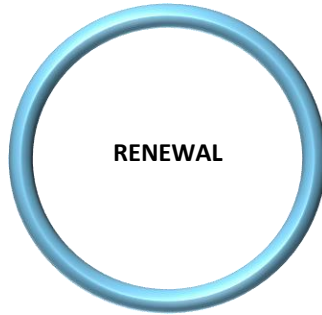
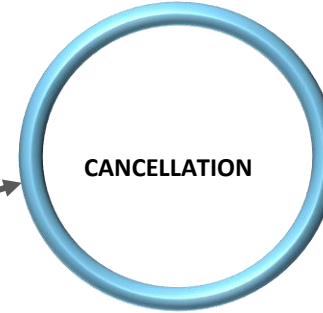


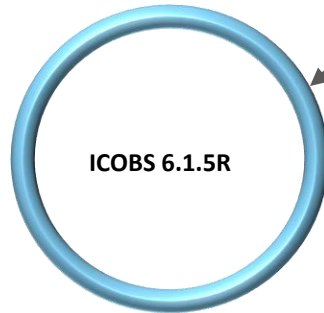
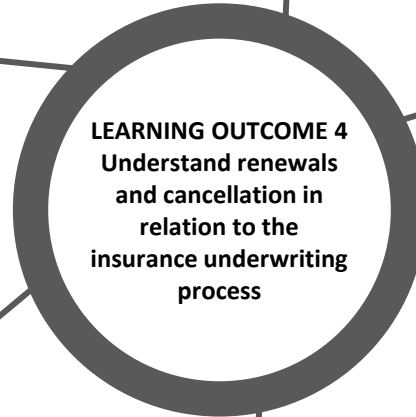
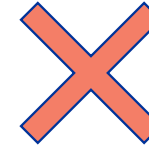
- ✓ Reconsideration of the insurance by both the insurer and the policyholder
- ✓ Insurer reviews the terms, conditions and premium for the risk



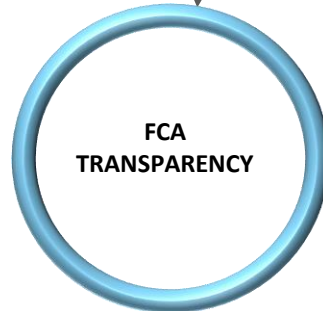
- ✓ Statistics
- ✓ Cost



- ✓ Cancellation condition
- ✓ Seven days' written notice
- ✓ ICOBS 7.1.1 – 14-day cooling off period



*'A firm must take reasonable steps to ensure a customer is given appropriate information about a policy in good time and in a comprehensible form so that the customer can make an informed decision about the arrangement proposed.'*



- ✓ Disclose last year's premium on renewal notices
- ✓ Include text to encourage consumers to check their cover
- ✓ Encourage long-standing consumers to shop around

