



INSURANCE
A TDC Group subsidiary

Cancellation Returns

Cancellation Returns Policy overview

TDC Insurance are always there to discuss your policy. If you need to cancel or discuss your policy contact us on

XXXX-XXXXXXX

or at

www.tdcinsurance.xx/policy_cancellation

Cancellation Returns:

When you buy your policy

If you cancel your policy before it's due to start we will return any premium you have paid in full. If you cancel your policy within 14 days of the day it is due to start, or of the day on which you receive your documents (whichever is later), we will return any premium you have paid less a charge of EC\$xx (inclusive of Insurance Premium Tax where applicable), providing you have not made any claims during that time.

After 14 Days

If you cancel your policy after that 14 day period, we will return any unused premium less a charge of EC\$xx (inclusive of Insurance Premium Tax where applicable), providing you have not made a claim during the current period of insurance.

When you renew your policy

If you cancel your policy within 14 days of receiving your documents, or of the start date of the policy (whichever occurs later), we will refund the premium you have paid in full, providing that you have not made any claims during that time.

If you cancel your policy after that time we will refund any premium paid for the remaining period of insurance less a charge of EC\$xx (including Insurance Premium Tax where applicable), providing that you have not made any claim during the current period of insurance.

Refer to your policy documents for details or request a copy of our terms and conditions from

customerservice@tdcinsurance.xx