

- **Terms and conditions of business**

**About us**

Right Choice Insurance Brokers of Bank Chambers, 180a Main Road, Gidea Park, Essex, RM2 5HX is authorised and regulated by the Financial Services Authority (registration no. 475620). This can be checked on the FSA's Register by visiting the FSA's website <http://www.fsa.gov.uk/register> or by contacting the FSA on 0845 606 1234. We provide advice based on a fair analysis of the market for motor insurance and commercial insurance. We provide information only for breakdown insurance, legal expenses and excess reimbursement insurance on the basis of a single insurer, though we are not required by contract to do so. Ask us for details of the insurers.

**Our service charges**

Arranging a new policy and renewals	As advised before you purchase your policy
Making a change to a policy	Standard £25 but may be up to 10% of annual premium
Issuing a duplicate insurance certificate	£20
Administration of a dishonoured payment	£20
Policy cancellation fee	See Your cancellation rights below
Arranging payment of premium by instalments	£18 new business, £15 renewals
Credit charge for premium instalments	12% of annual premium
Credit card transaction	1% of the transaction value

All our service charges are non-refundable.

Some insurers may also make charges for changing a policy - you will be informed of this before incurring a charge.

**Payment by instalments**

You can choose to spread your premium payment with an initial deposit and eight further monthly payments. Please note that, in the event of a claim, instalments must continue to be paid until the full premium and charges have been settled.

**Protecting your money**

We hold your premium payment in a trust account until it is passed to the insurers. While it is in the account, your money cannot be used for any purpose other than paying the insurers or any brokers through whom we may have arranged your insurance. We will retain any interest earned on the account.

**Your duty of disclosure**

It is your responsibility to provide complete and accurate information when taking out an insurance policy. You must also inform us of any changes to your policy details during the life of your policy, including at renewal. If your policy is based on incorrect information your insurance may be invalidated and claims may not be paid. Please read carefully all policy documentation sent to you and inform us immediately of any incorrect information shown.

**Your cancellation rights**

If you are a private customer, you have the right to cancel a new policy within 14 days of when you purchase your policy or of when you receive your policy document, whichever is later, and a renewed policy within 14 days of renewal date. Provided you have not incurred any claims during that period, the insurers will pay a pro-rata refund of premium, subject to a minimum charge, from which we will deduct a cancellation fee of £45.

If you cancel after 14 days, motor insurers are likely to use a short-period cancellation scale for calculating refunds, as follows:

Period of cover up to	One month	Two months	Three months	Four months	Five months	Six months	Seven months	Eight months
Premium payable	30%	40%	50%	60%	70%	80%	90%	100%

In addition, we will charge a cancellation fee of £45 and will retain up to 15% of any premium refund as commission (unless you are replacing the policy through our agency).

After the 14 day cooling off period has expired, breakdown, legal expenses and excess reimbursement premiums are non-refundable. If you are a commercial customer, any right to cancellation will be detailed in your policy.

**If you have a complaint**

We have a real commitment to customer care. We aim to be regarded as a company that puts the customer first. If, however, you are unhappy with any aspect of our service please phone us on 0845 555 0666. If you remain dissatisfied, you may be able to refer your complaint to the Financial Ombudsman Service.

**Financial Services Compensation Scheme (FSCS)**

We are covered by the FSCS. You may be entitled to compensation from the scheme if we are unable to meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.

**Governing law**

The laws of England and Wales govern this agreement and any dispute is subject to the jurisdiction of the English courts.

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