

Jeston Insurance Brokers Ltd Terms of Business for General Insurance Products

Jeston Insurance Brokers Ltd (JIB) are Independent Insurance Brokers acting on your behalf and offering a wide range of insurance products and services. We normally arrange the insurance direct with the insurer but sometimes may use the services of other intermediaries and we will advise you if this is the case.

We are authorised and regulated by the Financial Conduct Authority (FCA), which is an independent body established to regulate the financial services industry. Our Firm Reference Number is 134276 and our authorisation status can be checked on the FSA's website at www.fca.org.uk/register or by contacting the FCA on 0845 606 1234

Our Customer Commitment

We are committed to providing a first class service and treating customers fairly is central to our company's culture. We will assist you to find appropriate insurance to meet your demands and needs and we will

- Act fairly and reasonably in our dealings with you
- Ensure all information provided is clear fair and not misleading
- Provide sufficient information and assistance to ensure you make an informed decision before your commitment to buy the product or service
- Provide advice on the extent and restrictions of cover on your policy
- Confirm your insurance arrangements and handle claims fairly and promptly
- Ensure you receive all documentation in a timely manner
- Handle complaints fairly and promptly
- Protect any personal information, money and property that we hold or handle for you.

We normally provide quotations on a whole of market basis but for some specialist products we only normally use one company. These products are Legal Expenses insurance, Motor Breakdown cover and GAP insurance.

Customers' Duty of Disclosure

It is your duty to give insurers information material to your policy before cover begins and throughout the duration of the policy.

It is therefore important that you provide us with full and accurate information at all times. If you are in any doubt as to whether a fact is material to the contract you should disclose it anyway. Failure to comply may invalidate your insurance cover and result in any claim not being met. You must also ensure that all information on proposal forms and statements of facts is accurate.

Any changes to the original information provided to us should be advised at the earliest opportunity to mitigate any problems that may occur as a result of any earlier non-disclosure.

Information on Costs and Additional Charges

We will give you full and explicit details of the cost of your insurance including itemised premiums (where applicable) payment dates and any other relevant charges,

Charges are made in addition to those levied by the insurers for our services and are as follows:-

Policy Adjustments	£15
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Duplicate documentation	£10
Cancellation	£15 or the commission part of the refund whichever is the greater.
Renewals	As advised on renewal documentation
Dishonoured cheques	£15
Payment by instalments	As advised when agreement made
Any other special services	As advised at the time

The above charges are the maximum that will normally be charged. This tariff can be changed at any time but you will be advised beforehand.

We are normally remunerated by receiving commission from the insurer and we also receive commission on some premium credit agreements we arrange and details of the amount of commission will be provided on request. We may also receive referral fees from third parties such as solicitors or credit hire companies and details will be provided on request.

Terms of Payment

Payment is due in full prior to the inception of any new policy and by the renewal date of any existing policy unless specifically agreed otherwise. We offer a range of payment option such as cheque, cash, credit or debit card and monthly direct debit facilities and we will be pleased to provide you with full details upon request. In the event of non-payment of the premium within the agreed time, we will take whatever action is necessary to protect our position, which may include the cancellation of any policy arranged with us.

Client Money

We have arrangements with most insurers whereby once you have paid us the premium this money is held by us as their agents and they accept responsibility for the money. Where we do not have such an arrangement in place the money will be held in a statutory client money bank account in accordance with FSA rules. We will not pay any interest on any money held in our client money bank account.

Documentation

We will give you information in writing and we will ensure that all the documents prepared by us are clear, fair and not misleading. We will forward all documents to you promptly, but reserve the right to retain these until all payments due have been made.

We strongly recommend you to read carefully all information and policy documentation issued to you to ensure that it fully meets your requirements.

If you have any doubt about the policy cover or its terms and conditions or the information provided by us please contact the office to seek clarification and advice.

Cancellation of Cover

If your policy is cancelled we will send you all the documentation that you are entitled to, if required. If you wish to cancel your policy, we may require written confirmation and the return of any relevant documents and may not be able to arrange for cancellation until these are received.

Quotations

Unless otherwise advised all quotations we give are valid until the end of the month in which they are given. You will be provided with details of the main terms and conditions of the proposed policy but if you require a full policy wording a specimen will be provided upon request.

In exceptional circumstances Insurers may withdraw the quotation without notice.

Confidentiality and Security

We will protect and treat as confidential all of your personal information provided to us.

We will not give anyone else any personal information about you except:

- When you ask us to or give permission
- If we have to because of the FSA's regulations
- If we have to by law
- For the purposes of arranging insurance or seeking quotations on your behalf

Please note that insurers pass personal information on to various organisations for the purpose of prevention of fraud or where required by law and also search databases, which they use to decide what insurance they can offer (if any). Examples of these organisations are the Claims and Underwriting Exchange, the Motor Insurance Anti-Fraud and Theft Register, the Motor Insurance Database and credit referencing agencies. In some cases these searches may appear on your credit report even if you do not take out a policy.

You have the right under the Data Protection Act to see your personal information held by us upon payment of the prescribed fee. We may also use the information we hold for marketing purposes but will not provide this to any organisations outside our group. If you do not wish to receive any information concerning products we think may be of interest to you please advise us.

Claims Procedure

We will provide you with details of how to make a claim and handle them promptly. We will provide you with reasonable help to assist you in making a claim under the policy. Any claims settlements will be passed on to you immediately. We reserve the right to deduct any money owed to us from settlements and pass on the net sum to you. If you have any queries concerning a claim please feel free to telephone us on 020 8578 1657.

We may also provide assistance with making claims not covered by your policy where recovery may be possible from another party, for example, if you have a motor policy and only have third party cover. In these circumstances a charge will be made for these services and this will be advised to you before any work is undertaken.

Complaints Procedure

If you find it necessary to make a complaint against JIB, either verbally or in writing, we will acknowledge your complaint within 5 working days. Details of our complaints procedure will be supplied on request.

All complaints will be dealt with fairly and promptly and a written response will be sent within 28 days of the original complaint.

We are covered by the Financial Ombudsman Service and if after making a complaint to us you are still unhappy and feel it has not been resolved to your satisfaction you may be able to contact the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London, E14 9SR or telephone 08000 234567

Financial Services Compensation Scheme

Should JIB or the insurers that the policy is arranged with be unable to meet their liabilities, then you may be entitled to compensation from the Financial Services Compensation Scheme. For compulsory insurance the scheme provides full protection otherwise the scheme covers 90% of any claim with no upper limit. The FSCS can be contacted at 7th Floor, Lloyds Chambers, 1 Portsoken Street, London, E1 8BN or by telephone on 020 7892 7300.