

Renewing your Happy Place policy

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without making			www.happyplace.co.uk/renewals								
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Important information - paying by Direct Debit

To use this Direct Debit facility you must be resident in the UK, aged 18 years or over and hold a bank or building society account which supports Direct Debit. Credit is subject to status.

We are a credit broker, so if you wish to spread the cost of your insurance by paying in instalments and have previously paid in full, you will need to apply for credit and set up a Direct Debit with our third party finance provider, Premium Credit Limited. Your personal information and the bank details you provide will be passed to them.

If your application for credit is accepted, Premium Credit will send you a welcome pack detailing their full terms and conditions, and confirming the instalment amounts and payment dates. A credit agreement will be included for you to sign and return. Premium Credit may begin collecting your Direct Debits before you return this to pay for any insurance cover you are receiving. A credit limit will be set based on your application and circumstances but will not be set at less than £1,500. Monthly premiums are based on Annual Premium plus a transaction fee of 10% with a representative 19.5% APR variable, collected over 12 equal monthly instalments.

On renewal of your insurance policy we will continue to pass your details to Premium Credit unless you instruct us otherwise. A copy of the Direct Debit Guarantee can be found to the right.

If you have any questions about your instalments, contact Premium Credit on 0844 736 9836 or write to: Premium Credit Limited, Ermyn House, Ermyn Way, Leatherhead, KT22 8UX.

Direct Debit guarantee



This Guarantee should be detached and retained by the payer.

- The 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, Premium Credit Ltd will notify you five
 working days in advance of your account being debited or
 as otherwise agreed. If you request Premium Credit Ltd 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 Premium Credit Ltd 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 Premium Credit asks you to.
- You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Written confirmation may be required. Please also notify Premium Credit.

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Happy Place is a trading name of Caravan Guard Limited, which is authorised and regulated by the Financial Conduct Authority.