



IDENTITY THEFT ASSISTANCE

Thank you for choosing MSL Legal Expenses Limited to provide you with Identity Theft Assistance. We will provide you with the service set out in these Terms and Conditions for the period shown in the Certificate and any subsequent period for which we may accept a renewal.

If you need to discuss any matter, please contact our dedicated helpline on 0845 456 5857

We will initially deal with your enquiry via the telephone where our trained staff will help with fast and friendly advice. To ensure we are consistent in providing our customers with quality service, we may record your telephone call.

Our service is available Monday – Friday 9am – 5pm

Requests for service should be made as soon as possible and confirmed in writing, to us at:

MSL Legal Expenses Limited
No.1 Lakeside, Cheadle Royal Business Park, Cheadle, Cheshire, SK8 3GW

TERMS AND CONDITIONS

MEANING OF WORDS

Wherever the following words and phrases (shown here in **BOLD**) appear in these Terms and Conditions and the Certificate they will always have these meanings:

- You/Your:** The person named on the Certificate, together with his/her partner and their children permanently living with them at the same address.
- Period of Service:** 12 months from the date of cover shown on the Certificate.
- MSL/We/Us/Our:** MSL Legal Expenses Limited, No.1 Lakeside, Cheadle Royal Business Park, Cheadle, SK8 3GW

THE SERVICE

If **you** believe **you** have become a victim of identity theft within the **Period of Service**, **we** can help rectify the situation by:

- 1. Providing you with an Identity Theft Advisor**
When **you** make contact **our** Advisor will help **you** establish whether or not **your** identity has been stolen and provide **you** with help and advice.
- 2. Helping you to obtain your Credit Report and create an Action Plan**
Once details have been taken, **we** will assist in a request for **your** credit report. **We** will create and send to **you** an Action Plan including all relevant documents and explanatory notes, so **you** can complete the process of rectification.

3. Undertaking Identity Recovery and CIFAS protection

If **your** credit report identifies credit agreements that **you** did not take out, **we** will work with **you** to correct and amend **your** record. **We** will assist **you** to arrange for CIFAS Protective Registration and E-Alerts to help **you** avoid future identity theft.

4. Helping you gather proof of Identity

If a bank or other organisation involved in the crime has doubts that **you** were a victim of identity theft, they may require more proof of **your** identity. In this situation **we** will help **you** collate evidence **you** need, to seek to rectify the problem.

5. Providing you with an Identify Theft Information Pack

We will provide **you** with a copy of our Identity Theft Information Pack to assist **you** with **your** enquiry.

CANCELLATION PROVISIONS

You are entitled to cancel this service with a full premium free refund within 14 days of it starting, provided that there have been no requests for the service by **you**.

GOVERNING LAW

This service is governed by English law.

COMPLAINTS PROCEDURE

Our aim is to provide a first class standard of service at all times. If **you** think **we** have let **you** down, please contact **us** and **we** will try to help **you**. Quoting **your** certificate number will assist **us** in dealing with the problem more quickly. If **you** are not satisfied with the outcome, please contact The Compliance Manager, MSL Legal Expenses Limited, No.1 Lakeside, Cheadle Royal Business Park, Cheadle, Cheshire SK8 3GW.

DATA PROTECTION

Any personal information provided by **you** may be held by **us** and used by **us** and our relevant staff for the purpose of servicing **your** cover and administration. **We** may with your consent obtain information about **you** from credit reference agencies who will record **our** enquiries, which may be seen by other companies who make their own credit enquiries.

Under Data Protection legislation, **you** can ask us in writing for a copy of certain personal records held about **you**. A charge may be made for this.