

## **Compass Underwriting refund policy for payments made by credit or debit cards only.**

These terms do not apply if you have paid by direct debit.

### **Paying Premiums**

You can pay the full annual premium for this policy at the start date with a credit or debit card (Visa and Mastercard are the only credit cards that we accept).

### **Cancelling your cover your statutory cancellation rights**

You can cancel this policy at any time by writing to Compass at the following address.

Compass Underwriting

Suite 214, 75 King William Street, London, EC4N 7BE

Or Contact us on: Tel. 020 7398 0100

(though we may ask you to confirm the cancellation in writing).

We are open between 9am and 5pm Monday to Friday.

All calls may be recorded or monitored for security and quality control purposes.

email: [info@compassuw.co.uk](mailto:info@compassuw.co.uk)

If you cancel within 30 days of when you receive your policy document, we will refund any premium you have paid as long as you have not made any eligible claims. Cancelling Outside the statutory period

You can then cancel this policy at any time by sending your certificate of insurance to the address above (under your policy wording '**Cancelling your cover your legal cancellation rights**') and asking in writing for your policy to be cancelled. We will cancel the insurance on the day we receive your request. We will refund any unused premium unless you have made an eligible claim.

For cancelling after the initial 30 days we reserve the right to charge you a reasonable cancellation fee of up to £15 to cover our administration costs.

**Compass Underwriting is the administrator of this scheme on behalf of the insurers is authorized and regulated by the FCA. Compass Underwriting is a trading name of ViVet Ltd.**