



This is our standard Terms of Business agreement. Some of the terms may not be applicable to internet sales.

About Coversure Insurance Services

We are a nationwide group of Independent Intermediaries. Each Coversure office is operated under a franchise agreement and is owned by a franchise holder who will meet you at their local office to answer any of your questions. We are authorised and regulated (directly or indirectly) by the Financial Conduct Authority (FCA).

Services We Provide

Our service is described more fully in our Initial Disclosure Document (Key Facts about our Insurance Services) and includes advising and making a recommendation on your insurance needs; arranging cover with Insurers in accordance with your requirements and helping you with ongoing changes. We act as your agent (except to the extent that Insurers have given us permission to incept cover and issue documents on their behalf) and can offer a wide range of Insurance products from leading Insurers in the market place. We may, if appropriate for your needs, place your insurance via Policyfast Limited which is a wholesale insurance intermediary wholly owned by the parent company of Coversure Insurance Services Ltd.

We will also assist you with any claim you may incur and in order to provide a full "one-stop" service, we require customers taking out Motor Vehicle insurance to also take out a supplementary Legal Expenses policy. This will give you access not only to our exclusive Claimsline service but also to legal representation for pursuing losses which may not be covered by your policy. The cost of this additional insurance will be included in the price quoted to you for the Motor Vehicle insurance and shown separately in your documentation.

Completion of Proposal Forms/Statements of Insurance

You have a legal obligation to provide us with accurate information and to take reasonable care not to make a misrepresentation when taking out your insurance policy. You must also advise us of any changes in your circumstances during the period of cover and at renewal. For example you may move house or change your car. Some changes may reduce your premiums.

If you are not an individual (e.g. you are a Partnership, Ltd Company etc) and / or are taking out insurance wholly or mainly for purposes connected to your trade, business or profession, you have a further obligation to disclose all facts material to the insurance whether or not they are specifically requested.

Failure to meet these requirements may result in your policy being cancelled, or treated as if it never existed, or your claim rejected or not fully paid.

Complaints

If you have any cause for complaint please initially contact the manager at this office at the address shown at the foot of this document.

We will acknowledge your complaint promptly in writing and do our best to resolve the problem quickly, keeping you informed of progress and the measures being taken. In the unlikely event that we have not resolved the complaint within 8 weeks we will write again to explain the reasons and advise when we expect to be able to do so. We will also provide you with information about the Financial Ombudsman Service.

A full version of our Complaints Handling procedures is available on request.

Should you experience problems in progressing a complaint you may also, if appropriate, contact our Franchisor, Coversure Insurance Services Ltd. Contact details can be found on www.coversure.co.uk. Under FCA regulations they will not be able to deal directly with your

complaint but will endeavour to facilitate a satisfactory outcome. If this proves not to be possible, the formal complaint procedures as outlined above will be followed.

Administration Charges

In addition to the premiums charged by Insurers we normally make charges to cover the administration of your insurance.

Any charges for New Business or Renewals will be advised to you in advance and confirmed in writing in our Statement of Price.

Our normal charges for other transactions are:

Mid term adjustments / Cancellations	Up to £500
Duplicate certificates	£15
Green cards	£15
Credit Card payments	-
Dealing with bounced cheques and other overdue payments	£10

Any likely variation from these charges will be advised to you when you take out or renew your insurance.

If you cancel a policy mid-term we may also make a charge equal to the amount lost to us in commissions reclaimed by insurers. This will also apply to mid term adjustments which result in a premium refund. If you cancel a policy within a 14 day "cooling-off" period we may make a charge of up to £50 sufficient to cover our reasonable costs. It is not our practice to make refunds of amounts less than £10.

Commission

We are usually remunerated by commission from the Insurance providers. You are entitled to ask for details of such commissions and we will be pleased to provide this information on request

Instalment Plans

We offer various long term instalment plans (re-payable over 9 – 12 months) via Insurers and/or Third Party Finance Companies. In these circumstances the charges and other details will be advised to you separately in accordance with the Consumer Credit Act regulations.

We only offer Third Party Premium Financing via Close Premium Finance (Close Brothers Ltd)

Shorter term instalment arrangements may also be available. Please enquire for details.

N.B. It is a term of any Instalment arrangement that you authorise us as your agent to instruct the Insurers to cancel your insurance if any payment under those arrangements is in arrears and not paid on time.

Holding of Monies

Any payments that we receive from you or which need to be refunded to you, will be held for your protection, by Coversure Insurance Services Ltd, in a statutory or non statutory trust client bank account in accordance with FCA rules. A non statutory trust account allows Coversure to extend credit to other clients. Any interest earned on this money will be retained by Coversure but is expected to be minimal. Coversure may transfer money to another person such as another broker for the purposes of effecting a transaction on your behalf through that person.

Telephone call recording

For training and security reasons, all of our telephone calls may be recorded.



Coversure Midlands Ltd t/a Coversure Insurance Services (Bromsgrove), Bartleet House, 165a Birmingham Road, Bromsgrove, B61 0DJ
Telephone:0800 3081093 Fax:01527 834949
Email:bromsgrove@coversure.co.uk
www.coversure.co.uk/bromsgrove



DATA PROTECTION NOTICE

Please read this notice as it explains the purposes for which we will use your personal data. It also explains the extent to which we may share this data with other parties and the checks which we may need to carry out in the process of providing you with our services.

If you give us information about another person, in doing so you confirm that they have given you permission to provide it to us and that we may use their personal data in the same way as your own as set out in this notice.

Your Personal Data

We recognise our responsibility to treat the information we obtain about you with care. We will use personal information about you to:-

- Provide you with a quote from Insurers
- Administer your policy if you buy one through us.

Some of the personal information we ask you to provide may be sensitive as defined in the Data Protection Act 1998. For example, you may have to give us information about medical history, criminal convictions or driving offences. If you take out an Insurance policy through us we will treat you as having given consent for us to use any sensitive personal data in connection with the administration of your policy.

As part of the process of providing you with a quote and arranging Insurance, the personal information which you provide will be shared with Insurers and other Insurance Providers. If you take out a policy, the Insurers' documentation will explain their own Data Protection policies.

Marketing

We would like to contact you from time to time by post, telephone, email or other electronic means to inform you of other products that may be of interest to you. We may disclose information you provide to other companies and they may contact you about your insurance, or to let you know about products or services that may be of interest to you. By requesting us to deal with your insurances you confirm that you are authorised to give consent for the personal data which you provide concerning yourself and others to be used in this way. If you do not wish this information to be used for these purposes please inform us immediately.

Fraud prevention and detection

To prevent and detect fraud we may at any time:-

1. Share information about you with other organisations and public bodies including the Police.
2. Check and/or file your details with fraud prevention agencies and databases. We and other organisations may also search these agencies and databases to help make decisions about the provision and administration of your insurance.
3. Undertake credit searches and additional fraud searches

We can supply on request further details of the databases which we use including:-

- a) Claims and Underwriting Exchange Register

Insurers pass information to the Claims and Underwriting Exchange Register (CUE) to help check claims information provided and also to prevent fraudulent claims. Under the conditions of a policy you must tell the Insurer about any incidents which may give rise to a claim and these details will be added to the Register.

- b) Motor Insurance Database

Insurers will add Motor policy details to the Motor Insurance Database (MID) which is used by the Police and other authorities, amongst others, to establish whether valid insurance is in force.

Credit Search Consent

To make sure you get the best price and terms for your Insurance, we will use the widest possible range of Insurers available to us including some who now carry out searches of their own to protect customers from fraud and to verify identity. They do this using publicly available data which they obtain from a variety of sources, including a credit reference agency and other external organisations. Their search will appear on your credit report whether or not you take out or renew a policy with them.

As well as these searches, some Insurers may use a credit check to ascertain the most appropriate payment options for you. This credit check will also appear on your credit report whether or not you take out or renew a policy with them.

By accepting our Terms of Business you consent to our using these Insurers when providing you with a quotation for new business or for renewal of an existing policy.

Your Rights

Following payment of a fee you are entitled to request a copy of the personal information we hold about you. If you have any questions or would like to find out more about this notice, please contact your Coversure office or write to The Data Protection Officer, Coversure Insurance Services Ltd, Coversure House, Vantage Park, Washingley Road, Huntingdon, Cambridgeshire, PE29 6SR.



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