

Use For Marketing Purposes

We may use information held about you, to provide you with information about other products and services which we offer, and which we feel maybe appropriate to you, by email, telephone, post or other means.

You may exercise your right to give notice to stop data being processed for marketing purposes by contacting us at any time. Please contact us on the above telephone number or write to us at the above address.

Claims

You must notify us promptly of any claims.

We shall use our best endeavours when acting on your behalf in relation to a claim, to handle all elements of the claim with due care, skill and diligence.

We will advise you promptly of insurers' requirements concerning claims, including the provision, as soon as possible, of information required to establish the nature and extent of a loss.

If there are any conflicts of interest we will only handle a claim on your behalf after we have disclosed to you any conflicts of interest that exist to enable you to decide whether to give your informed consent for us to act on your behalf and you have given that consent in writing.

We will forward any payments received from insurers in respect of any claim, to you, without delay.

We will notify you of any request for information we receive from your insurers.

Cancellation Rights

Contract Of Insurance:

A consumer has the right to cancel a general insurance contract within 14 days and for a pure protection contract and payment protection contract (of six months or more duration) within 30 days of receiving the contractual terms and conditions.

It is important for a consumer to read the policy document before the end of the cancellation period to ensure that the contract is suitable to their demands and needs.

In the event of cancellation, insurers may return a pro-rata premium based on the time on risk. If a consumer cancels the contract of insurance during the cancellation period of 14 days for general insurance contracts or 30 days for pure protection and payment protection contracts, we will refund in full our fee and will not charge you for commission we have or would have received from the insurer. For details of our policy on the refund of our fees and/or charges and commission received from the insurer after the cancellation period please see the Return Premiums & Cancellation Charges section of these Terms of Business.

Mediation Contract:

The Mediation Contract is the agreement between you and us for the insurance mediation services that we provide to you in respect of your insurance requirements.

Once you have entered into the Mediation Contract with us, you are entitled to a period of reflection during which you may decide whether to proceed with the purchase of the Mediation Contract. The duration of this cancellation period is 14 days and commences from either:

- * the day of conclusion of the Mediation Contract; or
- * the day on which you receive the full terms of the Mediation Contract detailing the full contractual terms, conditions and information of the contract; whichever is later.

To cancel this Mediation Contract within the cancellation period, please write to us at the above address. If you do cancel this Mediation Contract within the cancellation period of 14 days, we will refund our fees to you in full. After the 14 day cancellation period this mediation contract can be cancelled at any time by you in writing by giving 7 days notice. If you wish to give notice of cancellation, please write to us at the above address. We may cancel this Mediation Contract at any time in writing by giving 7 days notice. If we wish to cancel this Mediation Contract we shall write to you at the last known address we have for you on our records. For details of our policy on the refund of our fees and/or charges and commission received from the insurer after the cancellation period please see the Return Premiums & Cancellation Charges section of these Terms of Business

Premiums and Financial Aspects

In order to be able to offer you credit facilities, we are registered under the Consumer Credit Act and our Licence Number is 478809. We normally accept payment by cash, cheque or the following credit/debit cards; Visa/Mastercard/Delta/Maestro/Solo/Electron.

You may be able to spread your payments through insurers' instalment schemes, a credit scheme with a third party finance provider for the provision of which we work exclusively with Close Brothers Ltd t/a Close Premium Finance and Consumer Finance Ltd t/a Premium First, or a facility we have arranged ourselves. We will give you full information about your payment options when we discuss your insurance in detail. We will be responsible for issuing invoices for all new and renewal premiums and mid-term alterations as soon as practicable either after inception or renewal of your policy or after any mid-term alteration has been effected.

We will remit premiums to insurers in accordance with the agreed terms of business.

You will be responsible for paying promptly all of our invoices for premiums to enable us to make the necessary payments to insurers. For the avoidance of doubt, we have no obligation to fund any premiums on your behalf.

We also have no responsibility for any loss that you may suffer as a result of insurers cancelling the policy or taking any other prejudicial steps as a result of the late payment of such sums if such delay is attributable to you.

In certain circumstances, insurers may impose a specific premium term, whereby they require payment of premium by a certain date. We must stress that breach of that term will entitle insurers to void the policy from inception of cover. You agree that the settlement of premiums in good time is your responsibility.
