





### What are my obligations?

- At the start of the contract the information you provide must be true and complete to the best of your knowledge and belief and you must tell us if anything changes later.
- You must provide complete and accurate answers to any questions asked.
- You must pay the premium on time.
- If you need to make a claim you must inform us as soon as possible and follow the claims procedure and provide, at your own expense, all the information requested.
- You must not act in a fraudulent way or make a claim for any loss or damage that you caused deliberately or was caused with your knowledge.
- You must, at our cost, help us to take legal action against anyone or help us defend any legal action if we ask you to.



### When and how do I pay?

You can usually pay your premium as a one-off payment or in monthly instalments. You will need to contact your broker for full details.



### When does the cover start and end?

- This cover lasts for one year and the dates of cover are specified on your Hedgehog Optional Extras Policy Schedule.
- Your policy may be renewed and payment taken unless you contact us to stop it before the renewal date. We'll contact you before your renewal date and before taking payment to confirm your renewal terms.



### How do I cancel the contract?

You can cancel your policy by contacting your insurance broker at [www.hedgehoginsurance.com](http://www.hedgehoginsurance.com)