

Tony Wharton
Northwood Auto Services
Whittles Yard
Rear of 14-24 Hallowell Road
Northwood
Middx
HA6 1DN

Date: 15 October 2010
Our Ref: NORTH-2/CX

Dear Tony

Re: Motor Trade Insurance Renewal due 24th October 2010

I refer to the above Policy which falls due for renewal shortly and further to our recent renewal review meeting.

I have received renewal terms from your existing insurers, Arista Insurance at a premium of £5,089.49 inclusive of Insurance Premium Tax. This premium compares with a premium of £4,265.96 charged by the same insurer last year.

This is obviously a sizeable increase which Arista have advised is due to rating increases across the board on their Motor Trade accounts due to unprofitability.

In view of the increase we have marketed your Policy and I confirm that I have received a competitive quotation from NIG Insurance at a premium of £4,212.52, inclusive of Insurance Premium Tax. This is a considerable reduction in comparison to the renewal invitation from Arista but is comparable with the premium they charged last year.

I am happy to recommend NIG as an insurer and the cover provided by NIG is on a like for like basis with that provided by your previous insurer, Arista Insurance.

I have attached a copy of the Risk Register which acts as a summary of the cover provided by NIG and would ask that you take a moment to read through the summary of cover and advise should you have any queries.

The cover provided by NIG will be subject to the completion of a Proposal Form and they may, well, wish to undertake a Risk Management Survey of their premises although I do not anticipate any issues arising in respect of this Survey.

In addition to our Register, I have also attached our Important Information Document. This is a statutory document that we are obliged to forward to you and it outlines our relationship with you, what you can expect from us, what is expected from you, the basis of how your Policy has been selected and what to do in the event of a breakdown of our relationship. There is also information about what to do in the event of a claim. Please can you also take a moment to read through this.

I trust that you find the renewal invitation acceptable and look forward to receipt of your instructions in the near future.

Should you, in the meantime, have any problems or queries then please do not hesitate to contact me and I will be happy to assist accordingly.

Yours sincerely



Dan Hillier

Direct Dial 01296 468015
E-mail d.hillier@noyce-livett.co.uk

07980544490 .