

## Terms of Business

1. **Terms Of Business** We, Blackfriars Insurance Brokers Ltd t/as Blackfriars Group, of 6 Congleton Road, Sandbach, Cheshire CW11 1HN are authorised and regulated the Financial Services Authority (FSA) to sell general insurance products. Our FSA register number is 308518 and you can check this on the FSA's register by visiting the FSA'S website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

2. **Our Service to You.** In arranging insurance for our customers we act as an independent intermediary and act on your behalf when arranging your insurance. Our service Includes: advising you on your insurance needs; arranging your insurance cover with insurers to meet your requirements; and helping you with any ongoing changes you have to make. We offer a range of general insurance products and have access to a number of Insurers with whom we place your insurance. We will give you details of these insurers when we discuss your Individual requirements.

3. **Disclosure of Information.** It Is Important that you understand that any Information, statements or answers made by you to us, or your insurer, are your responsibility and must be correct. Any failure to disclose facts material to the Insurer or any inaccuracies in your answers may invalidate your insurance cover in part or in whole. Facts material to the insurance are matters or information which may influence your insurer as to the, acceptability or otherwise of your Proposal or Renewal and must be disclosed immediately. You are advised to keep copies of documentation sent to or received from us for your own protection. Please do consult us if you we in doubt on any aspect. The disclosure of information not only applies at commencement and renewal of your policy but also at anytime during the period of insurance.

4. **Awareness of Policy Terms.** When a Policy or Renewal Document is issued, you are strongly advised to read it carefully, as it is that document, the schedule and any certificate of insurance that is the basis of the insurance contract you have purchased. If you are in doubt over any of the policy terms and conditions, please seek our advice promptly.

5. **Charges.** We reserve the right to make charges, in addition to any insurance premiums, for the arranging, amending, renewing and cancelling any policy of insurance. Details of charges made will be declared in all correspondence with you.

*For policies with an annual premium of less than £1000.00 before the addition of Insurance Premium Tax the following charges will apply.*

- *Duplicate Policy Documentation £25.00.*
- *Duplicate Certificates of Insurance £15.00*
- *Mid term adjustments to the policy cover £25.00 in addition to any insurer charges.*
- *Provision of additional insurance details and information to third parties £15.00*

6. **Customer Protection information.** It is our intention to provide you with a high level of customer service at all times. If there are occasions when we do not meet your standards please contact Mr David Burton either verbally or in writing, who will take details of your concerns. We will acknowledge in writing, advising you of who is dealing with your concerns and attempt to address your concerns within five working days. If our investigations take longer, we will provide a full response within twenty working days or explain our position and provide timescales for a full response. If we cannot satisfy your complaint you may be entitled to refer it to the Financial Ombudsman Service.

7. **Financial Services Compensation Scheme (FSCS)** We 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. Insurance advising and arranging is covered for the first £2000 and 90% of the remainder of the claim without any upper limit. Further information about the compensation scheme is available from the FSCS.

8. **Cooling Off Period.** We will give you enough information and help so you can make an informed decision before you make a final commitment to buy your insurance policy. However you will have 14 days to change you mind and cancel the insurance contact from the date you receive the policy documentation. NB This only applies to retail customers, this being defined as a person operating outside their trade, business or profession