

Lancaster Insurance Terms and Conditions
for the Free Classic Car Insurance Offer

1. **The offer is promoted by Insurance Factory Limited trading as Lancaster Insurance Services, a company incorporated and registered in England and Wales with company number 02982445 whose registered office is at 45 Westerham Road, Bessels Green, Sevenoaks, Kent, TN13 2QB (“Lancaster Insurance”).**
2. These terms and conditions apply to the Lancaster Insurance conditional offer to receive a £500 contribution towards a twelve month classic car insurance policy, multi-vehicle classic car policy or motorhome policy or one completely free twelve month classic car insurance policy, multi-vehicle classic car policy or motorhome policy whichever is the lower cost.
3. By taking advantage of the Offer, you agree to be bound by these terms and conditions. In the event of any inconsistency between these terms and conditions and any other instructions or terms, these terms and conditions shall prevail, where applicable. Lancaster Insurance reserves the right, at its sole discretion, to exclude anyone taking advantage of the Offer who do not comply with any of these terms and conditions.
4. This Offer applies to new customers of Lancaster Insurance when they take out a new policy, cannot be applied retrospectively after cover has been incepted and excludes mid-term adjustments and renewals of existing policies
5. All insurance policies are subject to underwriting acceptance criteria and all entrants must:
 - i. be a UK citizen and have residence in either the UK, Northern Ireland, the Channel Islands or the Isle of Man;
 - ii. be 25 years of age or older;
 - iii. take out a twelve month policy with Lancaster Insurance
 - iv. hold a full UK driving licence (held for a minimum of three years);
 - v. have no convictions and no more than a maximum of two minor offences (codes starting SP, CU or TS) within the last five years;
 - vi. have no more than two accidents (including non-fault accidents) in the past five years;
 - vii. be the registered owner and keeper of the vehicle.

Proof of identity and eligibility may be required.

6. When taking advantage of the Offer, £500 will be deducted from the total annual premium of your classic car insurance policy, multi-vehicle classic car policy or motorhome policy with Lancaster Insurance only, other revenue is not affected. The insurer’s minimum premium will still be applicable.
7. Where the cost of the classic car insurance policy is less than £500 the policy will be provided in full at no cost to the policy holder. No other financial consideration will be made in relation to the difference between the actual cost of the policy and the £500 upper prize threshold.
8. Your eligibility to take advantage of the Offer will be checked when you (the policyholder) take out your twelve month car insurance policy. If your eligibility cannot be verified or you do not meet the eligibility criteria for the Offer in accordance with clauses 4 and 5 above, you agree to pay the difference between the standard premium and the discounted premium. Proof of eligibility and address may be required.
9. This Offer cannot be used in conjunction with any other offers.
10. This Offer is open from ²³rd November 2016 until 31st December 2016.
11. Policy benefits, features and discounts offered may vary between insurance policies and are subject to underwriting criteria. Lancaster Insurance reserves the right to withdraw this Offer at any time.

12. If you cancel the Lancaster Insurance's classic car insurance policy the insurers' cancellation rules will apply and you agree to be bound by the Lancaster Insurance policy's terms and conditions as detailed in the policy booklet, including the payment of any cancellation fees (if applicable).
13. **Lancaster Insurance reserves the right at its discretion to :**
 - a) amend these terms and conditions without prior notice;
 - b) exclude anyone who has acted fraudulently in any way; and
 - c) suspend, substitute, withdraw, cancel the Offer at any time without providing any prior notice.
14. Lancaster Insurance cannot accept any responsibility whatsoever for any technical failure or malfunction, availability or functionality or otherwise or any other problem with any server, system, website, network or mobile operator or service provider or otherwise which may result in the promotional code not being recognised, the discount not being applied to the quoted premium or the discounted price not being displayed after entering the promotional code.
15. To the maximum extent permitted by law, Lancaster Insurance and its affiliates shall not be liable for any claims or actions of any kind whatsoever for damages or losses to persons and property, disappointment which may be sustained in connection with the Offer, using the Offer, receiving the discounted premium or any acts or omissions of its agents.
16. If any of these terms and conditions are found by a competent court or other competent authority to be void or unenforceable, that term or condition shall be modified to the minimum extent necessary to make it valid, legal and enforceable.
17. **These terms and conditions are governed by English Law and are subject to the exclusive jurisdiction of the English courts.**

If you have any questions in connection with Lancaster Insurance's Offer, please e-mail us at marketing@lancasterinsurance.co.uk or contact us at our registered address Markerstudy House, 45 Westerham Road, Bessels Green, Sevenoaks, Kent TN13 2QB.