

Instruction to your Bank or Building Society to pay Direct Debits - Please fill in the whole form using a ballpoint pen and send it to;

The Islands' Insurance Brokers Limited
T/A Islands Insurance
Lancaster Court
Forest Lane
St Peter Port
Guernsey GY1 1WJ

Originators Service User Number

678604

Reference Number (Office Use Only)

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For The Islands' Insurance Brokers Limited use only - this is not part of the instruction to your Bank or Building Society

Please complete your contact details in case of query:

Daytime Telephone:

Mobile:

E-mail:

Name(s) of Account Holder(s)

Bank or Building Society Sort Code

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Bank or Building Society Account Number

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Name and full postal address of your Bank or Building Society

To	The Manager
Bank Name	
Address	
Postcode	

Instruction to your Bank or Building Society. Please pay [The Islands' Insurance Brokers Limited](#) Direct debits from the account detailed on this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with [The Islands' Insurance Brokers Limited](#) and if so, details will be passed electronically to my Bank/Building Society

Signature(s)
Date

PREMIUM INSTALMENTS PLAN

Please read carefully

By completing this Direct Debit Mandate you are agreeing to the Terms and Conditions of the Premium Instalments Plan, shown on the following page and in particular that;

- You are over 18 years of age
- The instalments will be paid monthly by direct debit on the 1st of each month
- You agree that you will have sufficient funds available in your nominated bank account to meet each monthly instalment
- You understand that if any instalment is not paid, the policy will be cancelled and the benefits cease as stated in Term 5 of the Terms and Conditions. If that happens, You agree to immediately return to The Islands' Insurance Brokers Limited any Cover Note, Windscreen Insurance Display or Certificate of Motor or Employer's Liability Insurance.
- You have read and accepted the Terms and Conditions

Terms and Conditions of the Premium Instalments Plan

The following terms and conditions apply if you agree to pay a new policy premium on the Premium Instalments Plan (“the Plan”) or pay the renewal premium for an existing policy on the Plan.

1. The Plan is only available to persons who are at least 18 years of age. The total premium to be paid will be subject to the current minimum premium applied for the type of policy.
2. The commencement date of the Plan is the date of signature for a new policy or each renewal date for a policy that already exists. **The total premium is owed by you to The Islands’ Insurance Brokers Limited at the commencement date, it is not the case that each instalment buys one month’s cover.**
3. The Plan will continue until cancelled in accordance with the provisions of term 9.
4. All payments under the Plan can only be by Direct Debit from your bank account for the amounts specified in the The Islands’ Insurance Brokers Limited advice letter or renewal notice. These amounts will include the service charge. You must notify The Islands’ Insurance Brokers Limited of any changes in your banking details to ensure payment on time.
5. You undertake to maintain sufficient funds in the account to meet each payment. Failure to make good any missing payment will result in cancellation of your policy. This will be with effect from 7 days after the due date of the defaulted instalment, or the day following an unsuccessful re-presented instalment.
6. The Islands’ Insurance Brokers Limited reserve the right to vary the service charge on an annual basis, but this revised service charge will be advised to you before the renewal of your policy.
7. The Islands’ Insurance Brokers Limited reserves the right to deduct any outstanding balance of unpaid premiums from any claims settlement that may be due.
8. If for any reason an additional or return premium is included in the Plan (for example following a change of motor vehicle) the current service charge may be applied to the extra premium, on a proportionate basis.
9. The Plan can be cancelled if either party gives the other 14 days’ notice in writing, or you are in default of the Plan Terms and Conditions and the default remains unresolved.
10. **Upon cancellation of the Plan the outstanding balance of unpaid premiums will become payable immediately.**
11. If you are in default of the Plan and the Plan is cancelled by us you must immediately surrender to The Islands’ Insurance Brokers Limited any Cover Note, Windscreen Insurance Display or Certificate of Motor or Employer’s Liability Insurance.

The Direct Debit Guarantee



- This Guarantee is offered by all Banks and Building Societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit The Islands’ Insurance Brokers Limited will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request The Islands’ Insurance Brokers Limited to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit by The Islands’ Insurance Brokers Limited or your Bank or Building Society, you are entitled to a full and immediate refund of the amount paid from your Bank or Building Society. – If you receive a refund you are not entitled to, you must pay it back when The Islands’ Insurance Brokers Limited asks you to.
- You can cancel a Direct Debit at any time by simply contacting your Bank or Building Society. Written confirmation may also be required. Please also notify us.