



Frequently Asked Questions

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# Our Frequently Asked Questions

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## Your documents

### **Where can I find my policy number?**

Your policy number can be found on any documentation we have sent you, whether by email or post. As policy numbers are unique, they fall under Data Protection rules so will not be visible on an envelope. We will confirm your policy number with you whenever you speak to our customer service team, following completion of a Data Protection check.

### **I have not received my documents.**

The email address you provided when buying your insurance would have been used to send you your documents. Please check you spam basket in case your email account did not recognise our address. If for any reason you have not received your documents, please call our customer service team on **0800 032 5638** who will complete a Data Protection check, confirm your email address and resend the documents. Our lines are open Monday to Friday 9am - 5.30pm (excluding bank holidays).

If the issue persists the documents can be sent to you by post.

### **How do I get a copy of my documents?**

You will have received your documents via email when you bought your snnug Insurance. The email address you supplied when buying on-line or talking to our customer service team will have been used. If you cannot find your documents or your email address has changed then please contact our customer service team on **0800 032 5638**. They will be able to send you a copy of your documents to the new email address you supply following completion of a Data Protection check.

If you are having trouble receiving your emails a paper copy can be sent by post.

### **I have my documents, but my vehicle is not showing on the Motor Insurers Database?**

Please contact us urgently. Very occasionally there may be a technical issue which may have delayed your registration being posted onto the Motor Insurers Database. We would like to address this issue as quickly as possible for you. Please contact our customer service team on **0800 032 5638** in office hours, you can additionally email us on [customerservices@snnug.co.uk](mailto:customerservices@snnug.co.uk). The team will investigate the issue and keep you informed of resolution.

## Driving Abroad

### What countries am I covered to drive in under my policy?

Your snnug policy allows you to drive abroad but only in the following countries at time of publication but this list is subject to change so you must check with us before you travel and you must take your current Certificate of Insurance with you as evidence of compulsory insurance cover: -

Andorra	Estonia	Latvia	Romania
Austria	Finland	Lithuania	Serbia
Belgium	France	Luxembourg	Slovenia
Bulgaria	Germany	Malta	Spain
Croatia	Hungary	Netherlands	Sweden
Cyprus	Iceland	Norway	Switzerland
Czech Republic	Republic	Ireland	Poland
Denmark	Italy	Portugal	

A Green Card (international driving certificate) is not required whilst the UK is a member of the EU or if we leave the EU with a deal. In the event of a "no deal" Brexit a Green Card will be required and will be provided on request.

We do not normally provide cover in any other country outside those named above; however, we will consider doing so under certain conditions, but you must apply to us in advance of travel and additional fees may apply.

### Driving Abroad – Do I need to tell you that I am towing a trailer or caravan?

Only when the UK leaves the EU with no deal. If you are towing either a trailer or a caravan, then you will need a Green Card for both. We will need the make, model and serial number of the trailer or caravan. Call our customer service team on **0800 032 5638**. Our lines are open Monday to Friday 9am - 5.30pm (excluding bank holidays).

### What is a Green Card?

A Green Card is an international insurance certificate which proves that your UK car insurance policy provides you with the minimum compulsory insurance cover required by the law of the country you're visiting. It's important to note that you may not be granted entry with your vehicle to a country outside the UK without one. Standard policy cover of 30 days is provided, longer periods can be agreed on request.

Green Cards will not be issued automatically, so please contact us at least 14 days before you travel to request one. snnug do not charge an administration fee for a Green Card.

To request the card, call us on **0800 032 5638**. Please note we don't provide cover outside of the EU.

## Can I drive my car in the European Union (EU) after Brexit?

- Green Card

If you intend to take your vehicle outside of the United Kingdom (UK) after the UK leaves the EU, you will require a Green Card (international driving certificate). You will not be issued with one automatically, so please contact us at least 14 days before you travel to request one. snnug do not charge an administration fee for a Green Card. To request a Green Card, call us on **0800 032 5638**, Monday to Friday 9am - 5.30pm (excluding bank holidays). Once we have issued you with the card, your policy will cover you in the countries stated within your policy documents. Please note we don't provide cover outside the EU.

- International Driving Permit (IDP)

If the UK leaves the EU without a Brexit deal, you will need an International Driving Permit (IDP) to drive in some EU and European Economic Area (EEA) countries.

The rules for passports, EHIC cards, pet travel and more may also change. Check if you need to act now to make sure you can travel as planned.

You will not need an IDP to drive in Ireland, even if there's no deal.

- Which International Driving Permit (IDP) do you need?

In some countries, you'll only need to get a permit in certain situations. For example, if you're hiring a car, or if you'll be there for more than 30 days.

If you're travelling through more than one country, you might need more than one type of IDP.

If you are unsure if an IDP is required, you can check with the embassy of the country you're travelling to. If you're hiring a car, check with your car hire company. Alternatively, you can check the Gov.UK site at <https://www.gov.uk/driving-abroad/international-driving-permit>

## **What is an International Driving Permit (IDP)?**

An IDP is a permit to drive in the country you are visiting.

You can use your Great Britain (GB) or Northern Ireland driving license in all EU or European Economic Area (EEA) countries, and Switzerland. If you're caught breaking the law, for example by a speed camera, the authorities can get the vehicle's registered keeper's details from DVLA. You may need an international driving permit (IDP) to drive outside the EU or EEA.

If the UK leaves the EU without a deal, you will need an IDP to drive in some EU and European Economic Area (EEA) countries. If you are unsure if an IDP is required, you can check the Gov.UK site at <https://www.gov.uk/driving-abroad/international-driving-permit>

In some countries, you'll only need to get a permit in certain situations. For example, if you're hiring a car, or if you'll be there for more than 30 days.

If you're travelling through more than one country, you might need more than one type of IDP.

If you are unsure if an IDP is required, you can check with the embassy of the country you're travelling to. If you're hiring a car, check with your car hire company. Alternatively, you can check the Gov.UK site at <https://www.gov.uk/driving-abroad/international-driving-permit>

## **Driving Other Vehicles**

### **Does my policy cover me to drive other cars?**

Your Van Policy does not allow driving other cars as a benefit.

## **Driving without a valid MOT Driving Other Vehicles**

### **Is my insurance still valid if I'm driving without a valid MOT?**

Having a valid MOT certificate is a requirement of all vehicle users under UK law, our policies will not cover your vehicle if you have an accident whilst driving without a valid MOT.

## Held a foreign licence

### **If I have held a foreign licence but now have a UK licence, how many years do I put on the quote?**

If you had to re-take your driving test as part of the transfer, you will need to put the amount of years you held the UK licence for.

If you are transferring it from an international licence and do not need to re-take any test, we may be able to honour the full length of time that you have held the licence so please contact us.

Licences earned in the Republic of Ireland are classed as Full UK Licences.

## Driving in the Channel Islands

### **I live in the Channel Islands; can you cover me?**

Unfortunately, we are unable to provide cover to residents of the Channel Islands or the Isle of Man. Your policy will cover you to visit the Channel Islands and the Isle of Man, some areas require you to have proof of insurance on your person in order to drive there

## SORN

### **Do I need insurance if my vehicle is SORN (Statutory Off-Road Notification)?**

As long as your vehicle is off the road and SORN you will not need to tax or insure it. But remember that without minimal insurance you are liable for any damage, fire and theft.

## Updating your policy

### **How do I make a change or update my details on my insurance policy?**

If you need to change your vehicle, or personal details such as your address or occupation please call our customer service team on call us on **0800 032 5638**, Monday to Friday 9am - 5.30pm (excluding bank holidays).

Failure to notify us of changes could invalidate your insurance.

## **Some of my details are incorrect on my documents, how can I correct them?**

It is very important that you contact us quickly as your insurance is based on the information you have supplied which is reflected on the documents you have received. Call our customer service team on call us on **0800 032 5638**, Monday to Friday 9am - 5.30pm (excluding bank holidays) who will assist in correcting the information required, requote the insurance if necessary, to ensure the cover you have is right for you.

Failure to notify us of incorrect information could invalidate your insurance.

## **Insurance and your occupation**

### **Why does my occupation affect my insurance premium?**

Your occupation is just one of a number of factors used in the insurance industry when calculating your premium.

This will also reflect the underwriters claims experience taken from reviewing many different occupations.

## **Mid-term driving convictions**

### **What happens if I get points on my licence during my policy year?**

If you are convicted of any offence which results in disqualification or the revocation of your licence, then you will need to let us know immediately so that we can talk you through your options regarding your policy.

Any other conviction, such as a speeding offence, will not be taken into account until renewal but it is important that you inform us before we offer an invitation so that we can ensure that your premium is calculated correctly, and the insurance is valid for your current details else you may not be covered in the event of a claim.

## What information to give in the event of an accident.

### What information should I provide in the event of a motor accident?

After an accident occurs, you'll be expected to give the other person certain information. We suggest that you provide the following and ask them for the same details in return:

- Name
- Address
- Contact numbers
- Vehicle make and model
- Registration number
- Insurance details, including the policy number and insurer contact number

### Are my tools insured?

Your tools are not covered by your vehicle policy. Some tradesman insurance cover tools of the trade, please read your cover carefully to ensure you have the cover you require. You may need to take out separate cover for your tools.

### Can you insure a Category 'D' Write Off Vehicle?

A category 'D' write off occurs when a vehicle is only lightly damaged but is uneconomical to repair (the total value of repairing the vehicle including hire cars and parts etc. is deemed more than the vehicle is worth), but the vehicle can still be repaired and therefore be legal and safe to use on the road. We can still cover these vehicles; the insurer may want to see a valid MOT certificate and a copy of the V5 document.

### How long is my quote valid for?

Your quote is valid for **30 days** unless your details change in which case you must obtain a new quote to ensure the insurance you purchase is valid.

You can recall your quote on the site you obtained it, amend some details and re-quote, so you don't have to enter all your personal details again. Alternatively, please call **0800 032 5638** to get a revised quote over the phone from our customer service team. Office hours are Monday-Friday 9am-5.30pm (excluding Bank Holidays).

## No Claims Bonus (NCB or NCD)

### What is No Claims Bonus (NCB or NCD)?

No Claims Bonus (also known as NCB or NCD), refers to the number of years you have had a policy in your name without making a claim. The confirmation of your entitlement will usually appear in your renewal invitation, or you can ask your insurance provider to send it to you.

Your snnug No Claims Bonus will be included in your renewal invitation which will be sent to you around 21 days before your renewal date.

### How do I get proof of No Claims Bonus (NCB or NCD)?

Your No Claims Bonus proof is included on your renewal document sent around 21 days before the end of your policy.

If you have cancelled your policy mid-term then the No Claims Bonus proof will be included in the confirmation of cancellation.

If you have any other queries relating to your No Claims Bonus proof, call us on **0800 032 5638** Monday to Friday 9am - 5.30pm (excluding bank holidays).

### Will my No Claims Bonus be affected after an accident?

If you have a claim on your policy where you were at fault or we were unable to recuperate all costs from another party and your policy is due for renewal, your No Claims Bonus (NCB) will be reduced, unless your No Claims Bonus is protected.

If you have protected your No Claims Bonus, there's a limit to the amount of claims you're able to make, your Policy Book will confirm the limitations imposed by your insurer.

### Can I protect my No Claims Bonus (NCB)?

If you have accumulated 4 years or more No Claims Bonus, you can choose to protect it. However, all insurers have eligibility rules which means that not every insurer will offer the protection. For example, some won't allow Protected No Claims Bonus cover if there have been previous claims on a policy.

Protecting your No Claims Bonus means that in the event of a claim your No Claims Bonus wouldn't be reduced and would be retained at the same level at renewal. Each insurer will have their own terms and conditions which are included in your insurance documents.

Please Note: No Claims Bonus protection cannot be added as a mid-year adjustment; it must be included when the policy is incepted or renewed.

If you have protected your No Claims Bonus, there's a limit to the amount of claims you're able to make, your Policy Book.

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## **I have more than 9 years No Claims Bonus, why does my renewal only show 9 year?**

Our maximum No Claims Bonus level is 9 years, so it will automatically be displayed as such on your renewal notice. This is the same for many insurance companies (they commonly cap discount between 5 - 9 years), however if you come to leave snnug Insurance and have quoted more than 9 years No Claims Bonus to your new insurer, then we may be able to send proof that you have this. If you would like to discuss the possibility of sending evidence of more than 9 years, please contact our Customer Service team on **0800 032 5638**. Our lines are open Monday to Friday 9am - 5.30pm (excluding bank holidays).

## **Do I earn No Claims Bonus (NCB or NCD) as a named driver?**

With most policies including ours only the policyholder who earns a No Claims Bonus, we do not provide a no claims discount proof for any named drivers. We can, however, provide a driving history document for the named driver. This will be subject to an administration fee.

Call us on **0800 032 5638**. Our lines are open Monday to Friday 9am - 5.30pm (excluding bank holidays). Once we have collected the administration fee, we can generate the document and provide it via email or by post as agreed.

## **Can I use my No Claims Bonus on more than one car?**

No Claims Bonus (also known as NCB or NCD), is earned on each vehicle you own. Whilst it can be transferred to an alternative car, it cannot be used for multiple vehicles at the same time.

## **Renewals**

### **Will my policy automatically renew?**

When your policy falls due for renewal, we may offer renewal terms. We will write to you around 3 weeks before your renewal date with your renewal premium and terms.

If we are unable to automatically renew your policy for any reason, we will contact you before your renewal date.

### **How will snnug take payment for a renewal?**

If you paid for your snnug Insurance in full previously we will use the card you originally provided us to pay the premium in full to renew your cover, unless you tell us to use an alternative card or payment method, or not to renew.

If you've been paying for your snnug Insurance by monthly direct debit your credit agreement will normally automatically renew too. Your credit provider will detail ongoing instalment ahead of the renewal date.

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### **I want to use a different payment card from last year for my renewal.**

If you would like to pay using a different card than you paid last year, simply call us on [0800 032 5638](tel:08000325638) as soon as you receive your renewal quote before your policy renewal date. We process your payment using the new card.

### **I want to apply for monthly payments for my renewal rather than pay in full.**

If you would like to change your payment method, simply call our customer service team on [0800 032 5638](tel:08000325638) as soon as you receive your renewal quote before your policy renewal date, and we will ensure no further payments are taken.

### **My renewal quote includes an unresolved claim I believe to be resolved, what do I do?**

If your renewal quote contains claims information that you believe to be incorrect or needs updating prior to renewing, then you must get in touch with our claims department first on [0800 032 5637](tel:08000325637). From there, they can update you about your claim status, amend it if that is appropriate, and this automatically creates an updated renewal quote, then our renewal department can take you through these new details.

### **I don't want to renew my insurance; how can I stop the renewal?**

If you decide not to renew your policy, simply call us on [0800 032 5638](tel:08000325638) as soon as you receive your renewal quote before your policy renewal date, and we will ensure no further payments are taken. Our offices are open Monday to Friday 9am - 5.30pm (excluding bank holidays).

### **How and when do I receive my renewal quote?**

- We will calculate your renewal premium approximately 28 days before your renewal is due.
- You will receive your renewal documents via email around 21 days before your renewal date.
- If you need to update any details, make any changes or add or remove any extra cover, just let us know by calling [0800 032 5638](tel:08000325638). Our offices are open Monday to Friday 9am - 5.30pm (excluding bank holidays).

### **Last Year's Premium on Renewal Documents**

From April 2017 all renewal documents for personal insurance products will show last year's price, as well as your quote for next year's cover.

### **How can I stop my policy from automatically renewing?**

If you do not want your insurance policy to automatically renew, you'll need to contact us at least 5 working days before your policy renewal date on [0800 032 5638](tel:08000325638). Our lines are open Monday to Friday 9am - 5.30pm (excluding bank holidays).

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## Close Brothers Premium Finance

### How do I get help regarding a problem with my Direct Debit?

Call Close Brothers Premium Finance on **0333 321 8566** where the team are available to help you during Close Brothers Office Hours, 9-5.30pm or email them at [customerservicespf@closebrothers.com](mailto:customerservicespf@closebrothers.com)

### How do I make a payment to Close Brothers after a payment issue?

Close Brothers have a customer 24/7 payment line **0333 3218 568** where you can make payments directly or you can call Close Brothers Premium Finance on **0333 321 8566** within Office Hours of 9-5.30pm

### I want to cancel my Credit Agreement

You have the right to cancel the agreement at any time. Please call our Customer Service team on **0800 032 5638**. The team will be able to provide you with a settlement figure. Our lines are open Monday to Friday 9am - 5.30pm (excluding bank holidays).

## How to complain

### What to do if you have a complaint?

We are committed to providing a high level of customer service and if you don't feel we have delivered this, we would welcome the opportunity to put things right for you.

Please get in touch with us on the number below. The customer service team will aim to resolve your complaint on the same day. Alternatively, you can write or email us at the addresses below:

By phone **0800 032 5638**.

By Email **complaints@snnug.co.uk**

By post       Complaints  
                  snnug Insurance  
                  Shurdington Road  
                  Cheltenham Spa  
                  Gloucestershire  
                  GL51 4UE

## Cancellation.

### **I want to cancel my policy before my cover has even started.**

You have the right to cancel any insurance policy that you buy from us. Call our customer service team on **0800 032 5638**. No cancellation fee will be deducted however the new policy arrangement fee will not be refunded.

### **I want to cancel my policy within the first 14 days after buying my insurance.**

You have the right to cancel any insurance policy that you buy from us. Contact us on **0800 032 5638**. You will be charged for the days you have had insurance for. No cancellation fee will be deducted; however, the new policy arrangement fee will not be refunded.

### **I want to cancel my insurance policy.**

Where the policy is cancelled after the 14-day cooling off period you will be charged for the time your vehicle was insured. Our cancellation fee will be deducted from any refund due. We will refund any return premium due as soon as possible.

If you elected to pay your premiums by credit through Close Brothers any refund due will be credited against any outstanding instalments. If the refund credited to your finance agreement is insufficient to clear any outstanding amount, you will still be required to clear the remaining debt either in full or continue with instalments for the remaining balance.

### **How do I cancel optional cover /services I bought at the same time as my insurance?**

Call our customer service team on **0800 032 5638** within the 14-day cooling off period to receive refund if you have not used the service already. If you have used a service, then a refund is not possible but other optional covers you have not used will still be refundable.

Normally, Legal Expenses Insurance, Key Cover, Breakdown Cover, Excess Protect, Total Loss are purchased as separate contracts that run concurrently with your motor policy. They have separate terms and conditions to your main policy.

If cancelled after the cooling off period no return premium will be allowed against any optional cover/service, with the exception of Breakdown Cover, where a pro rata return of premium will be allowed unless the service has been used.

## Claims

### **How do I report an accident or make a claim under my Van policy?**

Have your policy number ready when contacting us and call our UK based 24/7 claims assist line on: **0800 0325 637**.

If calling from abroad, please dial: **+44 (0)208 016 4107**

### **What is policy excess?**

The excess is the amount of money you pay towards a claim on your van insurance for fire, theft, windscreen or accidental damage to your vehicle even if you aren't to blame for any loss or damage.

If a third party is at fault for the damage to your vehicle you may be able to recover the cost of the excess from their insurer.

### **How long will it take to settle my claim under my Van Policy?**

Each claim is unique, so it's difficult for us to say exactly how long the process will take.

If your vehicle has been deemed to be beyond economical repair, a qualified engineer who is an expert in vehicle damage assessment will inspect your vehicle and determine its market value, using their own experience and referring to industry recognised retail price guides. Once we have received a copy of the engineering report, we aim to settle your claim within 7 working days.

Occasionally we may ask to see some documentation in order to settle your claim. If you can have your V5C Registration Document, MOT Certificate and Licence check code (available from [www.gov.uk/view-driving-licence](http://www.gov.uk/view-driving-licence)) for you and any named drivers to hand, it will help speed up settlement should we require them

### **Am I entitled to a courtesy vehicle?**

If you are comprehensively covered, you are entitled to a courtesy vehicle from one of our approved garages for the duration of repairs. Unfortunately, if no repair is taking place, or if you have chosen to use your own repairer, we are unable to provide you with a replacement vehicle. We will however, endeavour to settle your claim as quickly as possible.

### **Does the courtesy car cover for stolen vehicles?**

Courtesy vehicle, which is covered as standard if you have a comprehensive policy, only covers for the duration that your vehicle is in a garage for repair following an accident. If your vehicle is written off or stolen or unusable due to a Fire claim, then the courtesy car cover no longer applies.

### **How do I make a claim for glass repair or replacement?**

Call our UK based 24/7 claims assist line on: [0800 0325 637](tel:08000325637) selecting the option for Windscreen cover.

### **If I claim on my car insurance under my windscreen cover will my No Claims bonus be affected?**

If you have Comprehensive Motor Insurance your policy will automatically include windscreen cover.

On the basis that the claim is for glass only and there is no other damage (except scratches made by the glass), your No Claims Discount (NCD or NCB) will not be affected.

### **How do I contact my breakdown recovery company?**

Call our UK based 24/7 claims assist line on: [0800 0325 637](tel:08000325637) selecting the option for RAC then the service that you need OR call RAC direct: -

- From the UK call RAC on 0330 1598712
- From Europe call RAC on 0033 4724352 55
- From Republic of ICall RAC on 1 800 535 005

### **How do I make a claim under my legal Expenses policy?**

Call [0800 0325 637](tel:08000325637) and select the option for Legal Expenses.

### **Do I have to finish paying my monthly instalments after I have made a claim?**

Yes. If you make a claim and your policy is paid by monthly instalments you must still pay the full annual premium due under the credit agreement. If your vehicle is uneconomical to repair, we will offer you the option of us deducting the remaining balance due from any claims amount payable to you, or you may make a full payment of any amount outstanding.

## **Vehicle Value**

### **How would I know what my vehicle value is?**

There are many websites that offer some assistance in valuing vehicles, the guide that is most often referred to when assessing motor claims is 'Glass's Guide', which also has an easy to use [website](#). Ultimately, these are all guidelines, the value is the figure you would reasonably expect to get for your vehicle were you to sell it today.

We are unable to provide specific valuations for vehicles due to the individual circumstances such as mileage, wear and tear, incidents etc. This is a financial question that you must provide the answer to.

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