Knights Templar House 38-42 Frogmoor High Wycombe Buckinghamshire HP13 5DG
Tel: 01494 427900

Mr A Erturk
30 Old London Road
Badgers Mount
Sevenoaks
TN14 7AE

17th March 2025

Our ref: ERTURKAS01

Dear Mr Erturk

Following your kind instructions to arrange insurance, we have pleasure enclosing your personal quotation, policy booklet and certificate. Please check these carefully to ensure they have been issued in accordance with your requirements.

Please carefully read the enclosed proposal form/statement of fact. It is essential that this has been completed fully and accurately as it is the basis on which your insurance is arranged. Incomplete or inaccurate information could invalidate cover. Please let us know right away of any changes or omissions and if you wish to discuss any aspect of your policy.

Should you need to claim, please contact us at the first opportunity. Our own claims specialist will help ensure a friendly, personal service and manage the process smoothly for you.

If there is any point on which you are unsure, please do not hesitate to contact me.
Important - your policy will set out all the terms and conditions in full, and a reminder of any specific requirements of the policy and other key terms are outlined in the following pages. Please read them carefully, and if there are any points that you are not sure of or are unable to comply with, please contact me right away as I will be pleased to assist where I can.

Yours sincerely

Tasmyn Billington

Tasmyn Billington
Private Client Management
tasmyn.billington@howdeninsurance.co.uk

T: 01420 593493
D: 01494 427930

If you need any extra help such as visiting us in branch, understanding your documentation or working out what cover you need, let us know. We're always happy to help, whatever your need.

Howden, the new name for A-plan

Howden is a trading name of A-Plan Holdings which is authorised and regulated by the Financial Conduct Authority No. 310164.
Registered in England and Wales under company registration number 750484. Registered Office: 2 Des Roches Square, Witney, OX28 4LE.
Calls may be monitored and recorded for quality assurance purposes.

Your Personal Quotation

Our recommendation is based on the information you have provided and following a fair analysis of the range of insurers that we deal with. We have selected this policy taking into account its close match with your requirements on cover and price.

You asked for:

Registration:	X777ADA
Vehicle:	BMW X7 XDRIVE40D M SPORT MHEV
Permitted Use:	Social, Domestic And Pleasure
Cover:	Comprehensive
Period of cover:	12 months
Permitted Drivers:	Please refer to your policy schedule

Recommendation: We have concluded the following policy most closely meets your requirements:

Insurer: Equity Insurance

Registration:	Compulsory Excess:	Voluntary Excess:	Fire & Theft Excess:	Glass Excess:
X777ADA	£1,500	£0	£1,500	£125

Please refer to your schedule for more details – specific driver excesses may apply
Driving other vehicles: Please refer to your certificate of insurance

Premium:

Premium Including IPT:	£1,795.00
Administration Fee:	£100.00
Total Insurance Cost:	£1,895.00

Please read the following Important Notes and the enclosed Terms of Business carefully.

Policy Terms

Registration:	Garage Warranty	Security Warranty	Mileage Warranty	Yearly Mileage	No Claims Bonus
X777ADA	No	Yes	No	N/A	2 Years

Security

Please be aware that a **Security Warranty** applies to your policy. Please see your policy documents for full terms and conditions. As always, if you have any questions at all or are in any way unsure, please contact the office where we will be happy to help.

Important Notes

Your policy, schedule and certificate detail your cover, the permitted vehicle use, drivers and any exclusions and limitations. Please check them carefully to ensure your requirements are met. If there is any point on which you are unsure, we will be delighted to go through the policy with you. The following limitations are common to most policies.

- The maximum your insurers will pay for any claim for damage to any third-party property is shown in your policy documentation (although cover for injury claims is unlimited).
- Please notify us of any incident, or accident (even if you may not make a claim) as soon as possible, as some insurers may ask you to pay a higher excess if the incident is not notified within the first 48 hours.
- Some insurers may ask you to pay an additional excess, or limit the amount they will pay if you wish to instruct a repairer outside of their approved network repairers.
- Please ensure you take care of your vehicle - motor insurance policies do not cover theft by deception or if the vehicle is left unsecure and unattended. An example of this would be if the keys are left in or on your vehicle.
- If your policy includes driving other cars (please check your certificate) the cover is provided to the policyholder only to drive any other car not owned or registered or hired to the policyholder, or under a hire purchase or any lease contract, and the cover is limited to third party only (this means that whilst there is cover for any damage you cause, there is no cover for any damage to the vehicle you are driving). If your car is sold or written off following a claim, this extension of cover is automatically suspended until a replacement car is insured.
- If you wish to take your vehicle abroad, please contact us before you travel so that we can ensure the correct cover is in place.
- In the event of a claim, your insurer cannot guarantee a like for like replacement vehicle if your policy provides for a courtesy vehicle.
- Any nonstandard audio/visual equipment, in car entertainment or satellite navigation systems, will need to be declared in order for your insurers to consider providing cover. You must check with us to ensure that you have sufficient cover in force for manufacturers fitted standard equipment of this nature.
- Unless cover has been specifically arranged use for commercial travelling, courier use, racing, pacemaking, speed testing, track days, competitions, rallies, off road and 4x4 days, trials or use for any purpose in connection with the motor trade is excluded.

Continuous Insurance Enforcement (CIE) is now in force, which means that vehicles must be continuously insured, or a 'Statutory Off Road Notification (SORN)' sent to the DVLA.

If your vehicle is not on the MIB database (which can be checked on https://ownvehicle.askmid.com) you could be liable for a fine, prosecution and your vehicle could also be impounded. For further information, please contact us or visit https://www.gov.uk/vehicle-insurance/uninsured-vehicles.

Most insurers exclude cover if a vehicle is being driven by somebody who is under the influence of alcohol or any other substance that would adversely affect a person's ability to drive. If applicable this is shown in your policy documentation and please contact us if you would like any clarification.

Motor Legal Expenses Insurance
Motor Legal Expenses Insurance is an optional policy that provides up to £100,000 of legal expenses to assist in the recovery of losses not covered by your motor policy (such as your excess, out of pocket expenses and compensation if you are injured) where you are not at fault and the prospects of recovery are greater than 50%.

PROPOSAL FORM/STATEMENT OF FACT – PLEASE READ THIS VERY CAREFULLY

Name: Mr Asim Erturk - ERTURKAS01 Policy No: TBC

Your insurance contract has been prepared based upon the information which has been provided by you and is included in the attached proposal form/statement of fact. It is important that you check the form thoroughly and if you are satisfied that, to the best of your knowledge and belief, the information is correct no further action is required. Please retain the statement with your insurance policy.

If any details are incorrect or missing, you must amend the proposal form/statement of fact and return it to us immediately with the relevant, information. Failure to do so could invalidate your insurance. We will then notify you of any changes in the premium or policy terms and conditions and send you a revised statement.

We would draw your attention to the following important notes, which your insurer has included within the statement of fact form.

- Inaccurate or Incomplete information may result in claims not being met, if you are in doubt whether a fact is relevant please let us know. It is important that you should make us aware of all relevant facts; for example, those which would influence an insurer in the acceptance or assessment of your proposal.
- You should keep a record (including copies of letters) of all information supplied to us for the purpose of entering into this contract.

PROPOSAL FORM/STATEMENT OF FACT DECLARATION

I confirm that the proposal/statement of fact form has been completed on my behalf by Howden Insurance.

I have been asked and have understood all the questions on the proposal form/statement of fact, and confirm that my answers are true and accurate to the best of my knowledge and belief. I understand that I am responsible for the answers given, and that incomplete information or inaccuracy could invalidate my cover.

If I request, I will be provided with a copy of the completed form.

I authorise Howden Insurance to review my insurance arrangements before inviting renewal and to offer me an alternative insurer's policy if that insurer's terms appear favourable.

If I pay my policy by debit or credit card, and have agreed that Howden can retain my card details so that any future renewal payments can be collected as they become due, provided that a renewal invitation has been issued to me, I authorise Howden to automatically collect the renewal premium and renew my current policy (whether a change of insurer has been recommended or not). I understand that if payment cannot be taken by Howden my policy will not be renewed and I will be informed.

This does not affect my right not to renew the policy providing I notify Howden or my insurer before the renewal date.

All insurers supply details of policies to databases, which the police and other insurers have access to. This helps to detect people who break the law by not taking out insurance and assists when dealing with claims. We will only use and disclose information we have about you in the normal course of arranging and administering your insurance.

Under the Data Protection Act, you have the right to see personal information about you that we hold on our records.

We have the following contact details for you and we would be grateful if you could check these carefully and let us know of any missing or incorrect information.

Home Phone Number:	07827 665700
Work Phone Number:	
Mobile Number:	
Email Address:	asli.guneyi@londonist.co.uk asim@londonist.co.uk