

STATUS

We are independent intermediaries who act as your agents and accept responsibility for the advice given and for arranging your insurance and are regulated by the Financial Conduct Authority. We represent a number of Insurers and undertake to comply with the Association of British Insurers (ABI) code of practice for the selling of General Insurance. A copy of the code is available for inspection on request.

OUR SERVICES

Our service includes advising you on your insurance needs, arranging insurance cover with insurers to meet your requirements and helping you with any ongoing changes you wish to make. We will make sure, as far as we are able, that the products or service we offer you match your requirements.

- If it is practical, we will identify your needs by getting relevant information from you
- We will offer you products and services to meet your needs and any requirements you have
- If we cannot match your requirements, we will explain the differences in the product or service that we can offer you
- If it is not practical to match all of your requirements, we will give you enough information so that you can make an informed decision about your insurance

We will explain the main features of the products and services that we offer including who the insurer is, all the important details of cover and benefits and significant conditions or obligation which you must meet and the period of cover. If you want to consider the products or services we have offered you, we will confirm how long you have to take up the insurance on the terms we have quoted to you, give you a written quote if you require one, including all the information you need to make an informed decision.

E-MAIL/FACTS

Any communication received in this format is normally only dealt with between 9.30am and 5pm, Monday to Friday.

CUSTOMER DUTY TO GIVE INFORMATION

All quotations are given on the basis of "Utmost good faith". If the information given to us is incorrect or incomplete, your policy may not be valid in the event of a claim, or, this could result in a higher premium being payable. We will only accept instructions to go on cover from the Proposer. Before going on cover we will recheck the information and the rate to ensure there are no changes. No cover will be given without receipt of payment.

PAYMENTS

Payments may be made by debit card. We offer various forms of instalments, details of which will be discussed at the time of giving a quotation and will be supplied in writing if requested. Where a loan is arranged through an independent finance company such as Close Premium Finance, you are liable for the whole of the loan even if your policy is cancelled. You should not stop your monthly payments without first speaking to us. Default on your loan could result in your policy being cancelled and still leave you liable for the outstanding loan.

REMUNERATION

Our remuneration will be either a fee/charge as agreed with you, or commission which is a percentage of the insurance premium paid by you, and given to us by the insurer with whom the insurance is placed, or by a combination of both. Commission and fees/charges are earned for the policy period and we will be entitled to retain all fees/charges and commission in respect of the full policy period in relation to policies placed by us.

Credit card payments are subject to a 3% charge.

Any other additional charges will be advised to you in advance.

CLAIMS

Your policy document will generally give you details on whom to contact in order to make a claim. If this information is not provided, or you require assistance, please contact us. We will then advise you as to what action is required and by whom. You will be required to provide full details of your claim. You will be advised as to how you should do this.

CANCELLATION OF POLICY

There may be situations where there is no refund of premium due, we would therefore always ask you to telephone us to discuss. This is especially important if you are paying by the Insurers Direct Debit Scheme or to an independent finance company. Another consideration is the effect cancellation may have on No Claims Bonus. No policy can be cancelled until we are in receipt of the Certificate of Insurance, or, Cover Note, or, Lost Certificate Declaration and sometimes the Policy Document with your formal written request. Only instructions from the Policyholder or their legal representative will be accepted. All insurers make charges for "Time on Risk". The following table is intended as a guide only for 12 month policies. Please refer to your Policy Booklet or telephone us. No refunds are given on Short Period Policies, Legal Expenses, Breakdown Cover, Travel, Warranty etc or where a claim has or is likely to occur. We do not refund the commission we earned for arranging the policy, unless you are replacing the policy through ourselves

Charges for number of Months on Cover: (Guide only)

Up to (months)

1 30% / 2 40% / 3 50% / 4 60% / 5 70% / 6 75% / 7 90% / 8 100%

REFUNDS

All refunds will be processed as soon as we have received payment from the insurer concerned. If payment was initially paid on the proposer's credit or debit card, any refund will be made to the same card in accordance with the Terms and Conditions of the card issuer. All other refunds will be made by cheque. We are unable to give cash refunds. For refunds on cancelled policies, please refer to section "Cancellation of Policy". On a return premium, we repay the commission on the amount to your insurer and this will be deducted from the final amount refunded to you. If cover that we have negotiated or arranged is transferred to another intermediary, we reserve the right to charge a fee for our services. Such a fee will not exceed the commission that we would have earned on arrangement of cover.

RISK TRANSFER ARRANGEMENTS

For your protection, we will hold premiums and claims monies received as agent of your Insurer. No interest earned by us in respect of each transaction will be remitted to you unless such amount exceeds £20.00.

STATUTORY/NON-STATUTORY ACCOUNTS

For your protection we will hold premiums and claims monies received, in accordance with FCA rules, in one of the above accounts. No interest earned by us in respect of each transaction will be remitted to you unless such amount exceeds £20.00.

OUR EARNINGS

You are entitled, at any time, to request information regarding any commission which we may have received as a result of placing your insurance business.

DATA PROTECTION WORDING

All personal information about you will be treated as private and confidential (even when you are no longer a customer), except where the disclosure is made at your request, with your consent, in relation to administering your insurance or where the law requires us. As part of the FCA's duties, we may be asked to provide them with access to our customer records, in order that they may carry out a review of our activities.

Some or all of the information you supply to us in connection with your insurance proposal will be held on computer, and may be passed to other insurance companies for underwriting and claims purposes.

COMPLAINTS

We are committed to giving the highest level of service possible. Any failure on our part to maintain our standards is taken very seriously and dealt with appropriately. If you feel the service you have received is not satisfactory please write to our Compliance Officer at Suite 5, Brook House, 5 Kimpton Road, Sutton, Surrey SM3 9QL. Your complaint will be acknowledged within 5 working days of receipt. We will need to explain how we will handle your complaint and tell you what you need to do. We will consider and handle your complaint fairly and promptly and tell you how your complaint is progressing. You may be entitled to refer it to the Financial Ombudsman Service. Further information is available at

<http://www.financial-ombudsman.org.uk>.

We are members of the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Further information about compensation is available at

<http://www.fscs.org.uk/>.

The following information is supplied in good faith, and is correct at the time of printing. Where changes to the way we work are anticipated, this would be shown with an effective date. Should you have any queries please do not hesitate to contact us.

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Commercial Business