

Mr Mohamoud Adan
Flat 15, Harrier Court, Siddeley Drive
Hounslow
TW4 7DL

Date: 22/03/2023
Our Ref: ADAN/M/450066IDZI

Dear Mr Adan

Insurance Company: Haven Insurance Company Limited
Policy Number: HAVTX-489489/0

Thank you for choosing Acorn, we are delighted to welcome you as a customer. We can confirm your cover will start on the 02/04/2023 at 07:00 and expire on the 01/04/2024 at 23:59.

Please find enclosed/linked the following documentation:

- Certificate of Motor Insurance
- Motor Insurance Schedule
- Motor Statement of Fact
- Payment Receipt
- Terms of Business Agreement [View PDF](#)
- Motor Insurance Product Information Document [View Link](#)
- Motor Insurance Policy Wording [View Link](#)

Your motor insurance premium and any optional products selected are detailed in the table below. Please read this carefully alongside your documentation to make sure you have all the cover you need.

Motor Insurance	Premium	
Motor Insurance including Motor Legal Protection	£2,946.88	
Taxi Public Liability	Public Liability Cover up to £5 mil - Included	
Optional Products	Included/Not Included	Price
Protected No Claims Bonus (NCB)	Not Included	
Key Care	Not Included	
UK Breakdown	Not Included	
EU & UK Breakdown	Not Included	
Excess Reimbursement	Not Included	
14 Day Guaranteed Taxi Hire	Not Included	
*all figures above are inclusive of insurance premium tax at the current rate		
Administration Fee (non-refundable)		£85.00
Total Premium		£3031.88

Finance Information

As you have chosen to pay by Direct Debit, details of your credit arrangement will be sent to you separately by the finance provider, Granite Finance. Please see details of your repayments below.

Your Payment Details

Initial Payment	£303.19
Instalments	11 monthly instalments of £285.27
Interest Rate*	15%
Total Payable	£3,441.18
Cost of Credit	£409.30 (15% flat rate interest)

*Annual Percentage Rate (APR) will be displayed in your credit agreement.

Payment Details

Sort Code	202xxx
Account Number	xxxx5254
Payment Date	Your first Direct Debit payment will be collected on the 1st May and then the 1st thereafter.

Acorn Insurance is a trading name of Acorn Insurance & Financial Services Limited

Registered in England no. 1636368.

Authorised and Regulated by the Financial Conduct Authority, Registration Number 311873

Telephone: 01704 339000

Monday - Friday 9am - 5:30pm

Saturday - 9am - 12pm

Sunday - Closed



The total cost of your Policy using Premium Finance with Monthly Payments is £3441.18.

Just to let you know, if you'd prefer to pay in full for your Policy, without Premium Finance, the cost would be £3031.88. The difference in cost between monthly payments on Premium Finance and Paying in Full is £409.30. If you would like to go ahead and pay your premium in full instead of monthly payments, please contact us on the number below.

Please Note – Financing your insurance policy premium using premium finance is more expensive than paying for your annual premium in one full payment.

Your policy duration is 12 months; however, your credit agreement has a duration of 11 months.

Statement of Demands and Needs

This motor insurance product meets the demands and needs of someone who requires **Private Hire** cover for their **Taxi** on a **Comprehensive** basis which provides cover for the insured vehicle against accidental damage, fire and theft, and provides third-party liability cover for injury or damage they may cause to others. We do not give advice as to whether this product is suitable for your specific demands and needs; you must carefully read the policy and other documentation, and particularly the section on exclusions and limitations, to determine whether this product is right for you.

In addition, you have selected the following optional products:

Product:	This meets the needs of someone who requires:

Please refer to the covering email for the links to additional optional products you may have purchased.

Material Facts

You must check that all the information contained in these statement(s) is correct and if any of the details change or are not correct, please contact us immediately. Also just to remind you that all the answers you have given and statements you have made should be honest and accurate. If you have not been open and honest with us, this could mean that part of or all of a claim may not be paid.

Outstanding Documentation

Occasionally your insurer may require us to request additional documentation from you. If we do require any documentation it will be detailed below; if this is blank no documentation is required at this time. Documentation must be uploaded via our website using <https://www.acorninsure.co.uk/documents/> within the next 7 days. Please note, failure to supply requested documentation could result in cancellation of your policy.

Your Insurer requires you to provide the documents below:

Auto Renewal

To make things straightforward for you, we will automatically renew your policy next year. However, we will write to you in advance of your renewal to provide full details of the renewal offer and give you opportunity to tell us should you not want to renew. Should you not wish to take advantage of the auto renewal process please call us prior to your renewal date or go to <https://www.acorninsure.co.uk/auto-renewal-opt-out/> and complete the form on our website.

If you do cancel your renewal, please note it is an offence under the Road Traffic Act 1988 to leave, drive or otherwise use your vehicle on a public highway without a valid insurance cover being in force, therefore please ensure you arrange for alternative cover on expiry of your policy.

If you have any questions about this correspondence, the cover that has been arranged or any of our services, please don't hesitate to contact us

Thank you for choosing Acorn, we wish you a year of safe motoring.

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Yours sincerely

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