

Terms And Conditions of the Computer Quote Pay As You Go Instalment Plan (Internet Car Policies)

1. This instruction will only be used for the collection of premium and administration charges payable under the policy.
2. In year one, a deposit is payable prior to the commencement date of the policy. The following monthly payments will each be payable by Direct Debit and are due on or about the same day of each month.
3. At the renewal of the policy you will be notified of the monthly payment which will continue to be collected on or about the same day of each month. This new monthly payment will be collected over 12 months by Direct Debit with no advance payment required.
4. As well as an arrangement fee of £10.00, a monthly administration charge is payable for this facility, based on the total price payable, the current rates of which are:

Total Price Payable	Administration Charge per Instalment
£100 - £199	£2.40
£200 - £399	£5.00
£400 - £599	£6.50
£600 - £799	£9.50
£800 - £1099	£13.00
£1100 - £1499	£16.00
£1500 - £2499	£18.50

These may be changed at any time, subject to prior notice being given to the Insured.

5. Monthly payments quoted will include all available discounts which the policyholder must provide evidence of entitlement if requested. If the policy is cancelled before evidence of discount entitlement is provided the client will be liable for any additional charge imposed by the insurer for the deletion of the discounts.
6. You must notify the branch handling your policy that you wish to cancel. Cancellation requests will only be accepted in writing, on receipt of our acknowledgement instruct your bank to cancel the Direct Debit in favour of Stride Limited.
7. The certificate of insurance or cover note must be returned to the branch with your letter of cancellation.
8. If no claims have been reported your liability is limited to the amount already paid, no further payments will be required and no refund will be given. In the event of a claim the full premium will be due.
9. If you fail to pay a monthly payment when due or to maintain the Direct Debit Mandate, the whole of the outstanding balance will become due and payable. If the sum is not paid within 7 days the insurance cover under the relevant policy will be cancelled.

10. In accepting the terms of this agreement you acknowledge that Stride Limited may exercise such right of cancellation at any time after your default after having given you 7 days' written notice.

11. Stride Limited are authorised to receive from insurers any return of premium due as a result of policy cancellation, and to apply such returns in repayment of any unpaid monthly payments including administration charges. If after the application of any return due money remains outstanding on your account, you acknowledge your liability for this debt, and upon notification by Stride Limited agree to discharge the debit including administration charges unpaid in respect of overdue monthly payments. You also undertake to return immediately upon cancellation the insurance policy or policies, and, if applicable, any relevant certificate or certifications of insurance.

12. Computer-Quote is the trading name of Stride Limited.