

## **Terms of Insurance Business**

**About Us** Surewarranty is a trading style of A1 Warranty Services Ltd authorised and regulated by the Financial Services Authority (FSA). FSA Reg Number 459108 and are Authorised representatives of Lumley Auto Ltd whose FSA Reg Number is 311911. We are permitted to arrange, advise on, deal as an agent of insurers, assist in claims handling with respect to non-investment insurance policies. 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.

Our FSA number is 459108

**Basis of Advice** - The insurance products offered are made available by a single supplier. Therefore, you will be offered insurance cover from a single provider as detailed in the quotation.

Where you have purchased through the **Internet** we cannot advise you about the suitability of any product, you must decide for yourself whether the product is appropriate to your needs.

Where you have purchased through a **Call Centre** we will advise you and make a recommendation to you once we have assessed your insurance needs

**Your Duty of Disclosure** - Your insurance is based upon the information provided to the insurance company and you must ensure that all such information is complete and accurate, and that any facts that may influence the insurer's decision to accept and pay a valid claim are disclosed.

*Failure to disclose material information may invalidate your insurance cover and could mean that part, or all, of a claim may not be paid.*

**How to Cancel** - You may have a statutory right to cancel your policy within a short period. Please refer to your policy summary, policy document or renewal notice for further details.

Cancellation in other circumstances will be subject to the terms and conditions of your policy document.

**Fees and Charges** - We do not generally add any fee to your insurance premium as we are remunerated by commission. We will advise you should any fee apply, before you purchase your insurance.

**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 in respect of insurance matters, you should follow the complaints process within your policy document. You may be entitled to subsequently refer it to the Financial Ombudsman Service. Further information is available at <http://www.financial-ombudsman.org.uk/>

**How to Claim** - Please call the telephone number in your policy documentation immediately, if you need to make a claim, and we will advise you of the appropriate course of action.

**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. The FSA may ask us to provide it with access to our customer records in order that it may carry out a review of our activities.

Some or all of the information you supply to us in connection with your insurance proposal may be passed to insurance companies for underwriting and claims purposes. Under the Data Protection Act 1998 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 above address.

**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 from the FSCS at <http://www.fscs.org.uk>