

## Terms and conditions of business

### About us

Right Choice Insurance Brokers of 3 Redwing Court Business Centre, Ashton Road, Romford, Essex RM3 8QQ 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, the full premium becomes payable; it may be possible for us to deduct your outstanding balance from your claim settlement or for you to continue making your monthly payments at our discretion. In the event of an instalment default we reserve the right to debit any card previously used to make payment.

### 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**

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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%

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### **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**

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