



**Tariff of Charges.**

In order to cover our administration costs it is necessary for us to make the following standard charges made by the insurers.

<b>Administration set up free for new policies – you will be advised of the amount before you commit to the insurance.</b>	<b>Up to 35% of the premium</b>
Policy set-up fee when the policy is cancelled PRIOR to inception.	£25.00
Alterations and/or additions	Up to £90.00
Duplicate Documents	£25.00
Renewal Administration	Up to 35% of the premium
Cancellation of Policy	25% of refund
Reinstatement of Direct Debits (if Possible)	£20.00

### **Cancellation Rights (retail only).**

Should you wish to exercise your statutory right to cancel your policy within 14 days of entering into the contract we reserve the right to charge a minimum administration fee of £25.00 to cover our cost of setting up the policy in addition to any charge made by the insurer.

### **Minimum and Deposit Premiums (M&D)**

Please note that your commercial insurance policy may be subject to minimum and deposit premium. In this case there is no refund in the event of cancellation and you will be liable for 100% of the premium even if you are paying by instalments. You will be notified from the outset if the policy is subject to this condition.

### **Terms and Conditions of Business.**

About us:

Quotemetoday.co.uk of suite B, St Augustine's Business Park, Whitstable, Kent, CT5 2QJ is authorised and regulated by the Financial Services Authority (FSA), reference 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 [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or on the telephone number 0845-6061234.

We provide advice on the basis of a fair analysis of the market, from a number of insurers 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 his 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. If a shortfall in premium arises from cancellation, all or any costs incurred as a result of recovering our "quotemetoday.co.uk" costs will be automatically added to any shortfall.

### **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 [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.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 activity. The information supplied to our office in connection with your insurance proposal will be released to insurers in the course of arranging quotations, cover and for claims purposes. In terms of the Data Protection Act 1998, 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 you 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 Arrangement.**

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 successful 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 [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

**ACCEPTANCE OF THESE TERMS OF BUSINESS BY YOU IS DEEMED AS CONSENT FOR US TO ACT IN THIS MANNER.**