

UK & Ireland Insurance Services Ltd

Registered Office: 2 Anchorage Court, Caspian Road, Atlantic Street, Broadheath, Altrincham, Cheshire, WA14 5HH

Our Service

We are an Independent Insurance Intermediary and will act on your behalf in:

- Arranging your insurance cover with insurers to meet with your requirements or where requirements cannot be fully met, provide you with enough information to enable you to make an informed decision;
- Providing advice and helping you with any changes that you need to make to your insurance during the policy period ;
- Telling you when you need to renew your policy in time to allow you to consider and arrange any continuing cover.
- As part of our service we can assist you with any claim you need to make. When you first become a customer we will give you details of how you can make a claim and tell you what your responsibilities are in relation to making claims. If you are ever in any doubt as to what action to take in the event of a claim, please contact us at the address above.

Who regulates us?

UK & Ireland Insurance Services Ltd are authorized and regulated by the Financial Conduct Authority (FCA). Our FCA number is 760190.

You can check this on the FCA's Register by visiting the FCA's website www.fca.org.uk or by contacting the FCA on 0845 606 1234.

Our permitted business is advising on, arranging and assisting in the administration and performance of a contract of insurance.

Transparency

You will receive information about any fees we receive relating to the product you are being offered. Our remuneration will either be a fee as agreed with you or commission which is a percentage of the premium paid by you, or a combination of both where appropriate. This will include commission, fees, over-rider agreements, profit share arrangements and any volume business deals that your policy may contribute towards. Brokerage/fees are for the policy period and we will retain all brokerage/fees in relation to policies we've placed. We are committed to ensuring complete transparency of our remuneration and we will, at your request, fully disclose our remuneration.

Administration Fees

In the event that we find it necessary to apply a fee we will notify you at the time.

Claims

You must notify us as soon as possible of a claim and circumstances which may give rise to a claim. In the event of a claim you should contact this office and we will promptly advise you and if appropriate, issue you with a claim form and pass all details to your Insurer. You should not admit liability or agree to any course of action, other than emergency measures carried out to minimise the loss, until you have an agreement from your Insurer. We will remit claims payments to you as soon as possible after they have been received on your behalf. In the event that an insurer becomes insolvent or delays making settlement we do not accept liability for any unpaid amounts.

Cancellation Clause

Your insurance may include a cancellation clause. If you are a Consumer, this is mandatory. Full cancellation details will be explained to you during the negotiation process. In the event that you fail to pay your premium by the due date the insurance may be cancelled forthwith or by the insurers, giving notice of the cancellation. In the event of cancellation, insurers may return the pro rata premium to us, but you are advised to check your insurance policy for full details of your insurers' cancellation clause. Once our remuneration has been earned in the event that the insurance is cancelled after inception, our fees or brokerage will not usually be returnable.

Payment Terms

We normally accept payment by cheque or credit card or the bankers automated clearing system (BACS). We require full payment of the premium immediately cover is effected. You may be able to spread your payments through a credit scheme and we will advise you further if these options are available.

How we will handle your money

Our Non-Statutory Trust account has been set up in accordance with rules laid down by the Financial Conduct Authority. We are the Agent of Insurers for the collection of certain premiums. We are required to inform you that we may use your premium to settle premiums due under other policies including those payable by other clients. Similarly, claims and premium refunds can also be paid to a client before receiving remittance of those monies from the insurer. In arranging your insurance we may employ the services of other intermediaries who are regulated by the FCA and your premium may be passed to these intermediaries for payment to insurers. Any interest, or investment returns, earned on your money whilst in our possession will be retained by us.

Credit Checks

To make sure you get the best offer from Insurers or Third Parties involved in your insurance, i.e. providers, now or at any renewal or at any time and to protect their customers from fraud and to verify your identity, they may use publicly available data which they obtain from a variety of sources, including a credit reference agency and other external organizations. Their search will appear on your credit report whether or not your applications proceed. As well as these searches, they or us may use a credit check to ascertain the most appropriate payment options for you. This credit check will also appear on your credit report whether or not your applications proceed. Unless you contact us to confirm you do not wish us to carry out these searches we will assume your consent has been given and proceed as above

Complaints/Treating Customers Fairly

It is our intention at all times to treat customers fairly. If at any time you feel that you have not been treated fairly please contact us in order that the matter may be addressed. If you should wish to make a complaint about our service we have a formal complaints procedure. In the first instance you should address your complaint to our Compliance Officer at the address above. We will supply you with a copy of our complaints procedure upon receipt of a complaint or at any time upon request. You will be advised of any redress available to you, should you believe the matter has not been resolved to your satisfaction. If you cannot settle your complaint with us you may be entitled to refer it to the Financial Ombudsman Service. Alternatively, other out of court complaint and redress procedures may be available.

If you have a complaint about how we use your personal information, please contact us at the address below. You also have the right to lodge a complaint with the Information Commissioner's office at any time. For further information on this Privacy Notice, to access your personal information or to exercise any of your other rights, please contact The Data Protection Manager, Mr James Wrynn at UK & Ireland Insurance Services Ltd at the registered address above or at email address jim.wrynn@ukandi.com or on telephone number 0161 928 4444.

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. Non-compulsory insurances are covered for 90% of the claim with no upper limit. For compulsory classes of insurance this increases to 100% of the claim with no upper limit. Further information about compensation scheme arrangements is available from the FSCS.

Duty of 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. It is important that all statements you make on proposal and 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 of the questions are true and accurate before signing the document. Failure to disclose any material information could invalidate your insurance cover and mean that part or all of a claim may not be paid. This includes incidents/losses that have arisen during the year that you have settled yourself without involving your insurers. A material fact could include changes to your business activity, criminal convictions or any financial issues such as potential bankruptcies or CCJ's. If you are unsure as to whether a fact is material, you should disclose it.

Definition of a Consumer: A policyholder acting for purposes outside his trade, business or profession.

Definition of a Non-Consumer: A policyholder acting for purposes within his/her trade, business or profession.

Your Duty to Provide Information (Consumers)

It is your duty to take reasonable care to answer all questions honestly and to the best of your knowledge. If you do not, your insurance policy may be cancelled or treated as if it never existed or your claim may be rejected or not paid in full. It is important that all statements you make on proposal and 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 of the questions are true and accurate before signing the document. Failure to provide requested information to your insurers could invalidate your insurance cover and mean that part or all of a claim may not be paid.

Duty of Fair Presentation (Non Consumers)

Before entering into a contract of insurance, prior to a mid-term alteration and ahead of your policy renewal, it is your statutory duty to make a fair presentation of your risk. This information must be provided in a clear and accessible format. You must disclose, where practical, all material circumstances about your risk, this being information that might affect the judgement of a prudent insurer in deciding whether to accept your risk or not - should you require additional explanation of what constitutes a material circumstance, please contact us immediately. You must make reasonable enquiries before presenting your risk and ensure that all individuals holding knowledge about the risk have been approached in the compilation of this information. If you feel you have not been able to do so, please advise us so we can allow underwriters to make further enquiries if they wish to do so. You must complete any proposal forms or fact finds provided to you, honestly, accurately and in good faith. Any deliberate or reckless misrepresentation may involve part or your entire claim being declined and in some circumstances; the Insurer may be entitled to retain your premium whilst avoiding the policy or apply additional terms to your policy. We will provide you with a written summary of our information presented to underwriters for you to check upon request.

Placing Your Insurances

A list of insurers is available on request. We will advise and make a recommendation for you after we have assessed your needs. This will include the type of cover you seek together with the costs. We will endeavour to conduct a fair analysis of the market place when dealing with your insurance, in the event of us only using one carrier for a product you will be advised at the time of negotiation.

Use of other intermediaries

Where we consider it to be appropriate and for your benefit, it may be necessary for us to request another broker or intermediary to act as our agent and assist in the placement of your insurance product. In such cases, we will provide specific instructions to such sub-agents so as to meet your insurance requirements.

Insurers

We do not guarantee the solvency of any insurer we place business with. In the event that an insurer becomes insolvent or delays making settlement we do not accept liability for any unpaid amounts. A liability for the premium, whether in full or pro-rata, may arise under policies where a participating insurer becomes insolvent.

Motor Insurance Database (MID)

If an Insurer specifies that a client must take responsibility for populating and updating the MID, UK & Ireland Insurance Services Ltd cannot accept responsibility if a client fails in their obligations to do so as set down by current legislation.

Clients Compliance with Health and Safety (and similar) requirements

UK & Ireland Insurance Services Ltd cannot be held responsible for a client's non-compliance with Health and Safety (or similar) requirements.

Confidentiality (How we use your data)

All personal information about you will be treated as private and confidential. We will only use and disclose information we have about you in the normal course of arranging and administering your insurance. We may pass information about you to premium finance companies and credit reference agencies for the purpose of arranging payments via instalments and may also pass to them details of your payment record with us. We will not disclose any information to any other parties without your consent, unless required to do so by the FCA, it is in the public interest, or we have to by law. We may, however, use the information we hold about you to provide information to you about other products and services which we feel may be appropriate to you. Under the Data Protection Act 1998 you have a right to see personal information about you that we hold in our records. If you have any queries in this regard or do not wish to receive marketing information from us please let us know by contacting us at the address above.

All personal information about you will be treated as private and confidential. We are registered with the ICO as a Data Controller. We undertake to comply with the General Data Protection Regulation (GDPR) in all our dealings with your personal data. Your personal information will be kept secure. If you require more information on how we use your personal data, please refer to our privacy notice.

Claims and Underwriting Exchange and Motor Insurance Anti-Fraud Register

Insurers pass information to the Claims and Underwriting exchange register operated by Database Services Limited and the Motor Insurance Anti-Fraud and Theft Register compiled by the Association of British Insurers. The objective is to check information provided and to prevent fraudulent claims. Motor insurance details are also added to the Motor Insurance Database operated by the Motor Insurers' Information Centre (MIIC), which has been formed to help identify uninsured drivers and may be accessed by the police to help confirm who is insured to drive. In the event of an accident, this database may be used by insurers, MIIC and your motor insurer to identify relevant policy information

Financial Crime

The National Crime Agency (NCA) requires us to report any suspicious transactions to them, and we may have to obtain evidence of client's identity at the start of a business relationship. We may ask or sight of your passport, utility bill or bank statements. For companies, evidence usually consists of a copy of the Certificate of Incorporation or we may check the Companies House register.

Applicable Law

This document is subject to English Law and the jurisdiction of English Courts - Version 3: