

## Terms of Business

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### 1. Who regulates us?

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**CETA Insurance Limited**, CETA House, Cromwell Business Park, Chipping Norton, Oxfordshire, OX7 5SR is authorised and regulated by the Financial Conduct Authority. Our FCA Register number is 307824

Our permitted business is arranging, advising, dealing as agent and assisting in the administration of non-investment insurance contracts as well as credit broking. You can check this on the FCA's Register by visiting the FCA's website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the FCA on 0800 111 6768.

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### 2. Whose products do we offer?

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We offer products from a range of insurers.

We offer products from a limited number of insurers for Household, Mortgage Payment Protection, Travel, Commercial, Boat, Caravan, Mobile Phone and Pet Insurance. Please ask us for a list of insurers that we use.

We offer products from a single insurer for Legal Expenses insurance from UK General Insurance Limited, Household Emergency Assistance Cover from UK General Insurance Limited, Equine Insurance from Towergate Underwriting Group Limited, ID Theft Insurance from UK General Insurance Limited.

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### 3. Which service will we provide you with?

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You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

We offer a credit facility exclusively through Premium Credit Limited for policies purchased through ourselves.

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### 4. What will you have to pay us for our services?

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We earn commission from the insurer or premium finance provider with whom we place your business. We may also be entitled to a profit commission. Further details are available on request. We do not charge a fee for a quotation or arranging your insurance, however, we do charge administration fees and these are in addition to any charge made by the insurer. At our discretion, we reserve the right to charge: -

- A. New Business and Renewal Policy issue up to £25.00
  - B. For a hard copy of your documents up to £2.50 by post or emailed free of charge.
  - C. A change to your policy mid-term, or to amend incorrect information provided by you, or to re-issue documents, up to £15.00
  - D. For the rejection of a Direct Debit payment, credit default or returned cheque up to £15.00
  - E. For dual insurance up to a £15.00 fee per policy year
  - F. If you cancel the policy up to £45.00
  - G. Cancellation charges are in addition to any time on risk charges or fees applied by the Insurer.
  - H. Depending upon the insurer, in the event of cancellation, you may be entitled to a refund of premium subject to no claim having been made.
  - I. In view of costs involved we will not issue any return premiums less than £10.00 after deductions.
  - J. These charges must be paid either with a debit or credit card when requested, or if you are paying by direct debit we will add this amount to your instalments. If you are paying by instalments, an interest amount may apply. We will inform you of the cost of your payments.
  - K. Any other charges or fees applied will be shown on your quotation.
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### 5. Client and Insurer Money

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We do not hold client money, but rely entirely on Risk Transfer, which means that we collect and hold money as agent of the Insurer. Premiums are treated as being received by the insurer when received in our bank account. Any refund of premium is treated as received by you when it is paid to you.

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### 6. Your cancellation rights

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At the inception of a new policy, you have the right to cancel your policy within 14 days (30 days for Pure or Payment Protection policies) without providing a reason; See section 4 above for terms.

Depending upon the insurer if you pay by Direct Debit and make a claim, the remainder of the year's insurance must either be paid in FULL or the Direct Debit payments continued for the remainder of the policy term.

Some insurers do not offer any return of premium in the event of a mid-term cancellation. Please refer to your individual insurer's policy wording.

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### 7. Quotations

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The premiums shown are for one year's insurance cover unless otherwise stated. The quotations are valid for 30 days. No cover will be in force until the proposal has been accepted by CETA Insurance Limited on behalf of the Insurer.

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### 8. Consumer Insurance (Disclosure and Representations) Act 2012

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This Act updates the legal basis on which insurance contracts are sold to consumers. You should take care when answering questions asked as part of an insurance application. There is no need for you to volunteer information that is not requested, however, all questions which are asked must be answered fully, accurately and truthfully or your policy may become invalid.

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### 9. What to do if you have a complaint

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It is our intention to provide you with a high level of customer service at all times. However, if you wish to register a complaint, please contact us:

**...in writing** The Complaints Manager, CETA Insurance Limited, CETA House, Cromwell Business Park, Chipping Norton, Oxfordshire, OX7 5SR

**... by phone** Telephone 01608 647601

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

If you wish to complain about an insurance policy purchased online you may be able to use the European Commission's Online Dispute Resolution platform, which can be found at the following address: <http://ec.europa.eu/consumers/odr/>

Some insurers offer their own complaints procedures. Please refer to your individual insurer's policy wording for information on this.

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### 10. Renewals

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Shortly before renewal, we may try to speak to you by phone about your renewal requirements. If we do not contact you we will send you a renewal invitation by email and/or post and request that you contact us.

If you are paying for your policy by continuous payment authority (CPA) and you are happy with your renewal quote you need do nothing at that time. If you are paying by CPA then the indicated amount will be taken from your selected card. If paying by Direct Debit, payments will continue automatically and your new monthly payments will be taken as normal. However, you may be required to sign the credit agreement electronically with Premium Credit (if applicable). You can do this by going to our customer zone ([www.ceta.co.uk/secure](http://www.ceta.co.uk/secure)).

If you are paying by Direct Debit or CPA we may (but accept no responsibility to) renew your policy automatically if we have not been able to contact you or you have failed to confirm whether you wish to proceed. We would do this for your protection. If you do not wish us to do this simply contact us at any time up to 7 days before your renewal. If we do not hear from you to the contrary, we will treat it that you agree to this.

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### 11. Your responsibilities

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We want to ensure that you enjoy the best possible service at all times, not least should you wish to make a claim. Accordingly, it is very important that you inform us of any changes in circumstances which may affect the insurance policy provided to you by us as soon as possible. Please review any documents received from ourselves and make sure that the level of cover provided reflects your needs.

If you have any doubts as to which changes to your circumstances should be notified, please call us on 01608 647601 and we will be able to help. Information provided to us may be passed onto insurers for underwriting and claims purposes.

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### 12. Data Protection

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We and our Insurers, hold your details in accordance with the Data Protection Act 1998. Unless you have advised us otherwise we may contact you (by email, telephone, or other appropriate means) in order to tell you about carefully selected products, services or offers which we believe will be of interest to you. If you do not wish us to do this please contact us on 01608 647601 or write to us at; CETA Insurance Limited, CETA House, Cromwell Business Park, Chipping Norton, Oxfordshire, OX7 5SR.

Under the Data Protection Act 1998 you are entitled to a copy of your personal data held by us on request.

Personal information is not kept any longer than required. Our Data Protection policy is available on request.

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### 13. Fraud Prevention, Financial Crime and Proceeds of Crime Act

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We are required to cross check clients against the HM Financial Sanctions List, as part of the information gathering process. We are obliged to report to the National Crime Agency any evidence or suspicion of financial crime at the first opportunity and we are prohibited from disclosing any such report.

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### 14. The Financial Services Compensation Scheme (FSCS)

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We are covered by the 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.

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.

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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.

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### 15. Applicable law

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English law applies to your relationship with us and will be subject to the jurisdiction of the English Courts.