Important Information

Statement of Demands and Needs
This policy meets the demands and needs of a Consumer who has a need for Gap insurance. We do not give you advice as to whether this policy is suitable for meeting your specific demands and needs; you must therefore carefully read the policy and other documentation, and particularly the section on exclusions and limitations, to determine whether this policy is right for you.

You may need to review the cover periodically to ensure it remains adequate for your needs. This statement does not constitute advice or a personal recommendation.

Claim Notification

In the event of a claim, please phone 0191 259 6378 The Claims Administrator will then advise you how to proceed.

Your right to complain

We aim to always give a first class service. However, we do realise that there are times we may not need the high standards you expect from us. If you have a concern about any of our products or services, please tell us. We want to put things right – first time. Yours comments may help us improve our services. If you want to make a complaint you can contact us:

By post – send a letter to:	The Managing Director, Riviera Insurance Services, 234-236 Union Street, Torquay, Devon, TQ2 5QS
By telephone:	01803 659113
By email:	admin@rivierainsurance.co.uk

We will aim to provide you with a full response within four weeks of the date we receive your complaint. If you remain dissatisfied with our response, or we fail to reply to your complaint within eight week, you may be able to refer your complaint to the Financial Ombudsman Service at:

The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR or telephone 0800 0 234 567 or 0300 123 9 123.

The Financial Ombudsman Service deals with complaints about insurance policies. It is entirely independent, and its services are free to you.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS, if we are not able to meet our obligations. For more details please visit the FSCS website at www.fscs.org.uk