



Important information about your policy

This letter explains how we have taken immediate action to ensure you have motor insurance cover, without you having to do anything.

I am writing to inform you that on the 8th May 2018 Alpha Insurance A/S was declared bankrupt. Regrettably this means your motor insurance policy with Alpha Insurance A/S was cancelled with effect from 18:13 on the 8th May 2018.

In order to reduce the impact of this on you we transferred your policy to Aviva Insurance with effect from 18:30 on the 9th May. You will receive new policy documents, along with your new policy number via email within the next 7 days. This will replace your existing cover and your policy expiration date will remain the same. Although we have endeavoured to ensure the level of cover provided in your new Aviva policy is consistent with your previous policy there are some minor differences.

Please take a moment to download and read your new Policy Wording and contact us as soon as possible if there are any differences which you are unable to accept.

If you currently pay for your insurance policy via our instalment facility with Close Brothers Premium Finance we would like to remind you that when we supplied you with finance to cover the cost of your insurance premium, the agreement you signed with Close Brothers stated that you would repay the money you borrowed in full. This agreement is separate to your insurance policy and you will need to ensure that you repay Close Brothers in full, irrespective of the status of your insurance policy.

We are happy to confirm that there is no additional premium payable by you for this new policy as Aviva will recover the refund due from your cancelled Alpha policy from The Danish Guarantee Fund on your behalf, which will provide the premium for the remaining period of cover on your existing policy.

If you do not wish to continue with this alternative policy, you may cancel by contacting us within the next 14 days with no further charges applied.

If you choose not to continue with this alternative cover and you would have been entitled to a refund of premium from your Alpha Insurance A/S policy, you will need to make a claim via the Danish Guarantee Fund. If you choose this option, please get in touch with us on 0333 355 1725.

Steps to take in the event of a claim

Whilst we acted as quickly as possible from becoming aware of the Alpha Insurance A/S bankruptcy, there was a period of just under 24 hours between the 8th and 9th of May when due to their bankrupt status, you did not have full cover on your vehicle. Fortunately, during this time if you were involved in an incident which may give rise to a claim as a UK private motor insurance policyholder you will fall under the protection of the Danish Guarantee Fund. Please continue to report any new claims to us in the first instance by calling 0333 355 2990 and we will help to route your claim appropriately.

Any claims that occur from 18:30 on the 9th May, will be handled by your new insurer, Aviva. Please report these on the number above.

You may receive further information from the Danish Guarantee fund or the Financial Services Compensation Scheme, if you have any queries, please get in touch with us at chat@carrotinsurance.com or call us on 0333 355 1725.

If you have an existing claim on your Alpha Insurance A/S policy, you may receive further information from the FSCS or the Danish Guarantee Fund, more information can be found here <https://www.fca.org.uk/news/statements/alpha-insurance-as-declared-bankrupt>

If you have any queries about any aspect of this letter, please contact our customer services team on 0333 355 1725 or email chat@carrotinsurance.com.

Thanks

The Team at Carrot