

Broadsure Direct

Terms of Business and Initial Disclosure Document (v1.07)
Authorised and regulated by the Financial Conduct Authority

Introduction

This terms of business comes into force on the date you receive it from us and will remain in force until you are provided with revised terms.

Firm's Identity
Broadsure Direct
4th Floor, Argyle Centre
York Street
Ramsgate
Kent
CT11 9DS
Tel No. 01843 594477
E-Mail : info@broadsuredirect.com

Fax. 01843 594488

Our Service

In arranging insurance for our customers, we act as an independent intermediary acting on your behalf in arranging your general insurance. Our service includes obtaining necessary information regarding your insurance needs, in order to offer quotations and arrange relevant insurances. Contacting the insurer on your behalf in respect of any ongoing changes you wish to make, assisting you with claims by ensuring you have the correct forms to complete, advising you what information the insurance company requires and keeping you informed regarding the progress of the claim. When asked we will also arrange premium funding and legal expenses on your behalf. The duration for which our services will be provided will be for 3.6 or 12 months dependent on the policy sold.

Please note that our Uninsured Loss Recovery Scheme is not an insurance product and is not covered by Financial Conduct Authority (FCA) Regulations. We will give you full details of any such arrangements before you make any commitment on any product we offer you.

Disclosure

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. Failure to disclose information pertaining to your insurance, or any inaccuracies in information given or change in circumstances, could result in your insurance policy being invalid or cover not operating fully and could mean that part or all of a claim may not be paid.

It is important that you ensure all statements you make on proposal forms, claim forms and other documents, are full and accurate. If a form is completed on your behalf, you should check that the answers shown to any questions are true and accurate before signing the document.

You are reminded that it is an offence under the Road Traffic Act to make any false statements or withhold any relevant information to obtain a Certificate of Motor Insurance.

Please note that under the Rehabilitation of Offenders Act 1974 you are not required to disclose convictions regarded as 'Spent'.

You are advised to keep copies of any correspondence you send to us or direct to your insurer.

If you are in any doubt about whether information is material, you should disclose it.

Confidentiality and Data Protection

All personal information held by us in relation to you will be treated with the utmost confidence and where appropriate, in accordance with data protection legislation, including the Data Protection Act 1998.

We will only use and disclose the information we have about customers in the normal course of arranging and administering their insurances, and will not disclose any information to any other parties without their written consent. Unless we are notified of any changes, we shall assume the personal and sensitive data we hold about our customers is correct, and shall use it to provide quotations when policies fall due for renewal.

You confirm that we may use and disclose information that we have about you in the normal course of arranging and administering your insurance. In the interests of security and to improve our service, telephone calls you make to us may be monitored and recorded.

We may pass information about you to credit reference agencies for the purposes of arranging payments by instalments, and may also pass to them details of your payment record with us.

Under the Data Protection Act 1998, individuals have a right to see personal information about them that we hold in our records. A charge may be made for this service. If you wish to exercise this right, or have any other related queries, you should write to us at the above address.

Motor and Home Insurance Anti-Fraud Registers

Insurers share information with each other via the Claims and Underwriting Exchange Register, and the Motor Insurance Anti-Fraud and Theft Register, to aid the prevention of fraudulent claims.

In the event of a claim, the information you supply on the claim form, together with any other information relating to the claim, will be put on the Registers.

Motor Insurer Information Centre (MIIC)

Insurers are legally required to provide details of motor insurance policies to the MIIC. The information describing your insurance cover will be added to the Motor Insurance Database (MID), to which the police and other government agencies have access. This helps the pursuance of claims following accidents and aids detection of those who are in contravention of the law by not taking out insurance.
