

## WHO WE ARE

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 offer a fair analysis from a panel of insurers which we believe are appropriate for your requirements. We represent a number of Insurers and undertake to comply with FCA Principles, ICOBS and Consumer Duty. In most cases we act as your agent in arranging insurance. In some circumstances we may act as agent to the insurer, which we will make clear to you where relevant.

## 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 products or services 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.

## ELECTRONIC COMMUNICATIONS

We may communicate with you via email or other electronic means unless you advise otherwise. Any communication received in this format is normally only dealt with between 9.30am and 5pm, Monday to Friday. Our email address is [info@james-insurance.co.uk](mailto:info@james-insurance.co.uk)

## DUTY OF FAIR REPRESENTATION

You have a duty to make a fair representation of the risk. This includes disclosing material circumstances you know or ought to know or giving sufficient information to put the insurer on notice that further enquiries are required. We are committed to acting in accordance with the FCA's Consumer Duty, ensuring we deliver good outcomes for customers including fair value, clear communication and appropriate support throughout the life of your policy.

## VERIFICATION AND VALIDATION CHECKS

We run a series of validation and verification checks to ensure the information provided to us is accurate and correct. To run these checks we may call out to some of our validation partners. Our checks include but are not limited to License Validation, Fraud Prevention, Claims Verification, identity and may involve a credit search. These checks are in place to ensure that you are fully covered and to protect our insurer partners.

## DOCUMENTS WE MAY REQUEST

To ensure we hold all the correct information our insurers request customers to send documents. These are usually requested by our customer services team and they include but are not limited to Signed Motor Proposal Form, Copy of your Photo Card Licence, front and back, DVLA License Summary\*, Proof of No Claims Bonus entitlement. \*By providing us with a copy of your driving licence / DVLA Share code / NI Number you are giving consent for us to view your driving licence summary. Your driving licence summary shows your test passed date, driving status and any driving convictions in the last 5 years.

## PAYMENTS AND OUR SERVICE CHARGES

Payments can be made in full by debit card or online BACS payments. We do offer an instalment plan through a Third Party Finance Provider, PremFina Finance which is a separate contract from your insurance. We will inform you of the interest charge at the point of sale. The maximum interest rate charged is 15% of which we will receive commission, you have the right to ask how much commission we receive in relation to premium finance. The APR will be disclosed to you at point of sale. You will have a 14 day cooling off period should you decide to cancel the loan. We act as a credit broker, not a lender, in arranging premium finance. Full details will be discussed at the time of giving a quotation / renewal terms and will be supplied in writing. Where a loan is arranged through PremFina you are liable for the whole loan even if your policy is cancelled. Should you default on a premium then a default fee of £30 will be added to your instalment. You should not stop your monthly payments without first speaking to us. Defaults on your loan could result in your policy being cancelled and still leave you liable for the 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 services we provide. Where a policy is cancelled mid-term, commission may be retained in line with insurer terms and time on risk. Any other additional charges will be advised to you in advance.

Arranging new policy or renewing a policy	£75
Making changes to a policy / Policy Alterations	£75
Cancellation of a policy	£75 cancellation plus the insurer's cancellation terms. Please see "cancellation terms" below
Dishonoured cheques	£10
Each debt recover letter	£10

\*Plus up to 20% of any quoted premium at our discretion.

## CLAIMS

If you are involved in a road traffic accident please contact our Claims Handling team, Progress Vehicle Management on 020 8774 6155 as soon as possible. For all other 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.

Please note that if you have had an accident during the term of your policy the full balance of the premium will be charged if you cancel after the claim has occurred unless the insurer has recovered their costs from the third party.

## 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. Cancellation will be processed once we receive your written instruction and any required documentation. 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.

### Month on Cover Charge % of Annual Premium

- 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 BACS. 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 in accordance with FCA CASS 5 rules, in our Client Trust Account. No interest earned by us in respect of each transaction will be remitted to you unless such amount exceeds £20.00

## 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. Full details of how we process personal data, your rights and retention periods are contained in our Privacy Policy, available on request or on our website – [james-insurance.co.uk](http://james-insurance.co.uk)

## 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 Q, Castle House, Park Road, Banstead, Surrey SM7 3BT or send an email to [info@james-insurance.co.uk](mailto:info@james-insurance.co.uk). 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 [financial-ombudsman.org.uk](http://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/>.

## CONFLICTS OF INTEREST

We have a conflicts of interest policy in place to ensure we always act in your best interests. A copy is available on request.

## ERRORS & OMISSIONS INSURANCE

We maintain a Professional Indemnity Insurance in accordance with FCA requirements.

## PROTECTING YOUR MONEY

We hold your premium payment in a trust account until it is passed to the insurers. While in the account it cannot be used for any other purposes other than paying the insurers or Brokers through whom we have arranged your insurance. We will retain interest earned on the account.

This agreement is governed by the laws of England & Wales

January 2026

Personal Business