

## **Our Service to you**

Insurance 4u Services is authorised and regulated by the Financial Services Authority (FSA) under firm reference number: 305752 In arranging Insurance for our customers/clients, we act as an independent intermediary.

Our service includes: advising you on your insurance needs, arranging your Insurance cover with insurers to meet your requirements and helping you with any ongoing changes you have to make. We can also issue policies on behalf of certain insurers. We act on your behalf in arranging your insurance.

We offer a wide range of insurance products and have access to leading insurers in the market place.

## **Our quotation to you**

All premiums quoted are inclusive of HM Government Insurance Premium Tax (IPT). We reserve the right to withdraw premium indicators before they are taken up and to apply any charges notified to us by underwriters after the indication has been given.

## **Your duty to us**

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. Failure to disclose information relating to your insurance, or any inaccuracies in information given, could result in your insurance policy being invalid or cover not operating fully. It is important that you ensure all statements you make on proposal forms, 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 questions are true and accurate before signing the document. You are reminded that it is an offence under the Road Traffic Act to make any false statements or withhold any relevant information to obtain an insurance certificate. You are advised to keep copies of any correspondence you send to us directly or to your insurer.

If you are in any doubt whether information is material, you should disclose it.

## **Claims**

When we receive notification of an incident that might give rise to a claim under your policy, we will inform the insurer without delay and, in any event, within three working days. We will advise you promptly of insurers requirements concerning claims, including the provision as soon as possible of information required to establish the nature and extent of a loss. We will forward any payments received from your insurers in respect of any claim, to you, without delay. We will notify you of any request for information we receive from your insurers.

## **The Claims and Underwriting Exchange Register (CUE)**

Insurers share information with each other via the CUE and the Motor Insurance Anti Fraud and Theft Register to aid the prevention of fraudulent claims. In the event of a claim the information you supply on

the claim form, together with any other information relating to the claim will be put on the registers.

## **Confidentiality and Data Protection**

All personal and sensitive information about our customers is treated as Private and Confidential. We will only use and disclose the information we have about private individuals in the normal course of arranging and administering their insurance, and will not disclose any information to any other parties without their written consent. Unless we are notified of any changes, we shall assume the personal and sensitive data we hold about our customers is correct, and shall use it to provide quotations when policies fall due for renewal.

In the interests of security and to improve our service, telephone calls you make to us may be monitored and/or recorded. We may pass information about you to credit reference agencies for the purpose of arranging payments by instalments, and may also pass to them details of your payment record with us.

Under the Data Protection Act 1998, private customers have a right to see personal information about them that we hold in our records. A charge may be made for this service. If you wish to exercise this right, or have any other related queries, you should write to us at:

Insurance 4 U Services,  
92 Cannock Road,  
The Scotlands,  
Wolverhampton,  
West Midlands,  
WV10 8PW

The Claims and Underwriting Exchange Register Insurers share information with each other via the Claims and Underwriting Exchange Register, and the Motor Insurance Anti-Fraud and Theft Register, to aid the prevention of fraudulent claims. In the event of a claim, the information you supply on the claim form, together with any other information relating to the claim, will be put on the registers.

## **Motor Insurer Information Centre (MIIC)**

Insurers are legally required to provide and maintain details of motor insurance policies to the Motor Insurance Database to which the police and others have access. This helps the pursuance of claims following accidents and aids detection of those who are in contravention of the law by not taking out insurance.

## **Use for Marketing purposes**

We may use information held about you, to provide you information about other products and services which we offer, and which we feel may be appropriate to you, by email, sms text messaging, telephone, post or other means.

You may exercise your right to give notice to stop data being processed for marketing purposes by contacting us at any time.

**Please call us on 01902 829190 or write to us at:**

Insurance 4 U Services,  
92 Cannock Road,  
The Scotlands,  
Wolverhampton,  
West Midlands,  
WV10 8PW

### **Premiums and Financial Aspects**

In order to be able to offer you credit facilities, we are registered under the Consumer Credit Act and our Licence Number is: 459812 We normally accept payment by guaranteed cheque, cash, postal orders and various credit/debit cards. (We reserve the right to charge an additional 2.5% on any transaction).

You may be able to spread your payments through insurers instalments schemes, a credit scheme with a third party finance provider, or a facility we have arranged ourselves. We will give you full information about your payment options when we discuss your insurance in detail if required. We may keep certain documents, such as your insurance policy documents or certificate, while we are waiting for full payment of premiums. In these circumstances, we will ensure that you receive full details of your insurance cover and will provide you with any documents that you are required to have by law.

We will hold monies received from you in a designated Insurance Bank Account. We will remit such monies to insurers in line with our agreements with them.

### **Re-numeration**

As brokers, we are paid commission by your insurance company. We normally also make the following charges to cover the

### **Administration of your insurance:**

*Mid term adjustments - £ 25.00*

*Mid term cancellations - £ 35.00*

*Renewal & New Policies - £ 10.00*

*Duplicate No Claims - £ 25.00*

*Replacement Certificates - £ 25.00*

*Unpaid Cheques - £ 35.00*

*Late Payments - £ 3.00, an additional £5.00 if a recorded letter is issued*

*Arranging credit External Company - £ 35.00*

*Arranging credit facilities - 12.5% of premium (minimum £35.00)*

*Arranging credit facilities External Company – Variable rates 10% - 15%*

## **Return Premiums and Cancellation**

On a return premium, we repay commission on the amount to your insurers and all premiums refunded will be the net amount received from the insurer following a deduction of 20% charge.

In view of the costs involved, we will not issue any return premium that is less than £35.00 (after deducting reclaimed commission) If a policy is cancelled, we will refund any return premium due (after deduction of commission and our charge) once we have received from your insurer which may take 4-6 weeks provided that no claim or incidents have been sustained during the period of insurance,

Cancellation will in all instances be calculated by Insurance 4U Services in line with the published short period rates (A guideline of which is set out below)

*1 Month 30%*

*2 Months 40%*

*3 Months 50%*

*4 Months 60%*

*5 Months 70%*

*6 Months 80%*

*7 Months 90%*

*8 Months and over 100%*

## **Risk Transfer**

Premiums that we collect from you are held in an insurance broking bank account specifically used for the purposes of holding client premiums. By virtue of agreements we hold with insurers, we collect premiums as agent of the insurer. Therefore, once we have collected premiums from you, under the terms of our agreements with insurers, those premiums are treated as having been paid to the insurer. We will remit the premiums to insurers, after deduction of our commission, in accordance with the terms of our agreements with insurers.

## **Law**

This agreement shall be governed by the laws of England, Wales and Scotland and the parties agree herewith that any dispute arising out of it shall be subject to the (non) exclusive jurisdiction of the relevant court.

## **Quotations**

All quotations are subject to change in respect of the amount of premium indicated, and/or the terms and conditions that are applied.

### **Right of Withdrawal**

We have to give you certain information before you make your decision. If we have not given you this information when you buy your insurance (and you have not told us you do not want it) we will allow you a "right of withdrawal" period of 14 days from the time you receive the information. If you do not want to continue with the insurance, you may cancel your cover within this period and get a refund (as long as no claims have been made). You will incur a administration charge.

### **Customer Protection Information**

It is our intention to provide you with a high level customer service at all times. If there are occasions when we do not meet your standards, please contact the member of staff you were dealing with, either verbally or in writing. They will take details of your concerns and we will then acknowledge in writing, advising you of who is dealing with the matter and attempt to address this within 5 days. If our investigations take longer, we will provide a full response within 20 working days, or explain our position and provide timescales for a full response.

### **If you remain dissatisfied, please ask to speak to the proprietor of the Business.**

If we find that your complaint is valid, we will agree with you a mutually acceptable form of redress. If your complaint relates to a contract of insurance, please direct your complaint to the Chief Executive of the authorised insurer, as stated in your policy document.

If your query relates to the cover afforded by your insurance policy, you

may contact the following:

### **The Financial Ombudsman Service**

South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR

**Tel no:** 0845 080 1800

**Fax no:** 0207 964 1001

**Email:** [enquires@financial-ombudsman.org.uk](mailto:enquires@financial-ombudsman.org.uk)

By making a complaint, you do not prejudice your rights to any legal proceedings. The parties to a contract of insurance a risk situated in the United Kingdom are permitted to choose the law applicable to the contract. English law will govern your insurance. Policy terms and conditions and warranties you should read through all policy terms, conditions and warranties shown on your policy documentation. Please ensure you understand them and are able to follow their requirements exactly. If not, please advise us immediately, as a breach of any terms, conditions or warranties may enable your insurer to terminate your policy from the date of that breach, and/or repudiate a claim under your policy.