

Anthony D. Evans (Insurance Brokers) & Co.

Terms of business

Our Service

In arranging insurance for our clients we act as an independent Broker. 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.

Our normal office hours are from 8.00 am to 5.00 pm Monday to Friday and 8.00 am to 12.00 Saturday.

We can also issue policies on behalf of certain insurers.

We act on your behalf in arranging your insurance.

We offer a wide range of insurance products and have access to leading insurers in the market place.

For legal expenses insurance we deal exclusively with Angel assistance, who we have selected as offering good value and service.

For breakdown cover we deal with RAC and Europ Assist who we have selected as offering good value and service.

For breakdown cover in respect of horseboxes we deal with Autohome, who we have selected as offering good value and service.

Disclosure

It is your responsibility to provide complete and accurate information to insurers when you take out your insurance policy, throughout the life of your policy, and when you renew your insurance. Failure to disclose information pertaining to your insurance or any inaccuracies in information given, could result in your insurance policy being invalid or cover not operating fully.

It is important that you ensure all statements you make on proposal forms, claim forms and other documents, are full and accurate. If a form is completed on your behalf, you should check that the answers shown to any questions are true and accurate before signing the document.

You are reminded that it is an offence under the road Traffic Act to make any false statements or withhold any relevant information to obtain an Insurance Certificate.

You are advised to keep copies of any correspondence you send to us or direct to your insurer.

If you are in any doubt about whether information is material, you should disclose it.

Public Data Check

Please note some insurers will carry out a public data check before offering a quotation for motor insurance. A public data check does not affect your credit score and will not be visible to a potential lender; however it will be recorded on an individual's credit history. Please advise if you do not wish this check to be carried out.

Recorded Telephone Conversations

For Security and for training purposes your call may be recorded and will also be used as proof of the details you have given us to accept your insurance and process any claim.

Premiums and Financial Aspects

In order to be able to offer you credit facilities, we are registered under the consumer Credit Act and our License Number is 088700

We normally accept payment by guaranteed cheque, cash or any of the major debit/credit cards.

You may be able to spread your payments through insurers' instalment schemes or a credit scheme that we have arranged with a third party finance provider. We will give you full information about your payment options when we discuss your insurance in detail.

Instalments

Providers of Instalment facilities make a charge for this service unless stated otherwise at the time of purchase. The first direct debit may be taken very soon after you submit documents so please ensure that sufficient funds are available. Similarly, if we are awaiting other documents for your insurance the direct debit may be held up and a multiple of instalments may be taken in one month. If you wish to cancel and your policy involves a certificate of Motor insurance please do tell us and return the certificate. Please do not cancel the direct debit without informing us as this may result in you appearing on debtors list which we can do nothing to prevent. If you cancel before instalments are complete you are likely to owe money this will have to be paid. If you have made a claim on your insurance, the premium has to be paid in full. Any charges for instalments will be shown on the application form or advised to you in writing.

We may keep certain documents, such as your insurance policy documents or certificate while we are waiting for full payment of premiums. In these circumstances, we will ensure that you receive full details of your insurance cover and will provide you with any documents that you are required to have by law.

We will hold monies received from you in a designated Insurance Bank Account. We will remit such monies to insurers in line with our agreements with them.

We will inform you if interest earned from your premium should exceed £20

Charges

As Independent Brokers, we are paid commission by your insurance company, details of which are available on request. We may also make the following charges to cover the administration of your insurances:

Arranging new policies	£5.00	Horsebox rescue Renewals:
Mid term adjustments	£5.00	• If horsebox insurance is held with us £10
Mid term cancellations	£5.00	• If horsebox insurance is held elsewhere £20
Renewals	£5.00	
Charge for Unpaid Cheques	£15.00	

The specific charge and purpose of any additional charges will always be advised to you in advance.

Cancellation Rights

The Mediation Contract is the agreement between you and us for the insurance mediation services that we provide to you in respect of your insurance requirements.

Once you have entered into the Mediation Contract with us, you are entitled to a period of reflection during which you may decide whether to proceed with the purchase of the Mediation Contract;

The duration of this cancellation period is 14 days and commences from either the day of conclusion of the Mediation Contract; or the day on which you receive the full terms of the Mediation Contract detailing the full contractual terms; whichever is later.

To cancel this Mediation Contract within the cancellation period, please write to us at the above address. If you do cancel this Mediation Contract within the cancellation period, you may be charged a time on risk charge.

Return premiums (usually arising if an insurance risk is reduced or a policy cancelled)

In view of the costs involved, we will not issue any return premium that is less than £25.00 (less charges as listed above). An amount less than £25.00 will be held to your credit and can be utilised against any future insurance policy with us.

If a policy is cancelled, we will refund any return premium due (less charge as listed above). You or your authorised agents may cancel this insurance at any time by returning the Certificate of Insurance to us. If there has not been any claim in the current period of insurance a refund will be made based on the annual premium in accordance with the following scale:-

Up to 1 month 75%, 2 months 60%, 3 months 50%, 4 months 40%, 5 months 30%, 6 months 25%, 7 months 20%, 8 months 10% and over 8 months No Refund. There is No Refund in respect of Roadside Rescue Policies.

Claims

When we receive notification of an incident that might give rise to a claim under your policy, we will inform the insurers without delay and, in any event, within 3 working days.

We will advise you promptly of insurers' requirements concerning claims, including the provision, as soon as possible, of information required to establish the nature and extent of a loss.

We will forward any payments received from insurers in respect of any claim, to you, without delay.

We will notify you of any request for information we receive from your insurers.

Complaints

It is our intention to provide you with a high level of customer service at all times. However, if, at any time, you are dissatisfied with the service we provide, we have a formal Complaints procedure.

You should therefore take the following course of action:

In the first instance, you should discuss this with the member of staff you have been dealing with.

If you remain dissatisfied, please ask to speak to Anthony D Evans or if not available, Peter Evans. A copy of our complaints procedure is available upon request.

If you remain unhappy and your complaint relates to a contract of insurance, please direct your complaint to the **Chief Executive** of the authorised insurers, as stated in your policy document.

If we find that your complaint is valid, we will agree with you a mutually acceptable form of redress.

Should you feel the problem has still not been resolved, then you may wish to seek referral to the approved Dispute Resolution Facility operated by the 'Financial Ombudsman Service'.

If your query relates to the cover afforded by your insurance policy, you may contact one of the following:

Insurance Ombudsman Bureau	Consumer Information Department
City Gate One	Association of British Insurers
135 Park Street	51 Gresham Street
London	London
SE1 9EA	EC2C 7HQ
Tel No. 0845 6006666	Tel No. 020 7600 3333

By making a complaint, you do not prejudice your rights to any legal proceedings. The parties to a contract of insurance covering a risk situated in the United Kingdom are permitted to choose the law applicable to the contract. This agreement shall be governed by the laws of England and Wales and the parties agree herewith that any dispute arising out of it shall be subject to the jurisdiction of the English Courts.

Confidentiality

All personal information about our customers is treated as Private and Confidential.

We will only use and disclose the information we about private individuals in the normal course of arranging and administering their insurance and will not disclose any information to any other parties without their written consent.

We may use information we hold about our customers to provide them with information about other products and services which we feel may be appropriate to them.

Other taxes or costs may exist in relation to the products and services offered by us which are not paid through, nor imposed by us.

Under the data Protection 1998, private customers have a right to see personal information about them that we hold in our records. If you wish to exercise this right, or have any other related queries, you should write to us at:

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