken payment for your renewal, and you contact us before the renewal date to decline the renewal, we will arrange an immediate refund for the amount debited.

If we do not hold valid Direct Debit or credit/debit card details, we will not automatically renew your policy - you will need to contact us to renew the policy before the renewal date. You can do this by making a payment online by visiting the 'My Account' section at www.zen-insure.co.uk.

Where we will renew your policy automatically, we will tell you on your renewal invitation at least 21 days before your renewal date.

How to Decline an Automatic Renewal

Where possible we will automatically renew your insurance policy as long as we hold valid payment details. However if at any point you would prefer to opt out of automatic renewal you can do so in the customer portal, via live chat or in writing to Zen, First Point, Balby Carr Bank, Doncaster, South Yorkshire, DN4 5JQ. Please let us know at least five days before the renewal is due. You must tell us on or before your renewal date that you do not want to go ahead with the renewal. Any request to cancel your renewal after your renewal date will result in a charge of £49.99 as well as any time on risk charge made by your provider.

Consumer Premium Finance Agreement

If you have opted to pay by Premium Finance you will be entering into a separate Credit Agreement Contract.

The payment on your bank statement will read 'Zen'.

We act as a broker for insurance and a credit broker for finance. Confirmation of your Premium Finance provider will be disclosed. Where we act as a credit broker and you later enter into an agreement with a Premium Finance provider we will have entered into a collateral contract with them to repay them any monies that you owe them during the term of the agreement. This collateral contract is a rule of the agreement between you and them, and it is part of the agreement between you and us that you will repay any money to us that we have paid to the Premium Finance provider. If you do not agree to this, you should not enter into the finance agreement. Such sums could include monies payable if the agreement is cancelled, where you default on any payment or where the finance provider is unable to collect monies under the Premium Finance mandate.

If we need to pay back any monies to the premium finance provider during the term of your agreement with them, then the following will occur:

- we will contact your insurer and cancel your contract of insurance;
- the insurer will then calculate whether any monies are owing to you or whether a balance is owing to them.
- if there are monies owing to you this will be returned to us (a return of premium).

- if we need to make payment of an outstanding balance, we will add this amount to the money we have paid to the finance provider, and then will seek to recover this amount from you (see the Policy Cancellation and Debt Recovery sections of this Information Booklet).
- if there is a return of premium we will take this off from the monies paid to the finance provider and then recover the balance from you (see the Policy Cancellation and Debt Recovery sections of this information booklet).
- when any money owing has been repaid by you, your obligations to us will have been carried out.

This is a summary of terms; your finance provider will send you the full details.

Your Direct Debits will be made via a running account credit agreement made between Zen, your premium finance provider and you.

Please note that you are entering into a premium finance agreement with the premium finance provider to pay your insurance premiums. Please note that, should you default, a fee will be applied when collecting the arrears. This fee will be as well as any administration charges that Zen may apply, please see the 'Our Charges' section under Zen's terms of business for more information.

Any funds made available to you under this running account credit agreement shall be under terms and conditions. A welcome pack containing a pre-contract information document and a full copy of the terms and conditions of this agreement will be sent to you by the finance provider within 14 days from the start of your policy. You must read this, along with this booklet, and understand the full terms and conditions of the running account credit agreement before entering into the agreement.

We do not charge a fee for arranging your finance; however, we receive a commission from the finance provider which is included in your monthly repayments.

Credit Assessment

In assessing your application, the premium finance provider may search the public information that a credit reference agency holds about you. The credit reference agency will add details of the search to their records whether or not the application for credit goes ahead. A hard footprint may appear on your credit file. This and other information may be used to make credit decisions about you and to carry out checks for the prevention and detection of money laundering.

In order to assess your application, the premium finance provider may use credit scoring, credit reference agencies and automated decision-making systems. The assessment will take place after the premium finance provider has received your application. When your premium finance provider performs an affordability assessment, a hard footprint will appear on your credit file.

Your Payments

If you do not make the repayments that are due under this agreement, your credit rating may be adversely affected and this could make getting credit more difficult in the future. It may also result in legal action being taken to recover the debt. If you do not make repayments under this agreement, this may result in your credit agreement and the insurance policy paid for by the said agreement being cancelled. You may then be liable for any debt arising from the cancellation, which may be assigned to us by the finance provider to recover.

Direct Debit Guarantee

If there is a change to the date, amount or frequency of your Direct Debit, your finance provider will always give you five working days' notice in advance of your account being debited. If there is an error, you are entitled to an immediate refund from your bank or building society. You have the right to cancel at any time, and this guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits. A copy of these safeguards under the Direct Debit Guarantee will be sent to you with your welcome letter from the finance provider.

Credit Limit

There is no general credit limit on the credit agreement when paying by premium finance. We may introduce a credit limit which relates to the total cost of your insurance products being financed, however we will give seven days written notice to you if this is the case.

Minimum Payments

While any debit balance remains on your account, you agree to make minimum monthly payments to the finance provider. The finance provider will write and advise you of the date by which the first monthly payment is required and, thereafter, in each subsequent month. Payment is needed on the banking business day corresponding to the first payment date (or if there is no corresponding banking business day, the first banking business day following that date) or such other date as we may set. For your first drawing of credit, the minimum monthly payment is the monthly payment set in the Pre-Contract Consumer Credit Information that will be sent to you by the finance provider. For any later drawings of credit, the minimum number of monthly payments will be as stated by the finance provider to you from time to time about the number of transactions on the account, and the term of the insurance being financed by drawings on the account.

The payment date can be altered after the first payment is received to a more convenient date in the month.

Interest Charges

Interest will be charged as written in the Pre-Contract Consumer Credit Information.

If the interest rate is going to change due to changes in the market, we will give you 7 days' notice. We may also change the interest rate for any credit already given to you for paying insurance premiums. The interest rate and APR is written in the Pre-Contract Consumer Credit Information. Following 11 instalments your APR will never be higher than 25.94%. Should the agreement cancel and be set up on fewer instalments, the APR can be higher, however your interest rate will never be higher than 12%.

Default Charges/Refunds

If a Direct Debit payment is rejected, a charge will be applied by your Premium Finance provider; details of their charges can be found in the credit agreement they send to you. Where you default more than twice, the Premium Finance facility will be withdrawn by the Finance Provider and a new plan will be arranged by Zen via post-dated payments; we must have payment details available to collect the agreed instalments. Please see the 'Our Charges' section for details of any additional charges.

If you have defaulted on your monthly payment and the attempt to re-apply at your bank has failed, Zen or the finance provider will exercise the continuous payment authority and use the card payment details held on your file to collect this amount. As well as the finance provider, we also reserve the right to charge £15.00 if your Direct Debit defaults.

Cancellation

In cancelling your Premium Finance, your insurance policy will remain in force until Zen is told of your intention to cancel. Please see the Cancellation section of this information booklet for more information. This is as well as any other cancellation charges applied by Zen, please see the 'Our Charges' section for details of any addition to any other cancellation charges applied by Zen (see the 'Our Charges' section of this booklet for further information).

Confidentiality and Data Protection

Under this part of the information booklet Data Protection Laws means; any law, regulation or rules which relates to the protection of individuals with regards to the processing of personal data.

All personal information provided by you is held securely and in confidence by us in our computerised and other records. When we process your personal information we do so in compliance with Data Protection Laws. We maintain strict security standards and procedures with a view to preventing unauthorised access to your data.

Full information about how we handle and process your data can be found in our Privacy Policy which we highly recommend you read.

This can be found at: www.zen-insure.co.uk/privacy-policy.

If you have any questions about data protection or privacy, please contact our Data Protection Officer at: dpo@yoga-insure.co.uk.

Disclaimer

Zen may add to, change, discontinue, remove or suspend any term or condition of service, temporarily or permanently, as reflected from our consumer feedback, at any time, without notice and liability.

All prices and details published in this Information Booklet are correct at time of going to print and are subject to change without notice.

Our terms and conditions are available at: www.zen-insure.co.uk.

New terms apply as soon as they are posted.

Declaration

By accepting this agreement, you confirm the following declaration:

I agree to have an account set up for me on the terms and conditions as set out by the finance provider and Zen.

I confirm my details, and the information on the proposed use of funds are correct.

I authorise you to make such enquiries as you think necessary in connection with this application and I understand that unless I have indicated otherwise, I may receive from you details of other products and services which may be of interest to me.

If you do not agree with any of our terms, please contact us within 14 days from inception.

If you have not contacted us by then, it is assumed that you accept the terms herein.

Notes

Zen is a trading name of Yoga Insurance Services Limited | www.zen-insure.co.uk

Registered address: Saturn Building, First Point, Balby Carr Bank, Doncaster, South Yorkshire, DN4 5JQ

Registered in England and Wales No 09859287. We are authorised and regulated by the Financial Conduct Authority (FCA) for general insurance business. Firm reference number 786347.