

Terms, Conditions and Important Information

We are Connect Insurance Brokers Ltd and we are an insurance intermediary and not an insurer. Our condition of sale of any insurance policy, is that you agree to the terms and conditions laid out by your Insurance Company in your policy/proposal and the terms of business by Connect Insurance Brokers Ltd.

Who regulates us?

We are regulated by the Financial Conduct Authority for arranging General Insurance. Our FCA registration number is 310683. You can check this on the FCA register at www.fca.org.uk/register or by contacting them on 08000 111 6768

Cancellation Arrangements

Retail clients have the right to cancel their policies within 14 days from inception of the policy, or 14 days from the renewal date in the case of renewals. **Commercial clients do not have this right.** If you exercise this right, insurer will charge you for the cover you have had (they will also make a charge for administration. We will also make a charge for administration. Full details will be contained in your policy.

This right is in addition to any other cancellation rights you may have after this 14 day period has expired.

You will need to note that any charges we may make will be in addition to those made by your insurance company; if your policy is canceled at anytime, these charges will not be refundable.

Cancellation of a policy

If for any reason you have to cancel a policy, we must have this instruction in writing signed by the policyholder. Cancellation will only take effect from the date we receive your written advice. We cannot take verbal instructions; the person canceling your policy may not have your authority to do so. Please be aware after cancellation you may owe money against that policy. **Short-term cancellation charges can be very expensive.** If you decide to cancel your policy and you no longer require insurance, please check cancellation charges. If for any reason you are due a refund from Insurers, we can only pass this refund on to you, when it is received on our account from Insurers. We are reluctant to commit ourselves to a refund figure until it is actually received from Insurers, the amount can vary due to circumstances outside our control. Your insurers reserve the right to calculate your refund based on their cancellation charges. We can only pass on refunds when they are received from your insurer, please allow up to eight weeks. If you have to claim against your policy insurers may not refund after cancellation, please ask for details.

Your Insurance Information

All Customers – You must take reasonable care to provide complete and accurate answers to the questions we ask you when you take out, make changes to or renew your policy. If you are in doubt, please contact us. Insurance is based on the information that you give to the insurer and if this information is wrong or incomplete, claims may not be paid in full or at all, your policy may be cancelled, have special terms imposed, policy voided, and the premium may not be returned.

Commercial Customers only – If you are purchasing Insurance for purposes related to your trade, business or profession: In addition to the above, you must disclose all facts material to the insurance you wish to take out. The facts you need to reveal are all those which the insurer needs to estimate your risk and set the premium and terms. You must disclose this information in a way that is clear and substantially correct.

Before signing your proposal form, it is important that you that you understand, agree and confirm, that what is on the proposal form is accurate, any terms set out are binding. If you are unsure ask for advice or don't sign it.

Failure to give the correct information when asked and/or misrepresent material facts entitles insurers to decline claims and may lead to your policy being completely invalidated. You should seek our advice if you are in doubt as to whether any facts might be material.

You must be aware, if you decide to adjust/amend the basis on which your premium/policy was taken out after the commencement date of your policy, this might incur an additional premium, in some cases dependant in the circumstance, could be considerable. Your insurer can reserve the right to decline the amended risk. If we quote you on a new policy and you have been a previous client and there has been a break in cover with ourselves, we do not view or use your previous details, we rely on the information given to us at the time of quoting.

In the event of any claim against your policy, or compliance with the Road Traffic Act (in case of vehicle insurance), if the information contained in the proposal form is found to be incorrect, or you have misrepresented answers and/or material facts, this may affect the validity of your insurance policy and this means you will not be insured for your claim and you will be treated as uninsured.

Insurers pass on and receive information from various databases and the Motor Insurance Anti-Fraud & Theft Register, run by the Association of British Insurers (ABI). The aim is to check information provided and also to check fraudulent claims. **The register may be checked to confirm your details.**

We collect relevant personal information in order that we can provide you with the product or services requested. We may pass your personal information to other companies for processing on our behalf and / or successors in law. Entering into these terms of business signifies your consent to the processing of your data by us. We may also from time to time advise you of new insurance products, allied products and services. If you are a lapsed client, we may contact you to offer our products and services.

It is company policy not to discuss your policy detail with any third party, unless we receive your written authority in advance.

Change of Circumstance

If any of the information you supplied to us on your proposal form changes, it is important to advise us (address, removal of named drivers, convictions) etc. The change may affect your insurance cover; we also calculate your renewal premium on the last information you gave us last. Please tell us in writing, the person advising may not be authorised to do so.

Policy / Renewals/ Cover Notes / Other Documents

It is important whenever you receive documents that you check the detail. Vehicle, Drivers, policy excess (what you are liable for in the event of a claim) etc. Incorrect information could affect the validity of your policy, what you are covered for and / or compliance with the Road Traffic Act.

We will do our utmost to advise you of an expiry date on your policy (excluding Travel) by post. You may not receive our advice of your renewal through circumstances beyond our control (lost by the postal service) **It is important you keep a record of your policy renewal dates.**

If you have been allowed No Claims Bonus pending production from your previous insurer, it is important to provide us with this document within 7 days or any other documents requested. We are obliged to amend your premium in line with insurer's scales, or in some cases we may have to cancel your policy if the requested documents is not received, or does not confirm your verbal advice.

Your insurance cover may be restricted until acceptable proof of a condition on your insurance has been met. An example of this condition is to exclude theft cover on a vehicle until the required security has been fitted (or acceptable proof is supplied to us that it is fitted). This condition can also apply to commercial insurance where the insurer can apply a condition restricting full cover until a condition is met. It must not be assumed that full cover is in force until it is confirmed in writing.

We reserve the right to retain certificates at this office until all payments due under the policy have been made and Cheques cleared through our bank account. By accepting this agreement you agree that delivery of any certificate of insurance to Connect Insurance Brokers Ltd shall constitute delivery to yourselves in accordance with statute law.

We will retain all continuation cover notes on your file at our office, they can be obtained at any time by calling in the office or by requesting it to be posted to you, unless you request otherwise.

We carry out this procedure as a precaution until your policy arrives because we can not backdate a cover note if the original document is mislaid or lost. It is your responsibility to advise us if you require a cover note faxing to a licensing or any other authority (Taxi Customers)

Ways to pay your premium

You are responsible for paying your premiums by the due date. We have no obligation to fund premiums for you and have no responsibility for any loss you may suffer as a result of your policy being cancelled due to non-payment. We can accept cash, cheque, debit or credit card and bank transfer. We can also offer installments/ direct debit (please ask for details) We are a credit broker and not a lender, as such we are able to introduce you to potential lenders for the purpose of providing finance for our products, this is subject to providers acceptance. If you pay your renewal premium before your renewal date and have to claim against your policy prior to your renewal date, your prepaid renewal premium could be affected. It is possible that you could owe your insurer an additional premium because your renewal premium would have to be re-assessed.

Direct Debit Mandates (Third party loan to pay your Insurance Premium or financed by your insurance company)

It is important that you maintain your Direct Debit payment at all times. If you have a problem meeting your payments you must inform the relevant company of the situation, this could be an independent finance company or your insurers own scheme. We do not have access to your bank account or personal details concerning your financial position. It is important you discuss any problems with your finance company. The agreement for your Direct Debit payments in most cases is a separate agreement/contract to your Insurance policy. All Direct Debit offers are subject to acceptance by the credit provider. We may be unable to provide credit to clients with a bad credit history or no credit history.

Your Direct Debit agreement is with them and not us. Most Direct Debit schemes carry interest charges. You will receive from the relevant company an agreement outlining the terms, conditions and interest rates you have agreed to, included will be important telephone numbers in case you have to contact the company if you have a problem or a query.

In all cases of bad debts we will pursue payment through the courts or via our debt-collecting agency

We only offer credit terms on the understanding, that we reserve right to seek approval from your insurance company, to cancel your policy in the event of non-payment of agreed premiums.

Claims

If you have the misfortune to claim against your policy, most insurance companies have Claims Helpline the details are in your policy book or you can ring our office to assist. **If you are not sure if you are covered for a specific incident, please refer to the insurer's helpline or your policy book.** It speeds up dealing with your claim if you ring them first (have your policy number ready to give them) In the event of vehicle insurance you may have to claim through your uninsured loss recovery policy dependent on your circumstance, please ring for advice. **Connect Insurance Brokers Ltd does not offer a claims handling service. We can not influence the outcome of a claim. Our service is limited to providing a 'Post Box' service (Information and documents may be passed to ourselves for forwarding to other parties). Your insurer will always make the final decision on a claim.**

If you have a Road Traffic Accident you must notify your insurer or ourselves immediately giving all relevant information. You should not admit liability nor agree any course of action, other than emergency measures carried out to minimise the loss, until you have agreement from your insurer. **You must not cancel your direct debit or other payments methods following a claim, the balance of your premium is still owed to your finance / insurance company. Cancellation of payments could jeopardise your claim.**

Our charges

All brokerage charges are in addition to any charges the insurer may levy

Please refer to our 'Our charges leaflet' for full details

Certain other charges or Taxes sometimes apply to insurance contracts and are outside our control and are not payable through us – for example capital gains tax. If such charges apply they will be your responsibility.

Correspondence. It is important when you receive correspondence concerning your insurances, it is not ignored. Please call this office as soon as you can concerning what you have received, if in doubt about the contents.

Verbal and/or physical abuse to our staff.

We reserve the right to take further action including cancellation of your policy, in all cases of verbal and/or physical abuse to our staff.

If you are unsure about any aspect of your insurance policy, please ask.

Governing Law

The laws of England & Wales cover this agreement and the parties agree that any dispute arising from it is subject to the exclusive jurisdiction of the English courts