

TERMS & CONDITIONS DLR15
£15 off your next classic car insurance policy with Lancaster Insurance

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").
2. These terms and conditions apply to the Lancaster offer to receive £15.00 off your quoted premium when you purchase a classic car insurance policy from Lancaster ("Offer") by;
 - A) calling the Lancaster team on 01480 587 035;
 - B) quoting the code "DISC15" to the Lancaster agent; and
 - C) telling the Lancaster agent during the call where you saw the "DISC15" code –

The discounted price will be applied by the Lancaster agent after the process above has been completed. £15 will be deducted from the total annual premium of your classic car insurance policy with Lancaster. This will be subject to the insurer's minimum premium which will still apply.

3. By taking advantage of the Offer, you agree to be bound by 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. Lancaster reserves the right, at its sole discretion, to exclude anyone taking advantage of the Offer who does not comply with any of these terms and conditions.
4. This Offer is exclusive to new policyholders of Lancaster only and cannot be applied retrospectively after cover has been incepted.
5. To take advantage of the Offer, you must:
 - A) be at least 18 years old;
 - B) be a resident of the United-Kingdom; and
 - C) not be an employee of Lancaster or an employee of Lancaster's affiliates or be connected to this Offer.
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 offer.
8. Policy benefits, features and discounts offered may vary between insurance policies and are subject to underwriting criteria.

9. If you cancel the Lancaster Insurance classic car insurance policy, the insurers' cancellation rules will apply and you agree to be bound by the Lancaster policy's terms and conditions as detailed in the policy booklet, including the payment of any cancellation fees (if applicable).
10. Lancaster 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 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. Lancaster agrees to comply with the provisions of the Data Protection Act 2018 and General Data Protection Regulation (GDPR) including any subordinate legislation made under it and any provision amending, superseding it or re-enacting it (whether with or without modification).
13. To the maximum extent permitted by law, Lancaster and its affiliates shall not be liable for any claims or actions of any kind whatsoever for damages or losses to persons and property 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 are 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.