

## **Important Notice - Terms of Business**

### **DEFINITIONS:**

- a) "We/us" means Alan Blunden & Company Ltd. of 7<sup>th</sup> Floor, Maitland House, Warrior Square, Southend on Sea, SS1 2NB  
Tel: 0845 863 9524 Fax: 01702 600667 – E-mail: office@alanblunden.co.uk.
- b) "Financial Services Authority" (FSA) 25 The North Colonnade, Canary Wharf, London E14 5HS.  
Tel: 0845 606 9966.
- c) Cover4, Cover4Caravans and Cover4Letproperty are trading styles of Alan Blunden & Company Ltd.

**REGULATION:** Alan Blunden & Company Limited is authorised and regulated by the Financial Services Authority. Our FSA registration number is 309694. Our permitted business is advising on non-investment products. You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk](http://www.fsa.gov.uk) or by contacting the FSA on 0845 606 1234.

**OUR SERVICE:** We are Independent Intermediaries and act on your behalf in arranging your insurance. For most products we offer quotations based on a fair analysis of the insurance industry and we will advise you if this is not the case. Our Uninsured Loss Recovery and Breakdown products are offered on behalf of single providers selected by us on the basis of their premiums, security and service. We will provide a list of the Companies and Products that we offer on request. Our service includes advising you on your insurance needs, arranging your insurance cover with insurers to meet your requirements and helping you with any on going changes you have to make. We can also issue policies on behalf of certain insurers. For your protection calls may be recorded and regularly monitored.

**CLAIMS:** As part of our service we will assist you with any claim that you need to make relating to a policy sold by us. In certain instances you will be asked to deal directly with insurers claim lines. In our experience this makes your claim easier but we will always try to assist and advise if you make us aware that matters have not progressed to your satisfaction.

**CHARGES:** In addition to the premiums charged by insurers, additional charges may be incurred to cover the administration of your insurance. The specific charge and purpose of the charge will always be advised to you in advance.

- Adjustment; replacement certificate; duplicate certificate....£25.00
- Cancellation £25.00
- Renewal administration fee £10.00

**PAYMENT METHODS:** We normally accept payment by cash, cheque or major credit card. We have chosen various finance providers to enable you, in most instances, to spread your payments over monthly instalments. Details will be provided at the time of quotation. We reserve the right to refuse credit arrangements without explanation.

**YOUR PROTECTION:** We are required to comply with the FSA's Principles. The Principles are a general statement of the fundamental obligations of firms under the FSA regulatory system. Please note that our uninsured loss recovery service and breakdown cover with HSBC Spectrum are not insurance products and not covered by the FSA.

**YOUR DUTY TO PROVIDE INFORMATION:** It is your responsibility to provide information to insurers when you take out your insurance policy, throughout the life of the policy, and when you renew your insurance. It is important that you ensure all statements you make on proposal forms, claim forms and other documents are full and accurate. Where statements of fact documents form the basis of your insurance contract, the information should be accurate and any errors advised to us immediately.

**COMMERCIAL CONSUMERS ONLY:** You are entitled at any time to request information regarding the commission we may have received in placing your insurance business.

**AGENT OF THE INSURER:** We act as Agent for the Insurer for some of the Insurance companies that we deal with for the purpose of receiving and holding premiums. We do not hold claims monies. Where we do not act as Agent for the Insurer, we will treat monies held as Client Money. We will hold client money separate from our own money with an approved bank segregated in a client bank account designated as subject to a Non-Statutory Trust. Under a Non-Statutory Trust, we are entitled to use client money to make advances of credit, for example to pay another client's premium before the premium has been received from the other client and to pay premium refunds to a client before such monies have been received from the insurer. We act as Trustees of our clients' monies and must meet certain legal and regulatory conditions. We do not permit a third party to hold or control Client Money on our behalf.

**INTEREST ON CLIENT MONEY:** Any interest earned on client money held by us will be retained by us for our own use.

**MATERIAL FACTS:** Please note that if you fail to disclose any material information to your insurers this could invalidate your insurance cover and could mean that part or all of a claim may not be paid. Facts material to the insurance are matters of information that may influence your Insurer as to the acceptability or otherwise of your Proposal and **must** be disclosed at the earliest opportunity and certainly at renewal.

**AWARENESS OF POLICY TERMS:** When a policy is issued you are strongly advised to read it carefully as it is that document, the schedule and any certificate of insurance that is the basis of the insurance contract you have purchased. If you are in doubt over any of the policy terms or conditions, please seek our advice promptly.

**QUOTATIONS AND HOLD COVER:** Unless otherwise advised, any quotation given will remain valid for a period of thirty days from the date of issue of the quotation. Cover cannot be assumed until confirmation is received from us. All premiums quoted are inclusive of HM Government Insurance Premium Tax (IPT).

**WITH HOLDING DOCUMENTATION:** We may keep certain documents such as your insurance policy documents or certificate while we are waiting for full payment of premiums or administration charges. In these instances, we will ensure that you receive full details of your insurance cover. By accepting these terms, you agree that delivery of any certificates of insurance to us shall constitute delivery to yourself in accordance with statute law.

**CONFIDENTIALITY:** All personal information about you will be treated as private and confidential. We will only use and disclose the information we have about you in the normal course of arranging and administering your insurance. We may use information we hold about you to provide information about other products and services that we feel may be appropriate to you. We may pass information about you to credit reference agencies for the purpose of arranging payments by instalments and may pass to them details of your payment record to us. Where payment has not been made within our credit terms, we may pass your details to OCM Debt Recovery Agency, OCM House, Carlton Place, Halifax, HEX 2SB. We can only take instructions to effect or to alter a policy in some way from the Policyholder or their legal representative. Your data is held in compliance with the legislative requirements.

**COMPLAINTS:** It is always our intention to provide a first class service. However, should you have any cause for complaint about the provision of **our service** outlined above, you should in the first instance contact our complaints officer – Marcia Goldberg orally or in writing. Your complaint will be acknowledged promptly advising you who is dealing with the complaint and indicating when you may expect an answer. We will keep you informed of the progress of your complaint and the likely timescale involved. If we are unable to settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service at: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Your insurer also operates a complaints procedure, details of which are in your Policy.

**COMPENSATION ARRANGEMENTS:** We are covered by the Financial Services Compensation Scheme (FSCS). 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. Most insurance contracts are covered for 90% of the claim. Further information about compensation scheme arrangements is available from the Financial Services Authority or the FSCS. The FSCS can be visited on the web at [www.fscs.org.uk](http://www.fscs.org.uk) or by contacting the FSCS on 0207 892 7300.

**LAW AND JURISDICTION:** These terms of business shall be governed by and construed in accordance with English law. In relation to any legal action or proceedings arising out of or in connection with these terms of business we both irrevocably submit to the non-exclusive jurisdiction of the English courts

**NOTE: Your acceptance of these Terms of Business does not affect your normal legal rights.**