

Application form for 12 monthly instalments by Direct Debit

This page of the leaflet should be retained by you.

Consumer Credit Act

Arrangements can be made for payment of premium to be spread over 12 months by completing the Direct Debit Instruction. The appropriate documentation conforming with the Consumer Credit Act 1974 will then be issued to you.

Important information

Ecclesiastical Insurance Office plc may use the information you provide in your application to search the files of a credit reference agency and the result of that search will be recorded in your file whether or not your application is accepted.

Further, Ecclesiastical Insurance Office plc may supply details of how you have performed in meeting your obligations under the agreement to a credit reference agency and such information will be made available to other persons or organisations using the services of a credit reference agency.

The Direct Debit Guarantee

- This guarantee is offered by all Banks and Building Societies that take part in the Direct Debit scheme
- The efficiency and security of the scheme is monitored by your own Bank or Building Society
- If the amounts to be paid or the payment dates change Ecclesiastical Insurance Office plc will notify you five working days in advance of your account being debited or as otherwise agreed
- If an error is made by Ecclesiastical Insurance Office plc or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid
- You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us



Direct Debit – Your questions answered

1 How are payments made?

You can either telephone us with your account details or complete the Direct Debit Instruction. We will send your account details to your Bank or Building Society for validation and arrange for payments to be debited at agreed intervals. Please note that if you have more than one policy your bank account will be debited separately. Whilst you can choose to pay by 12 monthly instalments, please note that the policy is an annual policy and not a monthly policy.

2 What about the cost?

There is a small charge of 7% (equivalent to an annual percentage rate (APR) of 16.2%) for premiums paid under our 12 monthly instalment plan, eg the charge on a premium of £300 will amount to £21.

3 Who is eligible?

The policy-payer must be 18 years of age or over and have a Bank or Building Society current account. Bank/Building Societies may decline to accept instructions to pay Direct Debits from some types of account. We do not accept Direct Debit Instructions from anyone other than the policyholder.

4 What happens if I make alterations to my policy?

If you make any alterations during the year which affect the premium (eg increase or reduce the sum insured or cover) then the remaining monthly instalment(s) will normally be adjusted and you will be notified in writing.

5 What happens if I do not pay an instalment?

We will notify you of the default and if the matter is not resolved the policy will be cancelled and a charge made for any cover provided up to the date of cancellation.

6 What happens if I cancel the Credit Agreement?

If you cancel your Credit Agreement during the 'cooling off' period (see Your Right to Cancel) or mid-term, a charge will be made for any cover provided.

7 What happens if I make a claim on the policy?

Any payments due after the date of the cancellation of the policy will be cancelled unless a claim has arisen in the current period of insurance. If you have submitted a claim in the same period of insurance in which you wish to cancel the policy, all remaining outstanding instalments will become payable in full. In these circumstances we may deduct the outstanding amount from the settlement cheque.

8 What happens if I apply late?

To enable us to process your application, please either telephone us with your bank details or complete the Direct Debit instruction and return it to us as soon as possible. The first instalment will normally be due as soon as a new policy commences or on the renewal date for an existing policy. If we do not receive your bank details straight away it may be necessary to collect more than one instalment initially or you may even find that payment by instalments is not possible.

If you are having problems meeting the cost of your premium, or have any queries relating to the Direct Debit Instruction, please do not hesitate to contact us on

0845 777 3322

Monday to Friday 8am to 6pm

Calls may be monitored or recorded



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Ecclesiastical Insurance Office plc. (EIO) Reg. No. 24869. Ecclesiastical Insurance Group plc. (EIG) Reg. No. 1718196. Ecclesiastical Life Ltd. (ELL) Reg. No. 243111. Ecclesiastical Investment Management Ltd (EIM) Reg. No. 2170173. Allchurches Mortgage Company Ltd. (AMC) Reg. No. 1974218. Ecclesiastical Financial Advisory Services Ltd. (EFAS) Reg. No. 2046087. Ecclesiastical Risk Services Ltd. (ERS) Reg. No. 6290300. All companies are registered in England at Beaufort House, Brunswick Road, Gloucester, GL1 1JZ, UK. Tel: 01452 528533. EIO, ELL, EIM & EFAS are authorised and regulated by the Financial Services Authority and are members of the Financial Ombudsman Service. EIO & ELL are members of the Association of British Insurers and EIM is a member of the Investment Management Association.