

Terms and Conditions of Business

Please read this carefully as it sets out the terms of business between ourselves and contains important information

About Us – Wagonex Limited (Wagonex) is a broker not an insurer and is an Appointed Representative of Complete Cover Group Limited which is authorised and regulated by the Financial Conduct Authority and is on the Financial Services Register number 815256 (www.fca.org.uk/register/). The company is registered in England & Wales number 10312289 with its registered office Acre House, 11-15 William Road, London, NW1 3ER

Our service and the products we offer – We provide motor insurance from a single insurer, Mulsanne Insurance Company Ltd (Mulsanne), which is part of Complete Cover Group, although we are not required by contract to do so. Mulsanne has its registered office at P O Box 1338, First Floor, Grand Ocean Plaza, Ocean Village, Gibraltar and is licensed by the Gibraltar Financial Services Commission to carry on insurance business. We have procedures in place to manage any conflict of interest that may arise. We also offer with all our motor insurances products a free motor legal expense insurance provided by a single insurer, AmTrust Europe Limited (Amtrust) through Carpenters Solicitors. Amtrust has its registered office at 10th Floor Market Square House, St James's Street, Nottingham, NG1 6FG, Registered Number: 1229676. AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, financial services number: 202189. In addition, we can also offer additional products such as vehicle breakdown and excess recovery which are provided by a single insurer. All of our insurer partners are carefully selected and specialise in the type of cover we offer.

You will not receive advice or a recommendation from us on any product but we will offer you products that meet your demands and needs and give you enough information for you to choose whether or not to proceed.

Insurer Security -There is no requirement for an insurer to be rated and the status doesn't necessarily guarantee an insurer's ability to fulfil its obligations to its customers. As the broker, we cannot and do not guarantee an insurer's solvency or continued ability to trade throughout the duration of your insurance policy, it is for you to decide on the suitability of an insurer and whether you wish to proceed.

How we are paid – We are usually remunerated by commissions from insurers, included as part of the premium. In some instances, instead of or in addition to the commission, we will be remunerated via a Service Charge. Service Charges will be clearly stated on the documents we provide to you. Additional income may also be generated through arranging finance on your behalf.

Administration fee – We make a charge equal to 10% of the insurer's premium to cover administration for arranging your insurance. This charge is in addition to your insurance premium and is non-refundable.

Insurance documents – Your insurance documents will be issued electronically, as part of our efforts to reduce our carbon footprint and act in an environmentally acceptable and responsible way. This will also mean that you will receive them as soon as we send them to you and you will be able to access them wherever you are (provided you can access the internet). However, if this method is not acceptable to you we can issue your insurance documents by post upon request.

Payment options – The premium must be paid in full to Wagonex and subsequently paid to the insurer.

Credit/debit card payments – If you choose to pay by credit or debit card, any refunds will only be made back to that card.

Short term insurance – Any single policy which doesn't cover the insured for a full 12-month period is considered 'Short Term Insurance'.

Credit check - We will use public and personal data which we obtain from a variety of sources. This includes credit reference agencies and other external organisations, which will help protect you from fraud. We will use this to verify your identity. Our search will appear on your credit report whether or not you choose to buy from us.

Your duty of care – Please take reasonable care to answer all questions honestly and to the best of your knowledge. Carefully read the Statement of Fact and all policy documentation sent to you and inform us immediately of any incorrect information shown. You must inform us of any changes to your details during the life of your policy, including at renewal. For instance, you must tell us if you change job, become unemployed or receive any endorsements on your licence. If your information changes your premium might go up or down or the insurer may not be prepared to offer further cover. For your protection, insurers maintain a central database of claims and underwriting information to verify the facts and to prevent fraud.

If you give us inaccurate or misleading information or do not notify us of any changes then the insurer may cancel your policy without refund and be entitled to refuse all or part of a claim.

Cancellations – Insurer cancellation fees are applicable regardless of whether cancellation is at your request or invoked by the insurer.

If you decide to cancel – Before cancelling you should always discuss this with us as there may be other options available. Please note that cancelling your Direct Debit does not cancel your policy.

You may cancel your policy at any time during the period of cover; however, charges vary depending on when you cancel:

The right to change your mind – There is no 'Cooling Off' period for Short Term insurance, any decision to end the policy early although no refund will be provided.

Refund of premium – There is no refund following cancellations for short term insurance less than 1 month

Renewal of your policy – If your policy is eligible for an automatic renewal, we will confirm this to you. You will be required to check the details we hold are correct and up to date. Where this is the case you need do nothing and the policy will be renewed, where there are differences you will need to call us to arrange your renewal. If your policy is not eligible for automatic renewal, we will need your instruction to renew your policy. You will still receive a renewal invitation in good time before the end of your policy. If you do not wish to accept this, or if you wish to amend any of the details, you must call us before the end of your current policy on the number provided on the renewal invitation.

Important – If you have not received written confirmation that your policy is being automatically renewed please contact us prior to your policy ending to arrange cover.

If you have a complaint – We are committed to treating customers fairly and encourage our customers to inform us when dissatisfied with the service we have provided.

In the event you are dissatisfied with any aspect of our service you can:

Write to us at:

Complaints Department,
Wagonex Limited
C/o Complete Cover Group
Unit 5, Brecon Court, William Brown Close,
Llantarnam Industrial Park, Cwmbran,
NP44 3AB

NOTE: Be sure to provide your phone number and reference number in your correspondence.

Call us on: 0800 440 2483 or 0333 400 9817

Email us at: Complaints@completecovergroup.com

If after our response you remain dissatisfied, you may be able to refer your complaint to the Financial Ombudsman Service, for further details go to: www.financial-ombudsman.org.uk

Email at: Complaint.info@financial-ombudsman.org.uk

Call on: 0800 023 4567 or 0300 123 9123

Financial Services Compensation Scheme (FSCS) – We and Mulsanne Insurance Company 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. For further information about compensation scheme arrangements go to: www.fscs.org.uk.

Protecting your money – We hold your premium (payment or refund) in a trust account as agent of the insurers until it is passed to the insurers or refunded to you. While it is in the account, your money cannot be used for any purpose other than paying the insurers or any brokers through whom we may have arranged your insurance. We will retain any interest earned on the account.

Governing law – The laws of England and Wales govern this agreement and any dispute is subject to the jurisdiction of the English courts.

Your personal data – Complete Cover Group Limited is the data controller, as such we determine the purposes for which and the manner in which any personal data is processed. We are on the public register of data controllers, registration number Z5709245.

We will use your data to supply the services you have applied for.

In the event of renewal, we will use your data to offer a quote and, if appropriate, to your policy arrange an auto renewal.

For full details on how we can use your data please refer to our '[Privacy Notice](#)'.