

# LFC Shield

## AGREEMENT TO PAY INSURANCE PREMIUM BY INSTALMENT

THIS is a CREDIT AGREEMENT regulated by the Consumer Credit Act 1974 between R.S.Hayworth & Co Ltd trading as **LFC Shield** (hereafter referred to as "LFC Shield") of Trinity House, 1 Trinity Square, South Woodham Ferrers, Essex, CM3 5JX  
Name (the APPLICANT)

of (address)

under which you agree to make  monthly payments by Direct Debit upon the terms set out in the agreement in consideration of the Premium payable under Certificate No

**Please indicate in the boxes provided the terms of payment.**

You may pay over 5 months at an interest rate of % (APR %), or 10 months at an interest rate of % (APR %) or as otherwise agreed between us subject to a **minimum interest charge of £20 over 5 months and £40 over 10 months**. The monthly repayments are due on same day of the month as your policy commenced starting after one month and will be debited from your account within 7 days. The last payment must be completed at least one month prior to the Policy expiry date. This mandate may be used in connection with any additional premiums or in respect of the renewal of the Policy subject to 10 days prior notification to yourself of any changes in accordance with the Direct Debit Guarantee overleaf.

This is a Credit Agreement regulated by the Consumer Credit Act 1974. Sign it only if you want to be legally bound by its terms.

I/We accept that the loan shall be subject to the terms and conditions of this Agreement:- dated

Signed for and on behalf of the Applicant:

Signed for and on behalf of LFC Shield

This agreement comes into force only when countersigned by LFC Shield at which time a copy of this agreement and the Direct Debit will be sent to you.

### Instructions to your Bank or Building Society to pay by Direct Debit

Please fill in the whole form using a ballpoint pen and send it to:  
Trinity House, 1 Trinity Square,  
South Woodham Ferrers, Essex, CM3 5JX



Name and full postal address of your Bank or Building Society

To: The Manager	Bank/Building Society
Address	
Post Code	

Originator's identification Number

7	6	1	8	3	5
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Originators Ref No

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#### Instructions to your Bank or Building Society

Please pay LFC Shield Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with LFC Shield and, if so, details will be passed electronically to my Bank/Building Society.

Names(s) of Account Holder(s)

Branch Sort Code

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Bank/Building Society account number

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Signatures	Date
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Banks and Building Societies may not accept Direct Debit Instructions for some types of account

## **CONDITIONS**

1. If you should fail to pay any instalment on its due date, or if any information about you which you provided proves incomplete or inaccurate, then we will be entitled to cancel the Certificate mentioned above without refund of any instalments which may by then have been paid and you agree to return to us any and all policy documents of whatsoever nature in connection with the said aforementioned insurance(s) including (but not so as to limit the generality of the aforesaid undertaking) employer's liability certificates.
2. The Applicant hereby irrevocably authorises LFC Shield until all the instalments have been paid to take any part of the Premiums which may be refunded as payment against any outstanding payments due if for any reason any cover under the Insurances is reduced, altered or terminated.
3. No failure or delay on the part of LFC Shield to exercise all or any of its rights under this Application shall operate or be deemed to operate as a waiver of these rights nor shall any partial exercise of any such rights preclude or be deemed to preclude any other or further exercise of these rights.
4. Nothing contained in this Application shall alter the rights of Underwriters under the terms and conditions of any insurance to which this Application relates.

### **IMPORTANT - YOU SHOULD READ THIS CAREFULLY YOUR RIGHTS**

The Consumer Credit Act 1974 covers this agreement and lays down certain requirements for your protection which must be satisfied when the agreement is made. If they are not, we cannot enforce the agreement against you without a court order. The Act also gives you a number of rights. You have a right to settle this agreement at any time by giving notice in writing and paying off all amounts payable under the agreement which may be reduced by rebate. If you would like to know more about the protection and remedies provided under the Act, you should contact either the Local Trading Standards Department or your nearest Citizens Advice Bureau.

## **The Direct Debit Guarantee**



- This guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme.
- The efficiency and security of the scheme is monitored and protected by your own Bank or Building Society.
- If the amounts to be paid or the payment dates change LFC Shield will notify you 10 working days in advance of your account being debited or as otherwise agreed.
- If an error is made by LFC Shield or your Bank or Building Society you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us.