



## **Terms of Insurance Business**

### **About us**

GH Insurance Services Limited of 2<sup>nd</sup> Floor Chapman House, Chapman Way, Tunbridge Wells, Kent is authorised and regulated by the Financial Services Authority (FSA). We are permitted to arrange, advise on, deal as an agent of insurers and assist in claims handling with respect to non-investment insurance policies. You can check these details on the FSA's Register by visiting the FSA's website <http://www.fsa.gov.uk/register> or by contacting the FSA on 0845 606 1234. Our FSA Firm Number is 300870

### **Your duty of disclosure**

Your insurance is based upon the information provided to the insurance company and you must ensure that all such information is complete and accurate, and that any facts that may influence the insurer's decision to accept and pay a valid claim are disclosed.

***Failure to disclose material information may invalidate your insurance and could mean that part, or all, of a claim may not be paid.***

### **How to cancel**

You may have a statutory right to cancel this insurance 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. We may also keep an amount that reflects our administrative costs of arranging and cancelling the insurance.

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 our administrative costs of arranging and cancelling the insurance.

### **Fees and charges**

In addition to premiums charged by the Insurer we may, at our discretion, make the following charges to cover administrative costs for these specified activities :

Policy fee:	as declared
Mid-term adjustment:	£15.00
Mid-term cancellation:	£50.00
Replacement of lost certificates:	£10.00
Copy certificate to banks:	£25.00
Credit card charges:	2% of premium including fee

### **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 the managing director at the above address or ring 01892549822. You may be entitled to refer it subsequently to the Financial Ombudsman Service. Further information is available at <http://www.financial-ombudsman.org.uk/> or ring 0845 080 1800.

### **How to claim**

Please refer to your policy summary or your policy document if you need to notify a claim. You should contact the insurer direct as soon as possible using the contact details provided. If in doubt about whom you should contact, please contact us on 01892 549822.

### **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. The FSA may ask us to provide it with access to our customer records in order that it may carry out a review of our activities.

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. Under the *Data Protection Act 1998* you have a right of access to see personal information about you that is held in our records, whether electronically or manually. If you have any queries, please write to the managing director at the above address.

### **Block Transfers**

In respect of some classes of insurance we may operate block insurance arrangements in order to provide competitive terms. On occasions it will be necessary for us to transfer such blocks from one insurer to another where this is beneficial for our clients.

This Terms of Insurance Business document constitutes both your acceptance that we may do this and your prior request for us so to do.

### **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 insurance is treated as being paid for), or we hold it in a client bank account on trust for you. We may need to transfer your money to another intermediary in some cases. However your money will be protected at all times because of our requirements under the FSA rules. We also reserve the right to retain interest earned on this account.

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

### **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. 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. 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 at <http://www.fscs.org.uk/>