

About Us

Quote Me Today of Suite B, 1st Floor, Estuary House, St Augustine's Business Park, Whitstable, Kent CT5 2QJ is authorised and regulated by the Financial Services Authority (FSA), registration number 469079. We are authorised to arrange and advise on insurance and deal as an agent of Insurers in respect of non-investment insurance policies. Details of our registration are available on the FSA's website <http://www.fsa.gov.uk/register> or on telephone number 0845 606 1234.

We provide advice on the basis of a fair analysis of the market, from a number of insurer's or, in the case of legal expenses, from a single insurer.

Your Duty of Disclosure

Your insurance is based on the information supplied to the insurance company and it is your duty to ensure that the information is complete and accurate and remains current, and that any facts that may influence an 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. You should refer to your policy summary or document for full details. Should you exercise your statutory right, you will be entitled to a pro-rata refund of premium less an amount that reflects our administrative cost of arranging and cancelling the insurance.

Fees and Charges

Please refer to our Tariff of Charges for details of fees which we charge for mid-term adjustments, renewal or in the event of cancellation of the policy.

Complaints

We intend to provide a high level of service at all times. However, should you have reason to complain, you should contact our Compliance Officer at the above address. You may be entitled to subsequently refer your complaint to the Financial Ombudsman Service. Their website address is <http://www.financialombudsman.org.uk>.

How to Make a Claim

Please refer to your policy summary or document for details of how to make a claim. You should notify your insurer immediately should you be aware of any circumstances which may lead to a claim.

Information Protection

All your personal information will always be treated as private and confidential and only released on your instruction or to administer your insurance. Exceptionally we may release information as required by law or in the course of an FSA regulated review of this firm's activities. The information supplied to our office in connection with your insurance proposal will be released to insurers in the course of arranging quotations and cover and for claims purposes. In terms of the Data Protection Act 1988, you have right of access to your personal information that is held in our electronic and manual records. Should you have any query in this regard, kindly contact our Compliance Officer at the above address.

Protecting Your Money

The premium you pay is protected at all times as required by the Financial Services Authority regulations. Premium we collect on behalf of the insurers is treated as paid to the insurer and is put into a separate statutory trust client bank account. We may need to pay premiums to a specialist broker who will always also be authorised and regulated by the FSA. We reserve the right to interest earned on monies in trust.

Compensation Arrangements

You 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. The compensation relating to insurance advice and the arrangement of cover is provided up to £2000 and 90% of any amount successfully claimed in excess of £2000. In respect of compulsory classes of insurance, compensation in respect of advice and the arrangement of cover is not limited. Further information about the compensation scheme is available from the Financial Services Compensation Scheme at <http://www.fscs.org.uk/information> and <http://financial-ombudsman.org.uk/>

Acceptance of these terms of business by you is deemed as consent for us to act in this manner.

We are authorised and regulated by the Financial Services Authority (FSA) our registration number is (469079).

Quote Me Today

Suite B · 1st Floor · Estuary House · St Augustine's Business Park · Whitstable · Kent CT5 2QJ
t. 0845 291 3441 f. 0845 291 3442 · www.quotemetoday.co.uk