

Terms of General Insurance Business - Policy Direct

Policy Direct is a trading style of St Benedicts Limited, which is an Independent Insurance Intermediary and acts on your behalf in arranging your insurance. We are authorised and regulated by the Financial Services Authority (FSA). Our registration No is: 307673

Our Service

- Our service includes, advising on your insurance needs, arranging your insurance cover with insurers to meet your requirements and helping you with any ongoing changes.
- As part of our service, we will assist you with any claim you may need to make.
- In arranging your insurance we deal with a number of insurers, details of these will be advised to you when we discuss your individual requirements prior to your commitment to proceed.

Your Duty to Give Information to Insurers

- 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 the risk or the terms offered have been disclosed. The duty to disclose information continues during the life of the policy, and at renewal you must make sure you inform your insurer of any changes affecting your insurance.
- You are responsible for all answers or statements on proposal forms, claims forms or other material documents and you should ensure that these are full and accurate.
- Failure to disclose material information at the start of the policy or advise the insurer of changes to the risk during the period of insurance may invalidate your insurance cover and could mean that part, or all, of a claim may not be paid.

Fees & Charges

- Our normal method of charging is that the premium quoted to you is fully inclusive of Insurance Premium Tax and any administration charges. Where there are any variations, we will explain this clearly to you.
- We accept payment by guaranteed cheque or any of the following Debit or Credit cards: Visa, MasterCard, Delta and Switch Maestro.
- You may be able to spread your payments through insurers' installment schemes or a credit scheme, which we have arranged with one of our approved finance providers. We will give you full information about your payment options when we discuss your insurance in detail.

Documentation

- We may keep certain documents such as your insurance policy documents or certificate whilst we are waiting for payment of premiums and administration charges.
- In these circumstances, we will ensure that you receive full details of your insurance cover and will provide you with any documents, which you are required to have by law.

Confidentiality

- All personal information about you will be treated as private and confidential.
- We will only use and disclose the information we have about you in the normal course of arranging and administering your insurance, and will not disclose any information to any other parties without your consent.
- We may use information we hold about you to provide information to you about other products and services, which we offer, and which we feel may be appropriate to you. If you do not wish to receive this information from us, please advise us accordingly.
- Under the Data Protection Act 1998, you have the right to see personal information about you that we hold on our records. If you have any queries relating to this, please write to Policy Direct, 2 Woolgate Court, St Benedicts Street, Norwich, NR2 4AP. Our Data Protection Act Registration number in the Name of St Benedicts Limited is Z4578562.

Complaints

- We will endeavor to provide a standard of service that will leave you no cause for complaint. However, if you feel that we have not met a satisfactory standard of service, you can take the following action:
- In the first instance you can write to us: For the attention of the Managing Director, Policy Direct, 2 Woolgate Court, St Benedicts Street Norwich, NR2 4AP.
- If the matter remains unresolved, you may then wish to refer the matter directly to your Insurers. If your policy is underwritten by Lloyd's of London, you should direct your enquiry to: Complaint and Advisory Department Lloyd's, One Lime Street, London EC3M 7HA.

Our procedure is that:

- Your complaint will be acknowledged within 5 working days.
- Wherever possible, your complaint will be dealt with within 20 business days and if compensation or redress is felt to be appropriate details of this will be provided. If it is felt that your complaint is not justified you will be provided with full reasons for this decision.
- If it is not possible to respond to your complaint within 20 business days you will be advised of the reasons in writing and given a note of when you may expect a final response.
- If you remain dissatisfied, you may be entitled to refer the matter to the Financial Ombudsman Service. We shall provide you with details upon request. Further information is available at www.financial-ombudsman.org.uk
- Our insurers are members of the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if they are unable to meet their obligations.