

Terms of Business

STATUS – We are authorised and regulated by the Financial Services Authority. We are independent insurance intermediaries who act on your behalf in arranging your insurance. Our service includes advising you on your insurance needs, arranging insurance cover with insurers to meet your requirements, helping you with any ongoing changes you have to make and assisting you with any claim you need to make. We offer a range of personal insurance products and have access to many leading insurers in the marketplace. However, for some types of insurance we deal exclusively with a single insurer which we have selected for offering good value for money allied with an excellent service. We also act as agents for a number of specialist intermediaries to obtain exclusive arrangements for unusual or specialist policies. Full details of any such arrangements will be provided before you make any commitment on any product we offer you. You can check these details on the FSA's Register by visiting the FSA's website <http://www.fsa.gov.uk/register> or by contacting the FSA on 0845 606 1234.

PROTECTING YOUR MONEY – Prior to your premium being forwarded to the insurer, and for your protection, we either hold your money as an agent for the insurer (in which case your policy is treated as being paid for) or we hold it in a client bank account on trust for you. No interest earned by us in respect of each transaction will be remitted to you.

CHARGES – Our standard scale of fees and charges are as follows. Where the remuneration from an insurer is considered inadequate for a particular transaction, we may vary these amounts at our discretion. We believe that by including these charges and fees, we can maintain our competitive position on a realistic commercial basis.

New Policies and Renewals from:	£10.00
Adjustments from:	£10.00
Bounced cheques:	£15.00
Cancellations and	
Cover notes for Road Tax:	£10.00

Following cancellation of a policy we will retain an amount that reflects the administrative costs of arranging and cancelling the policy. Upon the request of our clients we will disclose the remuneration that we receive from their Insurer which is included within the premium.

CANCELLATIONS DUE TO PREMIUM

INSTALMENT DEFAULTS – If any payment in respect of a credit agreement is not met, you acknowledge and agree that we may instruct on your behalf the relevant insurer to cancel the insurance and to collect any refund of premiums which may be made by the insurer and use it to offset any outstanding costs.

DISCLOSURE OF INFORMATION – It is your responsibility to provide complete and accurate information to Insurers when you take out your insurance policy, throughout the life of your policy, and when you renew your insurance. It is important that you ensure that all statements you make on proposal forms and claims report forms and other documents are full and accurate. If you fail to disclose any material information to your insurers this could invalidate your insurance cover and could therefore mean that part or all of a claim may not be paid.

DOCUMENTS – Policies and Certificates may be withheld until the premium is settled or the direct debit mandate confirmed. In these circumstances we will ensure that you receive full details of your insurance cover and we will provide you with any documents which you are required to have by law.

AWARENESS OF POLICY TERMS – When a policy is issued you are advised to read it carefully. It is the policy document, the Schedule and any Certificate of Insurance that forms the basis of the contract you have purchased. Please ask advice if you are in any doubt over any of the terms or conditions. Where your insurance includes Employers Liability cover you are required to retain your Certificate for a minimum of 40 years.

HOW TO CLAIM – Please refer to your policy summary or your policy document if you need to notify a claim. You should contact the insurer direct as soon as possible using the contact details provided. If in doubt about whom you should contact please telephone us on the number overleaf.

PROTECTING YOUR INFORMATION – 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 or with your consent in relation to administering your insurance, and except where law requires us.

Some or all of the information you supply to us in connection with your insurance proposal may be passed to insurance and other companies for underwriting, claims and premium collection purposes. Your data will be held in accordance with the Data Protection Act 1998, under which you have a right of access to see personal information about you that is held in our records, whether electronically or manually. If you have any queries, please write to the managing director at the address overleaf.

In the event of enforced motor policy cancellation of a Public or Private Hire policy, we may decide it is in the public interest that the relevant authority (Local Council Licensing Department, Police, Vehicle Inspectorate, etc.) are advised that a policy has been or will be cancelled on a specified date.

COMPLAINTS – It is our intention to provide a high level of service at all times. However if you have reason to make a complaint about our service you should contact the managing director at the address overleaf or telephone 01420 594242. You may be entitled to refer the matter subsequently to the Financial Ombudsman Service. You can contact the Financial Ombudsman Service by telephone on 0845 080 1800 and further information is available at <http://www.financial-ombudsman.org.uk/>. If you do decide to refer any matter to the Financial Ombudsman Service your legal rights will not be affected.

COMPENSATION ARRANGEMENTS – We are covered by 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. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Further information about compensation scheme arrangements is available.

UNPAID PREMIUMS – Where we have been unable to collect a premium payment due for insurance cover provided, we reserve the right to appoint a debt recovery agent to recover monies due to us. All costs incurred, including any court fees, will be passed to the debtor for reimbursement.

CLAIMS AND UNDERWRITING EXCHANGE REGISTER AND MOTOR INSURANCE ANTI-FRAUD REGISTER – Insurers pass information to the Claims and Underwriting exchange register, operated by Database Services Limited, and the Motor Insurance Anti-Fraud Register, compiled by the Association of British Insurers. The objective is to check information provided and to prevent fraudulent claims. Motor insurance details are also added to the Motor Insurance Database, operated by the Motor Insurers' Information Centre (MIIC), which has been formed to help identify uninsured drivers and may be accessed by the police to help confirm who is insured to drive. In the event of an accident this database may be used by insurers, MIIC and your motor insurer to identify relevant policy information.

MOTOR INSURANCE DATABASE (MID)

If an Insurer specifies that a client must take responsibility for populating and updating the MID, Headley Insurance Services Limited cannot accept responsibility if a client fails in their obligations to do so as set down by current legislation.

APPLICABLE LAW

This Terms of Business document is subject to English Law.