

terms of business and information about our service

Our Terms of Business outlines important information of which you should be aware. If you are unsure about any aspect of our Terms of Business or have any questions regarding our relationship with you, please contact our Customer Services Team on 01772 724442 or write to us at; Fish Insurance, 2-4 Riversway Business Village, Navigation Way, PRESTON, PR2 2YP. By asking us to quote for and arrange or handle your insurances, you are providing your informed agreement to these Terms of Business. Quotations are valid for 30 days from the date of issue.

About Fish Insurance, our service and products

Fish Insurance, a trading style of Fish Administration Ltd, is an independent insurance broker specialising in independent living related insurance and warranty scheme design and administration. The insurance policies we offer are underwritten by the insurers stated in the Policy Summary. We do not offer the same type of insurance from any other insurer. You will not receive advice or a recommendation from us however, we may ask you some questions to narrow down the selection of products on which we provide details. You will then need to make your own choice about how to proceed.

What are our charges?

In addition to the premiums charged by your insurer, Fish Insurance, at our discretion, make the following charges which are non-refundable:

- New business and Renewals - up to £20.00
- Alterations, Duplicate Documents and Payment Defaults - up to £20.00
- Cancellations (including Your Right to Cancel) - up to £20.00
- Minimum refund (usually arising if an insurance risk is reduced or the policy is cancelled) - £10.00

Your duty to give information

It is your responsibility to provide complete and accurate information when you take out your insurance policy, throughout the life of your policy and when you renew your insurance.

It is important that you ensure that all statements you make, including on application forms, claim forms and other documents are full and accurate. If you fail to disclose any material information this may invalidate your insurance and result in all or part of a claim not being paid. A fact or circumstance is material if it could influence an insurer's decision to accept the risk and, if so, at what premium and on what terms. If you are unsure what constitutes a material fact, please ask for guidance.

Payment of premiums

Unless we agree otherwise, you must pay the premium before we arrange cover. Payment can be made by cash, cheque, and certain debit or credit cards. We offer instalment facilities through a single provider for premiums over £100. We will provide details if you ask.

How do we handle money?

We act as agent of the insurer for the purpose of receiving and holding premiums, claims monies and premium refunds. All insurer money is held in a separate bank account and only used for the purposes specified by the insurer.

Making a claim

You should take note of the required procedures in the event of a claim, which will be explained in the policy documentation. Generally, insurers require immediate notification of a claim or circumstances which might lead to a claim. If we act on behalf of an insurer in negotiating and settling claims, we will inform you that we will be acting on behalf of the insurer, not yourselves, before your insurance arrangements are concluded and again at the point of claim.

Your responsibilities to read all documents

You are strongly advised to read all documents carefully as they contain important information. If you are in any doubt over any of the policy terms or conditions, please seek our advice promptly. You should keep a record of all information and copies of any documents supplied to us for possible future reference.

Your cancellation rights

Full details of your cancellation rights can be found in your policy documentation.

Conflicts of interest

Occasions can arise where we, or one of our associated companies, clients or product providers, may have a potential conflict of interest with business being transacted for you. If this happens, and we become aware that a potential conflict exists, we will write to you and obtain your consent before we carry out your instructions and we will detail the steps we will take to ensure fair treatment.

Dealing with others on your behalf

To help you manage your insurance policy, we will deal with you or your husband, wife or partner or any other person who we reasonably believe to be acting for you if they call us on your behalf in connection with your policy.

Use of personal data

We may collect, store and process information about you and anyone else connected with your policy and we will keep your information safe. Some information, including mental and physical health and criminal convictions, is classified in law as 'sensitive personal data'. By supplying this and other personal data, you explicitly consent that it and other information may be:

- a) used to manage your policy, including underwriting and claims handling
- b) released to the police or other authorities if legitimately requested
- c) passed to others, including registers and databases, for fraud and money laundering prevention and investigation
- d) used for research and analysis purposes and
- e) used to inform you about other products and services offered by Fish Insurance or other carefully selected organisations. Please advise us in writing if you do not wish to receive such information.

You should ensure that this is drawn to the attention of all those who may be affected by it. You have the right to receive a copy of any information held by us if you pay a small fee and if necessary, correct any inaccuracies.

Who regulates us?

We are authorised and regulated by the Financial Services Authority for arranging General Insurance. Our FSA registration number is 310172. You can check this on the FSA register at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

The 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 insurance and the circumstances. Insurance advising and arranging is covered for 100% of the first £2000 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. You can find out more from the FSCS.

How are complaints handled?

If you are unhappy in any way with the service you have received from Fish Insurance, our complaints procedure enables you to express your dissatisfaction and have a full understanding of how your complaint will be handled. If unfortunately you feel our customer service levels have failed to meet your expectations, please contact us:

By telephone **Claims related - 0800 012 6327**
Other complaints - 0500 432 141

In writing **The Complaints Officer,**
Fish Insurance, 2-4 Riversway Business Village,
Navigation Way, Preston, PR2 2YP

If you are not satisfied, you may be entitled to refer the matter to the Financial Ombudsman Service. A copy of the Complaints Procedure is available on request.