

Direct debit application and instruction form

For 1 and 12 monthly Interest Free Instalments by Direct Debit

This page of the leaflet should be retained by you.

Direct Debit Your questions answered

If you're paying by direct debit please keep this page for your records.

The information below tells you how paying by direct debit works. Please read this before deciding if you want to take this option.

Consumer Credit Act

You can arrange to pay for your insurance premium by instalment(s) by completing the Direct Debit Instruction. If you're a consumer, then we'll issue you with the documents you need to comply with the Consumer Credit Act 1974.

How do I pay by direct debit

Please complete the enclosed Direct Debit Instruction, or alternatively in some cases we may be able to take your details over the telephone, so please call us. We'll send your account details to your bank or building society to be validated and arrange for payments to be debited at agreed intervals. If we need to alter your payments, we'll write to tell you this, before we debit your account. If you've got more than one policy your account will be debited separately for each policy. While you have the option to pay by instalment(s), your policy is annual and not monthly.

Data Protection Act

We may use the information you provide in your application to search the files of a credit reference agency. The result of that search will be recorded on your credit reference file whether or not your application is accepted. We may also supply details to a credit reference agency of how well you've made your payments under the credit agreement. The credit reference agency may make this information available to other people or organisations using their services. If you don't want the credit reference agency to make your data available to others using their services, please contact the agency direct.

How do I pay by direct debit

1 Who is eligible?

You must be 18 years or older and have a bank or building society current account. Bank/building societies may not accept instructions to pay direct debits from some types of account, please check with them if you're not sure. We can only accept Direct Debit Instructions from the policyholder. If you're under 18, we can accept direct debits from your parents' account until you reach 18.

2 How does paying by direct debit work?

Paying by direct debit lets you spread the cost of your insurance over an agreed number of instalments rather than paying for it in one go. The premium and handling charge will be divided equally over the instalments. Please make sure you've got enough in your account to cover the direct debits. If you don't have enough, you may be liable for charges from your bank or building society, for which we can't be held responsible. The cost for paying by direct debit depends on the number of instalments you choose:

- Interest Free – No charge.

Direct debit is only available when you first take out your insurance or when you renew your policy. You can't change to direct debit if you've already started to pay in a different way.

3 What happens if I need to alter my policy?

If you make any changes to your policy during the year that makes your premium, more or less, then we'll need to adjust your remaining monthly instalment(s). We'll contact you to let you know the new amount.

4 What happens if I cancel my credit agreement?

You have the right to cancel your credit agreement within 14 days of receiving a copy of the agreement or part way through your cover. If you do cancel your credit agreement but want your policy cover to continue, you'll need to pay the remaining balance immediately.

5 What happens if I apply late?

So we can process your application, please contact us with your account details as soon as possible. Your first instalment is due as soon as your policy starts, or on the renewal date if you've already got a policy with us. If you don't send us your account details straight away, we may need to collect more on your first instalment or paying by instalments may not even be possible.

6 What happens at renewal?

When your insurance is due for renewal your direct debit will automatically continue. We'll advise you of any change of amount and continue to apply to your bank or building society for the amount due. If you want to stop your cover and cancel your direct debit, please contact us and your bank or building society to let us know before the renewal date and the first instalment becomes due.

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

If you make a claim on your policy and what's insured is beyond recovery, we'll deduct the remaining balance of your premium from your claims payment. If what's insured can be repaired, we'll make your claims payment and continue to collect your instalments.

8 What happens if I miss an instalment?

If you miss a payment, we'll request payment again from your account after 14 days. If this request fails, we'll contact you and ask you to resolve this. If you can't make the payment, your policy will be cancelled and a charge made for any cover provided up to the date of cancellation. This would leave you without the protection of the insurance cover. And it may also make it harder for you to get credit in the future.

9 Contact us for further information?

If you have any additional questions or want further information, please contact us or speak to your broker.



Instruction to your bank or building society to pay by Direct Debit

Please fill in the whole form including official use box using a ball point pen and send it to:

Benefact House,
2000 Pioneer Avenue,
Gloucester Business Park,
Brockworth,
Gloucester,
GL3 4AW

Name(s) of account holder(s)

Bank/building society account number

Branch sort code

Name and full postal address of your bank or building society
To: The Manager Bank/building society
Address
Postcode

Reference

Service user number

7 6 5 1 3 8

FOR Ecclesiastical Insurance Office plc OFFICIAL USE ONLY
This is not part of the instruction to your bank or building society.

- 1 Instalment – No charge
- 12 Instalments – No charge

INSURANCE PREMIUM PAYER TO COMPLETE

Have you budgeted for this cost? Yes No

Instruction to your bank or building society

Please pay Ecclesiastical Insurance Office plc Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with Ecclesiastical Insurance Office plc and, if so, details will be passed electronically to my bank/building society.

Signature(s)
Date

Banks and building societies may not accept Direct Debit Instructions for some types of account

DD11

This guarantee should be detached and retained by the payer.



The Direct Debit Guarantee

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit Ecclesiastical Insurance Office plc will notify you ten working days in advance of your account being debited or as otherwise agreed. If you request Ecclesiastical Insurance Office plc to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Ecclesiastical Insurance Office plc or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society
 - If you receive a refund you are not entitled to, you must pay it back when Ecclesiastical Insurance Office plc asks you to
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.



Benefact House,
2000 Pioneer Avenue,
Gloucester Business Park,
Brockworth, Gloucester,
GL3 4AW

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