



About our insurance services

1. Who are we?

- ❖ Staveley Head is an independent intermediary.

2. We are authorised and regulated by the Financial Services Authority

- ❖ The FSA is the independent watchdog that regulates financial services.
- ❖ Our FSA registered number is 310600. You can check this on the FSA Register by visiting the FSA website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234. Our permissions enable us to act in relation to non-investment contracts.

3. Whose products do we offer?

- ❖ We offer commercial insurance products principally motor, transit and liability products on the basis of a fair analysis of the market.

4. Which service will we provide you with?

- ❖ You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

5. What will you have to pay us for this service?

- ❖ We reserve the right to make charges for the services we provide in arranging, amending, renewing and cancelling any insurance policy. The amount of any policy arrangement and adjustment charge is dependent on the type and size of policy and the work involved and will be declared to you. Maximum charges are £100 for policy arrangement and £25 for amendment.
- ❖ We also make a charge of £12 for referred cheques, £20 for direct debit reinstatements, £1 for debit card payments and 2% of transaction value for credit card payments.

6. What to do if you have a complaint

- ❖ It is our intention to provide you with a high standard of service at all times but if you wish to register a complaint, please contact us:
 - In writing: to the Managing Director at the above address
 - By e-mail: to info@staveleyhead.co.uk
 - By telephone: 0845 017 9991
 - By fax: 0845 017 9992

7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

- ❖ We are covered by the FSCS and you may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the claim circumstances.
- ❖ For compulsory classes of insurance, advising and arranging is covered for 100% of the claim, without upper limit. For other classes cover is for 100% of the first £2,000 and 90% of the remainder of the claim, again without any upper limit.
- ❖ Further information about the compensation scheme arrangements is available from the FSCS.

8. Looking after your money

- ❖ Your money is held in an insurer premium non-statutory account until it is sent to the insurer or intermediary broker to pay for your insurance or it is returned to you. We will retain any interest on this account.
- ❖ Some insurers have appointed us as agents for the receipt of money and where this applies they specify the banking arrangements for their money. We will only use your money to pay insurers or intermediary brokers for your insurance. As an extra safeguard, we will only take commission from an insurer after we have paid them your premium.



9. Payment

- ❖ You are responsible for paying premiums by the due date. We have no obligation to fund premiums for you and have no responsibility for any loss you may suffer as a result of the insurer cancelling the policy due to non-payment.
- ❖ We normally accept payment by cash, cheque, debit or credit card.
- ❖ Direct debit facilities are available. Please ask for details. If you proceed you will be told of relevant charges prior to completion of sale.

10. Your duty of disclosure

- ❖ It is your responsibility to provide complete and accurate information to insurers when you take out your insurance policy.
- ❖ It is important that you ensure all statements you make on proposal forms, claim forms and all other documents are full and accurate.
- ❖ If you fail to disclose any material facts to your insurers at the outset or other relevant time including renewal this may invalidate your insurance and result in all or part of a claim not being paid. If you are unsure what constitutes a material fact you may ask us for guidance.

11. Your responsibility to read all documents

- ❖ When a policy and related documents, e.g. policy summary, demands and needs statement, are issued you are strongly advised to read them carefully as they form the basis of the cover you have purchased.
- ❖ If you are in any doubt over any of the policy terms or conditions, please ask us promptly.

12. Your cancellation rights

- ❖ For commercial clients if there is any right to cancellation or refund this is detailed in your policy.
- ❖ Our own charges and commission are separate and if the policy is cancelled at any time these will not be refunded.

13. Protecting your data

- ❖ Insurers share information with each other to aid the prevention of fraudulent claims. In the event of a claim information is placed on industry registers for analysis.
- ❖ Under the Data Protection Act you have the right of access to your personal records held on our files and we will tell you the fee if you ask us for a copy of your information.
- ❖ Confidential data is not otherwise shared with other parties unless it is a legal or regulatory requirement.

14. What to do in the event of a claim

- ❖ If you want to claim on your policy you should use your insurer claim line (details in your policy) or notify us if you have any difficulty by telephone on 0845 017 9991 or e-mail to info@staveleyhead.co.uk.
- ❖ You should not admit liability nor agree to any course of action, other than emergency measures carried out to minimize the loss, until you have agreement from either your insurer or us.

15. Commission disclosure

- ❖ If you are a commercial customer, prior to the conclusion of each insurance contract, or upon renewal, we will remind you of your right to be advised of the level of commission we receive from underwriters. You are entitled at any time to request information regarding commission we may have received as a result of placing your insurance business.

16. Governing law

- ❖ The laws of England & Wales govern this agreement and the parties agree that any dispute arising from it is subject to the exclusive jurisdiction of the English Courts.