



## TERMS OF BUSINESS

### 1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.

### 2. Whose products do we offer?

We offer products from a range of insurers

### 3. Who regulates us?

Active insurance (Agents), 53 Epsom Road, Morden, Surrey SM4 5PR is authorised and regulated by the Financial Services Authority. Our FSA Register number is 310056.

Our permitted business is arranging general insurance contracts.

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.

### 4. What will you have to pay us for our services?

No fee. You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

### 5. Which service will we provide you with?

You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need make your own choice about how to proceed.

### 6. Your duty to provide information

Your attention is particularly drawn to the importance of the Declaration and signature on the Insurer's proposal forms. Any failure to disclose facts material to the insurance or any inaccuracies in your answers could invalidate your cover, which could mean that part or all of a claim might not be paid. You have a continuing obligation to disclose facts material to the insurance throughout the period of cover and at renewal of the policy. If you are in doubt on whether to advise the Insurer of change in circumstances that may be relevant to cover, then it is preferable to advise the insurer.

### 7. Charges

In addition to the premiums charged by Insurers, we may make the following changes to cover the administration of your insurance.

Arranging New Policies = £20

Renewals = £10

Mid Term Adjustments = £30

Represented Payments = £30

Mid Term Cancellation = 10% of the return premium given by the insurers or £50.00 (whichever is higher). Due to the costs involved, any refund of premium less than £50.00 (after the deduction of reclaimed commission and charges) will not be returned.

Replacement Certificates or Cover Notes = £25

Plus Commission and any fees charged

Please note no refunds will be due: 1) if you have been involved in any claims, 2) paying by instalments, 3) On Breakdown Policies, 3) Legal Expenses Schemes.

Should you wish to cancel your policy at any time during the period of cover please contact the office on 0844 477 9805. In addition you must put your request in writing, at the same time returning the certificate of insurance. Cancellation will only be effective from the date the letter and certificate are received by the insurance company.

### 8. Complaints Procedure

It is our intention to provide you with the highest level of customer service at all times. However, if you should feel dissatisfied in any way, with your insurance cover or with the service we have provided, we operate a complaints procedure to assist you. Should you wish to complain, you may do so orally to any member of staff or in writing to the Customer Services Manager. We take all complaints seriously and will endeavour to respond immediately. Where this is not possible we will acknowledge your complaint within 5 business days confirming the name of the member of staff dealing with your complaint. We will provide you with a full written response within 20 business days or explain the current position and agree a time scale for a full response. If we believe that the complaint does not relate to the activities of Active Insurance (Agents) we will inform you in writing within 5 business days of receipt. Where possible we will provide details of how the complaint should be redirected.

If the complaint is not resolved to your full satisfaction, you may refer the complaint to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR, telephone 0845 080 1800. Please note that the Ombudsman will only consider your complaint if you have already given us the opportunity to resolve it.

### 9. Confidentiality

All personal information that we hold about you will be treated as private and confidential. We only disclose the information we have about you in the normal course of arranging and administering your insurance and to provide you with information about other products and services we feel may be appropriate to you. We will not disclose any information to any other parties without your consent.

Under the Data Protection Act 1998 you have the right to see personal information about you, which we hold in our records. If you have any queries or do not wish to receive marketing information from us, please write to us at our usual business address.