



Car Care Plan

An AmTrust Financial Company

Dear Customer,

We write to you in respect of the insurance product(s) that you purchased between 5 July 2017 and 31 January 2018 alongside the purchase of your new vehicle.

The Asset Protection, Tyre Insurance, Cosmetic Repair Insurance and/or Alloy Wheel Repair Insurance product(s) that you purchased were underwritten by Qudos Insurance A/S, an insurer based in Denmark.

You may have seen or read recently in the news that Qudos Insurance A/S has been declared bankrupt. The purpose of this letter is to update you on the situation. We have also enclosed in this correspondence a letter from the liquidators of the estate detailing the legal position of the bankruptcy and your policy. There is a lot of legal information within the enclosed letter, to summarise:

**Claims before 28 December 2018** - Your claim was processed before Qudos entered liquidation. We have reported your claim to both Qudos and the liquidator, but are not currently in the position to pay this claim until authorised to do so by the liquidator. We are in ongoing discussions with the liquidator and the Danish Guarantee Fund to understand how these claims will be paid.

**Claims between 28 December 2018 and 7 February 2019** - Your claim was processed after Qudos entered liquidation and during the period where the Danish Guarantee Fund commits to funding the full claims payment. Therefore, 100% of the claim amount should be covered by the Danish Guarantee Fund. Your claim has been / will be reported in line with requirements and it is expected we will be authorised to pay these claims shortly.

**Claims between 8 February 2019 and 27 March 2019** - Your claim falls outside the period where the Danish Guarantee Fund provides compensation for claims. However, the UK Financial Services Compensation Scheme will pay 90% of each claim during this period. Claims will be processed as normal by Car Care Plan Limited, but cannot be paid until authorised by the Financial Services Compensation Scheme. During this period, Car Care Plan Limited will pay the additional 10% to ensure no customers are financially impacted.

**Claims after 27 March 2019** - The FSCS is liaising with an alternative insurer with the aim of providing you with like for like cover for the remaining term of your policy. It is expected that these discussions will be concluded during February and that you will be issued with new policy information in early March.

There is no need for you to do anything right now. As detailed in your policy, you are protected by the Financial Services Compensation Scheme. If you have a claim in the meantime, you can still call us and we'll assess your claim as normal.

We'll be writing to you again in due course to advise on progress towards providing an alternative insurance solution, and what to do if you no longer require the cover. You can rest assured that any new cover we source will be exactly the same as the cover that you have today.

In the meantime, we have updated a list of FAQs on our website at [www.carcareplan.co.uk/quodos](http://www.carcareplan.co.uk/quodos), which also has useful links to the UK Financial Services Compensation Scheme and the Qudos website. Any further updates will also be on our website, so please make sure you keep checking back.

Kind Regards,

Paul Newton,  
Car Care Plan Limited

**Car Care Plan Limited**  
**Jubilee House, 5 Mid Point, Thornbury, West Yorkshire BD3 7AG**

(t) 0344 573 8000 • [www.carcareplan.co.uk](http://www.carcareplan.co.uk)

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