

If misselling is due to your employment status

I [select from was / knew I was soon to be] [select from self employed / unemployed / retired / over the age limit] when I took out the policy and I made your member of staff aware of this.
Your member of staff did not ask me about my work status / age] when the policy was sold.

If misselling is due to a medical condition

Your member of staff did not ask me about any previous medical conditions. I informed your member of staff that I had previous medical conditions but they did not inform me of the effect this could have on the insurance when the policy was sold.

Having now read the terms of the policy I have noticed that the medical condition of [insert condition you hold] is not covered and [select from I informed your member of staff that I had this condition but they did not inform me of the effect this could have on the insurance / your member of staff did not advise me of potential exclusions] when the policy was sold.

If misselling is due to a lender been fined

You have been fined by the FSA for failing to treat your customers fairly when selling Payment Protection Insurance and I do not believe that my policy was sold in my best interests.

If misselling is due to being sold a single premium policy

I paid a single premium for my policy but did not see it through to the end of it's initial term after [select from paying back my loan earlier than planned on the [insert date] / cancelling the insurance before the end of my loan agreement on the [insert date] / a change in my circumstances meant I was no longer eligible for the insurance from the [insert date] and I informed you of this at the time].

If misselling is due to being unable to cancel your policy

I contacted you on [insert date] and you informed me that I could [select from not cancel the policy / only cancel the policy if I took out a new credit agreement]. As the FSA has now stated 'no refund' terms are considered unfair I would like my original cancellation request to be honored [use if relevant or delete and any fees incurred as a result of taking out a new agreement to be refunded].

If misselling is for general reason

I was not given the correct information when the policy was sold to me, as [select from

- your salesperson stated / implied that taking out the policy would assist my credit application.
- your salesperson was very pushy in selling me the policy so that I felt I could not say no.
- your salesperson did not tell me that the policy was optional [use if relevant or delete and I have since realised that I have alternative insurance cover].
- your salesperson stated / implied that taking out the policy was essential for me to get the associated credit [use if relevant or delete even though I informed them that I already had alternative insurance cover].
- your salesperson did not give me full information on what the policy would and would not cover [use if relevant or delete for example that the loan only covers/ed the first five years of my loan term].
- I am concerned the sales assistant that sold me the policy has no financial background and the policy was not sold in my best interests.
- having recently looked at the paperwork for my loan I have noticed that only [insert name person covered by the policy] is fully covered by the policy and [insert name of person not covered by the policy] is [select from not entitled to claim for all sections of the policy / is not covered at all], when I was informed / led to believe that all parties were equally entitled to the insurance cover.
- having recently looked at the paperwork for my loan I now realise that I have been paying for insurance that I did not know I had taken out so could not have been explained to me.]

NOTE – Have you included all copies of paperwork about your insurance?