

Terms and Conditions of Business

About us

Ian Brown General Insurance Brokers Ltd of Sun House 150 High Street Billericay Essex CM12 9DF are authorised and regulated by the Financial Conduct Authority. Our Firm's Registration Number is 306551. We are permitted to arrange, advise on, deal as an agent of insurers and clients and assist in claims handling with respect to non-investment insurance policies. You can check these details on the FCA's Register by visiting the FCA's website <http://www.fca.gov.uk/register> or by contacting the FCA on 0800 111 6768.

We are also authorised by the FCA for consumer credit broking. We act for a number of lenders.

Our service

We are permitted to arrange, advise on, deal as an agent of insurers and clients and assist in claims handling with respect to non-investment insurance policies on behalf of customers:-

from a very limited range of insurers for motor, home, commercial and liability insurance;

from a very limited range of insurers for property owners insurance and travel insurance;

with a single insurer for legal expenses and accident recovery.

(For the accident recovery we are not contractually obliged to do this.)

You can request a list of those insurers from whom we select our products if you wish.

Your duty of disclosure

Consumers: You must take reasonable care not to make a misrepresentation to the insurer. This means that all the answers you give and statements you make as part of your insurance application, including at renewal and when an amendment to your policy is required, should be honest and accurate. If you deliberately or carelessly misinform the insurers, this could mean that part of or all of a claim may not be paid.

Commercial Customers: If the insurance is arranged wholly or mainly for purposes related to your trade, business or profession you have a duty to disclose all material facts whether or not the insurer asks for specific information. This duty applies throughout the life of your policy, and when you renew your insurance. Material facts are any facts which may influence the insurer's decision to accept the policy and/or what terms are applied. Failure to disclose a material fact may invalidate your insurance and could mean that your claim will not be paid.

How to cancel

You may have a statutory right to cancel this policy within a short period. Please refer to your policy summary or your policy document for further details. If you cancel you will receive a pro rata refund of premium from the insurer. Insurers are also entitled to make an administrative charge and we may keep an amount that reflects the administrative costs of arranging and cancelling the policy.

If you wish to cancel outside this period you may not receive a pro rata refund of premium. We may also keep an amount that reflects the administrative costs of arranging and cancelling the policy (see tariff of charges).

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.

Some or all of the information you supply to us in connection with your insurance proposal may be passed to insurance and other companies for underwriting, claims and premium collection purposes. Your data will be held in accordance with the Data Protection Act 1998, under which you have a right of access to see any of your personal information about you that is held in our records, whether held electronically

or manually. If you have any queries, please write to Ian Brown, Director, at the above address.

To make sure you get the most competitive quotation we can offer and to ascertain the most appropriate payment options for you and to protect you from fraud, we and/or the insurers and/or credit providers may use publicly available data from a variety of sources, including credit card reference agencies and other external organisations to verify your identity or creditworthiness, to avoid fraud and to obtain beneficial quotes and payment options on your behalf. Each of these searches may appear on your credit report whether or not your application proceeds.

By agreeing to these terms and conditions you agree to these uses of your information.

How to claim

Please refer to your policy summary or your policy document if you need to notify a claim. You should contact us or the insurer directly as soon as possible using the contact details provided. If in doubt about whom you should contact, please contact us on 01277 652255

Fees and charges

If we arrange for you to take out an insurance policy we will make charges of £50, which we may waive or reduce. This fee will also be charged for any new or renewed policy, mid-term adjustment, mid-term cancellation, or duplicate document. Where a fee is payable, you will be advised before you commit to the insurance. All return premiums are given net of commission: it should be noted that these charges are in addition to any charges made by insurers and are not refundable.

Charges for Commercial Clients may vary and will be notified before you commit to the insurance.

Any commission due to us may be taken from the client account and this may be taken before we pass premiums on to insurers. If we earn interest on any money held in this account this will be retained by us and not passed on to you.

If you pay your premium by instalments we shall inform you of any additional fees, charges or interest as part of your credit arrangements.

Our Earnings

You are entitled, at any time, to request information regarding any commission which we may have received as a result of placing your insurance business or arranging premium finance.

Protecting your money

Prior to your premium being forwarded to the insurer, and for your protection, we either hold your money as an agent of the insurer (in which case your policy is treated as being paid for), or we hold it in a client bank account on trust for you.

We may transfer your money to another intermediary in some cases. However your money will be protected at all times because of the requirements of FCA rules. We also reserve the right to retain interest earned on this account.

By accepting this Terms of Insurance Business document, you are giving your consent for us to operate in this way.

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 you should contact Ian Brown, Director, at the above address or telephone 01277 652255. You may be entitled to refer the matter subsequently to the Financial Ombudsman Service. You can contact the Financial Ombudsman Service by telephone on 0800 0234567 and further information is available at <http://www.financial-ombudsman.org.uk/> If you do decide to refer any matter to the Financial Ombudsman Service your legal rights will not be affected.

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. Further information about compensation scheme arrangements is available from the FSCS on 0800 678 1100 or 020 7741 4100 or by visiting <http://www.fscs.org.uk/>