



**This is our standard Terms of Business agreement. Some of the terms may not be applicable to internet sales.**

**About Coversure Insurance Services**

We are a nationwide group of Independent Intermediaries. Each Coversure office is operated under a franchise agreement and is owned by a franchise holder who will meet you at their local office to answer any of your questions. We are authorised and regulated by the Financial Services Authority (FSA).

**Services We Provide**

Our service is described more fully in our Initial Disclosure Document (Key Facts about our Insurance Services) and includes advising and making a recommendation on your insurance needs; arranging cover with Insurers in accordance with your requirements and helping you with ongoing changes. We act as your agent (except to the extent that Insurers have given us permission to incept cover and issue documents on their behalf) and can offer a wide range of Insurance products from leading Insurers in the market place.

We will also assist you with any claim you may incur and in order to provide a full "one-stop" service, we require customers taking out Motor Vehicle insurance to also take out a supplementary Legal Expenses policy. This will give you access not only to our exclusive Claimsline service but also to legal representation for pursuing losses which may not be covered by your policy. The cost of this additional insurance will be included in the price quoted to you for the Motor Vehicle insurance and shown separately in your documentation.

**Completion of Proposal Forms/Statements of Insurance**

In order that you have adequate protection it is your responsibility to provide us with complete and accurate information when you take out your insurance policy as well as advise any changes in your circumstances during the period of cover. For example you may move house or change your car. Some changes may reduce your premiums.

It is important that we draw your attention to the declaration and signature section on insurers' proposal forms and Statements of Insurance as any failure to disclose facts material to the insurance, and any inaccuracies in your answers could invalidate the cover and could mean that all or part of a claim may not be paid.

**Complaints**

If you have any cause for complaint please initially contact the manager at this office at the address shown at the foot of this document.

You may also contact the Head Office of Coversure Insurance Services Ltd who will assist you in progressing your complaint. Their contact details are:-

Customer Services Manager  
Coversure Insurance Services Ltd  
Vantage Business Park, Huntingdon PE29 6SR

Tel: 0800 3081237  
Fax: 01480 426825  
Email: [headoffice@coversure.co.uk](mailto:headoffice@coversure.co.uk)

We will acknowledge your complaint promptly in writing and do our best to resolve the problem quickly, keeping you informed of progress and the measures being taken. In the unlikely event that we have not resolved the complaint within 8 weeks we will write again to explain the reasons and advise when we expect to be able to do so. We will also provide you with information about the Financial Ombudsman Service.

A full version of our Complaints Handling procedures is available on request.

**Administration Charges**

In addition to the premiums charged by Insurers we normally make charges to cover the administration of your insurance. Any charges for New Business or Renewals will be advised to you in advance and confirmed in writing in our Statement of Price. Our normal charges for other transactions are:

Mid term adjustments / Cancellations	Up to £250
Duplicate certificates	£15
Green cards	£15
Premium Finance arrangement fee	£35
Credit Card payments	-
Dealing with bounced cheques and other overdue payments	£10

Any likely variation from these charges will be advised to you when you take out or renew your insurance.

If you cancel a policy mid-term we may also make a charge equal to the amount lost to us in commissions reclaimed by insurers. This will also apply to mid term adjustments which result in a premium refund. If you cancel a policy within a 14 day "cooling-off" period we may make a charge of up to £50 sufficient to cover our reasonable costs. It is not our practice to make refunds of amounts less than £10.

**Commission**

We are usually remunerated by commission from the Insurance providers. You are entitled to ask for details of such commissions and we will be pleased to provide this information on request

**Instalment Plans**

We offer various long term instalment plans (re-payable over 9 – 12 months) via Insurers and/or Third Party Finance Companies. In these circumstances the charges and other details will be advised to you separately in accordance with the Consumer Credit Act regulations.

We only offer Third Party Premium Financing via Close Premium Finance (Close Brothers Ltd)

Shorter term instalment arrangements may also be available. Please enquire for details.

**N.B.** It is a term of any Instalment arrangement that you authorise us as your agent to instruct the Insurers to cancel your insurance if any payment under those arrangements is in arrears and not paid on time.

**Holding of Monies**

Monies which you pay to us or which we need to refund to you, will be held for your protection, by Coversure Insurance Services Ltd, in a statutory or non statutory trust client bank account in accordance with FSA rules. A non statutory trust account allows Coversure to extend credit to other clients. Any interest earned on this money will be retained by Coversure but is expected to be minimal. Coversure may transfer money to another person such as another broker for the purposes of effecting a transaction on your behalf through that person.

**Telephone call recording**

For training and security reasons, all of our telephone calls may be recorded





## DATA PROTECTION NOTICE

Please read this notice as it explains the purposes for which we will use your personal data. It also explains the extent to which we may share this data with other parties and the checks which we may need to carry out in the process of providing you with our services.

If you give us information about another person, in doing so you confirm that they have given you permission to provide it to us and that we may use their personal data in the same way as your own as set out in this notice.

### Your Personal Data

We recognise our responsibility to treat the information we obtain about you with care. We will use personal information about you to:-

- Provide you with a quote from Insurers
- Administer your policy if you buy one through us.

Some of the personal information we ask you to provide may be sensitive as defined in the Data Protection Act 1998. For example, you may have to give us information about medical history, criminal convictions or driving offences. If you take out an Insurance policy through us we will treat you as having given consent for us to use any sensitive personal data in connection with the administration of your policy.

As part of the process of providing you with a quote and arranging Insurance, the personal information which you provide will be shared with Insurers and other Insurance Providers. If you take out a policy, the Insurers' documentation will explain their own Data Protection policies.

### Marketing

We would like to contact you from time to time by post, telephone, email or other electronic means to inform you of other products that may be of interest to you. We may disclose information you provide to other companies and they may contact you about your insurance, or to let you know about products or services that may be of interest to you. By requesting us to deal with your insurances you confirm that you are authorised to give consent for the personal data which you provide concerning yourself and others to be used in this way. If you do not wish this information to be used for these purposes please inform us immediately.

### Fraud prevention and detection

To prevent and detect fraud we may at any time:-

1. Share information about you with other organisations and public bodies including the Police.
2. Check and/or file your details with fraud prevention agencies and databases. We and other organisations may also search these agencies and databases to help make decisions about the provision and administration of your insurance.
3. Undertake credit searches and additional fraud searches

We can supply on request further details of the databases which we use including:-

- a) Claims and Underwriting Exchange Register

Insurers pass information to the Claims and Underwriting Exchange Register (CUE) to help check claims information provided and also to prevent fraudulent claims. Under the conditions of a policy you

must tell the Insurer about any incidents which may give rise to a claim and these details will be added to the Register.

- b) Motor Insurance Database

Insurers will add Motor policy details to the Motor Insurance Database (MID) which is used by the Police and other authorities, amongst others, to establish whether valid insurance is in force.

### Credit Search Consent

To make sure you get the best price and terms for your Insurance, we will use the widest possible range of Insurers available to us including some who now carry out searches of their own to protect customers from fraud and to verify identity. They do this using publicly available data which they obtain from a variety of sources, including a credit reference agency and other external organisations. Their search will appear on your credit report whether or not you take out or renew a policy with them.

As well as these searches, some Insurers may use a credit check to ascertain the most appropriate payment options for you. This credit check will also appear on your credit report whether or not you take out or renew a policy with them.

By accepting our Terms of Business you consent to our using these Insurers when providing you with a quotation for new business or for renewal of an existing policy.

### Your Rights

Following payment of a fee you are entitled to request a copy of the personal information we hold about you. If you have any questions or would like to find out more about this notice, please contact your Coversure branch or write to The Data Protection Officer, Coversure Insurance Services Ltd, Coversure House, Vantage Park, Washingley Road, Huntingdon, Cambridgeshire, PE29 6SR.

