

Terms of Business

About us

Warwick Davis (Insurance Consultants) Ltd 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.

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 using your statutory rights you will receive a pro rata refund of premium from the insurer. 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.

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 Complaints Manager at the above address. You may be entitled to refer the matter subsequently to the Financial Ombudsman Service. Further information is available at <http://www.financial-ombudsman.org.uk/>

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.

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 other insurance companies for underwriting and claims 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.

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 extend credit to other customers from this account and we may need to transfer your money to another intermediary in some cases. However your money will be protected at all times because of the requirements of 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/>

Whose products do we offer?

We offer products from a range of insurers for all types of general insurance business.

Details of the insurers are available on request.

Which service will we provide you with?

We will advise and make a recommendation for you after we have assessed your needs, for all classes of insurance.

We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

Fees and charges

Detailed below is a summary of our standard fees. Other fees may be charged for certain transactions. Full details of any such fee will be disclosed at the time. Our fees and charges are in addition to any other charge made by your insurance company. Please refer to your policy booklet for details of any such charge, particularly in relation to cancellation of the policy.

- Mid Term Cancellations:- £25.00 or 10% (whichever is greater)
- Duplicate Certificates:- £10.00
- Credit Card Payments:- 2% (Service fee. Not applicable to Debit Cards)
- Monthly Instalments:- 11% typical service charge payable after any deposit.