

**Terms and Conditions**  
**£15 Premium Discount (BLC15)**

1. The premium discount offer is promoted by Insurance Factory Limited trading as Lancaster Insurance Services, a company incorporated and registered in England and Wales with company number 02982445 whose registered office is at 45 Westerham Road, Bessels Green, Sevenoaks, Kent, TN13 2QB (“**Lancaster Insurance**”).
2. These terms and conditions apply to the Lancaster Insurance offer to receive £15.00 off your quoted premium when you purchase a classic car insurance policy from Lancaster Insurance (“**Offer**”) by either:
  - a) requesting a quote online from <https://quotes.lancasterinsurance.co.uk/> and entering the following promotional code BLC15 in the promo code field; or
  - b) calling Lancaster Insurance’s classics team on 01480 220 069 and quoting BLC15.The discounted price will be displayed after entering the promotional code on the Lancaster Insurance’s website.
3. By taking advantage of the Offer, you agree to be bound to these terms and conditions. In the event of any inconsistency between these terms and conditions and any other instructions or terms, these terms and conditions shall prevail, where applicable. Lancaster Insurance reserves the right, at its sole discretion, to exclude anyone taking advantage of the Offer who do not comply with any of these terms and conditions.
4. To take advantage of the Offer, you must:
  - (i) be at least 18 years old; and
  - (ii) be a resident of the United-Kingdom.
5. When taking advantage of the Offer, £15 will be deducted from the total annual premium of your classic car insurance policy with Lancaster Insurance.
6. Your eligibility to take advantage of the Offer will be checked if and when you (the policyholder) claim your £15 discount. If your eligibility cannot be verified or you do not meet the eligibility criteria for the Offer in accordance with clauses 4 and 5 above, you agree to pay the difference between the standard premium and the discounted premium. Proof of eligibility and address may be required.
7. This Offer cannot be used in conjunction with any other offers.
8. Policy benefits, features and discounts offered may vary between insurance policies and are subject to underwriting criteria. Lancaster Insurance reserves the right to withdraw this Offer at any time.
9. If you cancel the Lancaster Insurance’s classic car insurance policy the insurers’ cancellation rules will apply and you agree to be bound by the Lancaster Insurance policy’s terms and conditions as detailed in the policy booklet, including the payment of any cancellation fees (if applicable).
10. Lancaster Insurance reserves the right at its discretion to :
  - a) amend these terms and conditions without prior notice;
  - b) exclude anyone who has acted fraudulently in any way; and
  - c) suspend, substitute, withdraw, cancel the Offer at any time without providing any prior notice.
11. Lancaster Insurance cannot accept any responsibility whatsoever for any technical failure or malfunction, availability or functionality or otherwise or any other problem with any server, system, website, network or mobile operator or service provider or otherwise which may result in the promotional code not being recognised, the discount not being applied to the quoted premium or the discounted price not being displayed after entering the promotional code.

12. By taking advantage of the Offer, you consent to Lancaster Insurance's use of your personal data for marketing purposes but such personal data will not be shared with third parties. Lancaster Insurance agrees to comply with the provisions of the Data Protection Act 1998.
13. To the maximum extent permitted by law, Lancaster Insurance and its affiliates shall not be liable for any claims or actions of any kind whatsoever for damages or losses to persons and property, disappointment which may be sustained in connection with the Offer, using the Offer, receiving the discounted premium or any acts or omissions of its agents.
14. If any of these terms and conditions are found by a competent court or other competent authority to be void or unenforceable, that term or condition shall be modified to the minimum extent necessary to make it valid, legal and enforceable.
15. These terms and conditions are governed by English Law and is subject to the exclusive jurisdiction of the English courts.

If you have any questions in connection with Lancaster Insurance's Offer, please e-mail us: [marketing@lancasterinsurance.co.uk](mailto:marketing@lancasterinsurance.co.uk).