

Who Regulates Us

One Sure Insurance Ltd is authorised and regulated by the Financial Conduct Authority (FCA). Our FCA register number is 447730. Our permitted business is advising, arranging, dealing as agent and assisting in the administration, performance of general insurance contracts and credit broking. We also trade as Spitfire Insurance, Insure & Support, Insurance4Motor Trade, Staveley Head, Unicom Insurance Services and Compare HGV. You can check on the FCA's register by visiting the FCA's website www.fca.gov.uk/register.

Our Service

The capacity in which we act for you

We act as an insurance intermediary, not an insurer. We will usually act on your behalf when arranging your insurances, when helping you make any changes to your policy, when you renew your insurance and in the event of a claim.

If there are any circumstances where we act as an agent of the insurer, we will let you know the capacity in which we act before we finalise your insurance arrangements.

Our role is to advise you and, after we have assessed your needs, to provide you with a personal recommendation explaining why the product recommended best meets your requirements. Where we can offer the availability of an instalment facility in order to pay the insurance premium by regular payments, we do not offer advice or make personal recommendations in relation to this but we may ask some questions to narrow down the selection of options available, you will then need to make your own choice about how to proceed.

In situations where we are able to arrange insurance for you but do not offer advice, we will confirm the position in writing, this is usually where you have purchased a policy from us online.

Scope of service including our product range and the range of insurers used

We will not in any circumstances act as an insurer nor guarantee or warrant the solvency of any insurer. Our duty of care is solely to our customers, who are the only persons able to rely upon, or may be affected by, any advice provided by us. We will not take responsibility for anyone else acting upon advice that has not been provided to them directly from us.

We are not under a contractual obligation, but we only select private car, commercial vehicle, motorcycle, household, travel, public/employers liability, taxi, motor trade, truck, caravan, motorhome, goods in transit and commercial insurance from a limited range of insurers. Please see a full list of insurers we deal with below:

Abacus Alan Bluden & Co.ltd	Express Covers	Nelson Policies at Lloyd's
ABC	Fortress Insurance Group LLC	OIM Underwriting
Ageas Insurance Limited	Gresham Underwriting Limited	Paragon International Insurance Brokers Ltd
AIG Insurance	Groupama	Park Insurance Services
Arthur J Gallagher Insurance Brokers Ltd	GEO Insurance	Pen Underwriting
All Broker Services	Hawkwell	Plum Underwriting Ltd
Allianz Insurance PLC	Highway	Policy Fast Ltd
ALP	Home & Legacy Insurance Services Ltd	PolicyWise Ltd
Arch Insurance	Instant Underwriting	Power Place Insurance Services limited
Aviva	I-Prism	Premier Underwriting Ltd

AXA Insurance	Insureit UK Limited	Prestige Underwriting Services Limited
Blink Intermediary Solutions	Jackson Lee Underwriting	Provego
Bluefin	Just Insurance Agents Limited	Pukka Insure
Broker Direct PLC	kinetiQ Underwriting	QBE Underwriting Ltd
Broker Network (MGA) Limited	KGM Underwriting Services	Q Underwriting Services Ltd
Capital Markets Underwriting Limited	Lawshield UK Ltd	Ridersure
CG ICE	Legal & General Group PLC	RSA Insurance Group
Chaucer PLC	Lemonaid Motor Legal Limited	Sabre Insurance
Clegg Gifford & Co. Ltd	Liverpool Victoria	Simply Insurance
Clearbroking	Markerstudy Insurance Services Limited	Signature Underwriting
Collingwood Insurance Limited	Marsh Ltd	Strategic Insurance Services Limited
Commercial Express Quotes Limited	MCE Insurance	Sunworld Travel Insurance
Corin Insurance Group LLC	Measured Miles Limited	Supercover Insurance Ltd
Covea Insurance PLC	MeteorWrite Ltd	Tasker & Partners Ltd
CoSaint	Moorhouse Group limited	The Broker Network Limited
Day Insure	Mosaic Insurance Services	Towergate Insurance
Direct Commercial Limited	National Breakdown	Tradex insurance services
Direct Fleet Insurance Services Ltd	NBJ London Markets Ltd	Victor Insurance
Direct Group	NCI Vehicle Rescue PLC	XS Direct Insurance Brokers Limited
Eridge	Niche Cover Limited	Zenith Insurance PLC
ERS Insurance	NIG	Zurich Insurance PLC
Europa Underwriting Ltd	NOVITAS Underwriting Agency Limited	

- We offer our Motor Legal Protection package from RAC Legal Services
- We offer our breakdown assistance insurance products from a limited number of providers
- We offer Excess Protection from a limited number of providers
- We offer Household Legal Assistance from Financial & Legal Insurance Company Ltd
- We offer Home Emergency from Astrenska Insurance
- We offer Tools policies from a limited number of providers
- We offer GAP cover from Jackson Lee Underwriting
- We offer Gadget cover from Zenith PLC
- We offer Vehicle Replacement cover from a limited number of providers
- We offer Telematics solutions from Matrix Telematics

Complaints and compensation

It is our intention to provide you with the highest level of customer service at all times, however, if you are not satisfied, please contact our Complaints Officer.

- In writing: Complaints Dept, One Sure Insurance Ltd, Spitfire House, 142-154 Congleton Road, Talke, Stoke on Trent, ST7 1LX
- By Telephone: 01782 880 140
- By E-mail: complaints@onesureinsurance.co.uk

When dealing with your complaint, we will follow our complaint handling procedures; a summary of which is available on request. If you still remain not satisfied, you may refer the matter to the Financial Ombudsman Service who can be contacted on 0800 023 4567 or via their website which is www.financial-ombudsman.org.uk and will take on cases from anyone considered to be an 'eligible complainant.'

An 'eligible complainant*' is:

1. A consumer (any natural person who is acting wholly or mainly for purposes which are outside his trade, business, craft or profession).
2. A small business
3. A charity with an annual income of less than £6.5 million
4. A trustee of a trust with a net asset value of less than £5 million
5. A micro enterprise – That employs fewer than 10 people and has a turnover or balance sheet that does not exceed 2 million euros.
6. A guarantor
7. A CBTL Consumer

*The definition of an eligible complainant is set by the Financial Conduct Authority

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. If you are eligible to claim from the FSCS, compensation is available in relation to insurance advising and arranging as follows:

- 90% of the claim, without an upper limit
- 100% of the claim, without an upper limit for compulsory classes of insurance such as third party motor, Long term insurance, professional indemnity insurance and general insurance claims arising from the death or incapacity of the policyholder owing to injury, sickness or infirmity, all where the insurance intermediary has failed to pay money to an insurer, pay away money it has received from an insurer, or has failed to take steps to allow the insurer to effect the contract of insurance

Further information about the compensation scheme arrangements is available from the FSCS online at www.fscs.org.uk.

What You Pay

We normally receive commission from insurers or product providers, typically this is from 5%-20%. If you wish to know, you may ask us to confirm the exact amount applicable to your policy. We act as a credit broker and offer introductions to Close Brothers Premium Finance to facilitate the payment of your premiums. We may receive commission for this which is typically 15.45%.

- Any commission we receive will be paid by the insurer or product provider from the insurance premium
- Any commission we receive from the premium finance provider will be paid from the finance repayment

We do not charge any additional fees (payable by you) for handling your insurance or arranging premium finance unless we have agreed these with you in advance. Any fees we do charge are set out below:

- Policy arrangement fee (Advised Sales): Up to 40% of the insurer's premium or £100 whichever is greater. This is non-refundable in the event of cancellation whether applied at new business or renewal.
- Policy arrangement fee (Non-Advised Sales): £20.00. This is non-refundable in the event of cancellation.
- Adjustment/policy alteration fee: £35.00
- Green card charge: £15.00

- Cancellation fee: £85.00 (if cancelled outside of the 14-day cooling off period)
- Administration fee on any letters sent by recorded delivery post - £7.50 – this will be automatically deducted from the card details we hold on file for you when we post the letter
- If your policy is voided as a result of misrepresentation or fraud, we will retain any commission lost as a result of the voidance, along with an administration fee of £80.00 and the retention of any arrangement fee applied at the point of sale
- Administration fee of any policy treated as 'Not Taken Up' - £25.00 or the retention of our arrangement fee, whichever is greater
- Administration fee on any refunds issued - £5.00. Any credit due back to you will not be refunded if the value is less than £15
- Administration fee on all MID updates processed via the telephone (Motor Trade policies only) - £10.00
- Administration fee for any bounced/represented payments - £25.00
- Administration fee of £10 if you are paying via monthly instalments and fail to provide your bank details within 48 hours of paying your initial deposit – This will be automatically deducted from the card details held on file for you.
- In the event that a discount is applied to your policy and your policy is cancelled, we will reverse this discount, which will result in a debit for the amount of the discount being applied.
- If a telematics box has been purchased as part of the contract of insurance, then this charge will be non-refundable.

In the event of there being a rebate of premium following an adjustment / cancellation on the insurance policy, all returns of insurer premium will be NET of commission. Refunds will only be issued once we receive the monies from the insurers, this can take up to 6 weeks but with some Insurers, may take up to 6 months.

You will be required to pay any debit balances promptly. If you fail to settle a debit balance promptly, we will use any credit/debit card details that you have previously authorised us to use in order to settle the balance. We will notify you of the total premium payable, including any fees, taxes and other charges separate from the premium, prior to the conclusion of your contract.

If your policy is set up on monthly instalments and we have an additional premium to collect, we will notify the credit company who will spread it over the direct debits.

If your policy is paid in full and a debit is applied to your account, we will notify you of this debit and may use any credit/debit card details that you have previously authorised to us to use in order to settle the balance. No notification will be sent when a debit is applied for any letters issued by recorded delivery but will still be charged. If a payment plan is set up directly with One Sure, a late payment fee of £20.00 will be charged on any payment that is not paid on the agreed date.

Handling Client/Insurer Money

We collect and hold money as agent of the insurance undertaking (Risk Transfer). All monies collected are deemed to be held by the insurer with whom we have placed you with.

Cancellation

If you find a cheaper quotation within 48 hours, subject to written proof being sent to us; to show the quotation is on a like for like basis, you can cancel the policy with a full refund.

You should make any request for the cancellation of a policy to the contact details included within this terms of business either by letter, email or phone. If your insurance policy is cancelled, either by us or if requested by yourself a cancellation fee of £85.00 will be levied against all policies unless you are replacing your policy through our agency. No fees previously charged by us will be refundable. In addition to the charges levied by us, the terms of your policy may allow insurers to retain the premium in full or to charge short-period premiums in the event of cancellation. Please refer to your insurance policy wording for the terms for your particular policy. Please note that we do not provide any refund for any legal Assistance Packages sold, unless this is within the 14 day cooling off period. You will be required to pay any debit balance. If you fail to settle a debit balance promptly, we will use any credit/debit card details that you have previously authorised us to use, in order to settle the balance.

Renewals

If you arrange insurance with us and pay by monthly direct debit, credit or debit card then for your convenience and protection, where possible we will automatically renew your insurance policies (unless you inform us otherwise). We will write to you before your policy renewal date to remind you of this and to let you know what the revised payments will be. If you are paying instalments via direct debit your first payment will be taken within 14 days of your renewal date. If you previously paid in full by debit or credit card, then your payment will be taken in full by any debit or credit card that you previously authorised us to use up to 14 days prior to your renewal date. We will write to you to confirm if we are unable to take the payment. If we have been unable to take the payment once you reach your renewal date, your policy will not be renewed, and your Insurance cover will cease. If we are unable to offer you with this service, then we will write to you to confirm alternative payment methods. For the avoidance of doubt, acceptance of these terms of business constitutes contractual acceptance of this auto renewal process and any consequential renewed policies.

Termination of Authority

Subject to your immediate settlement of any outstanding premiums and fees, you may instruct us to stop acting for you and we will not impose a penalty. Your instructions must be given in writing and will take effect from the date of receipt. In circumstances where we feel we cannot continue providing services to you, we will give you a minimum of 7 days' notice. Valid reasons may include, but are not limited to, non-payment of premium or fees, failure to provide requested documentation or information, deliberate failure to comply with terms set out within the terms of business or insurer documentation, deliberate misrepresentation or non-disclosure or attempted fraud, use of threatening or abusive behaviour or language, or intimidation or bullying of our staff or suppliers.

Unless otherwise agreed in writing, if our relationship ends, any transactions previously initiated will be completed according to these terms of business. You will be liable to pay for any transaction concluded prior to the end of our relationship and we will be entitled to retain commission received for conducting these transactions, together with all fees charged by us for services provided.

What are your responsibilities?

It is your responsibility to provide complete and accurate information, which insurers require in connection with any proposal for insurance cover. This is particularly important before taking out a policy, making a mid term alteration and at renewal, but also applies throughout the life of the policy. You need to ensure that you answer any questions we may ask of you accurately and to the

best of your knowledge, failure to do so could result in any potential claims not being paid out by the insurer.

If you are a commercial customer, you have a duty to give a fair presentation of the risk to the insurer. This means you should disclose every material circumstance relevant to the risk being insured following a reasonable search within your business to identify and verify such information. This should include information which you and where applicable your senior management, persons responsible for arranging your insurance or other relevant third parties know or ought to know and should include all information that would influence the judgment of the insurer or that would put the insurer on notice that it needs to make further enquiries.

Examples of material circumstances are:

- Special or unusual circumstances relating to the risk;
- Any particular concerns which led you to seek insurance cover for the risk; and
- Anything which those concerned with the class of insurance and field of activity in question would generally understand as being something that would be dealt with in a fair presentation of risks for this type of insurance

Failure to provide a “fair representation” may result in a number of remedies by the insurer. If the breach was deliberate or reckless the insurer can void the contract and keep the premium. If the breach was not deliberate or reckless the insurer can void the contract, proportionately reduce a claim settlement or amend the insurance policy terms and review the merits of a claim on this basis.

You should therefore check all the details on any proposal form or statement of fact and pay particular attention to any declaration that you may be asked to sign. You should read all insurance documents issued to you and ensure that you are aware of the cover, limits and other terms that apply. Particular attention should be paid to any warranties and conditions as failure to comply with them could invalidate your policy. You should take a note of the required procedures in the event of a claim, which will be stated in the policy documentation. Generally, insurers require immediate notification of a claim or circumstances that might lead to a claim. You should inform us immediately of any circumstances that may affect the services provided by us or the cover provided by your policy.

If you are unsure about any matter, please contact us for guidance.

The Processing of your Personal Data

In your dealings with us you may provide us with information that may include data that is known as personal data. Where we process personal data, we comply with statutory data processing requirements as set out by the Data Protection Act 2018. The personal data we will collect will include information relating to your name, address, date of birth, criminal offences, your health and contact details.

We will process your personal data to allow us to provide you with our services as your insurance broker in quoting for, arranging and administering your insurances and premium finance. Your personal data will also be used to manage future communications between ourselves. Where you have agreed, or in circumstances where to do so will be in our mutual interests, your personal data will be used to provide you with further information about our wider products and services.

In processing personal data for insurance purposes about health and criminal offences, we will only do so to enable us to provide our service to you and on the basis of it being in the public interest.

The Data Protection Act 2018 provides you with Access Rights that allow you to gain an understanding on the data being processed, who we share it with, for what purposes, why we need to retain it and our retention periods, to object to the processing and to place restrictions on the processing, to request copies of your data and to request the deletion of your data.

If you require further information on how we process your data or you wish to exercise your rights, please contact our Data Privacy Representative.

- In writing: Data Privacy Representative, One Sure Insurance Ltd, Spitfire House, 142-154 Congleton Road, Talke, Stoke on Trent, ST7 1LX

- By Telephone: 01782 880 140

- By E-mail: info@onesureinsurance.co.uk

How we process your personal data is detailed further within our Privacy Notice.

Credit Checks

We and other firms involved in arranging your insurance, may use public and personal data from a variety of sources including credit reference agencies and other organisations. The information is used to help tailor a price, to ascertain the most appropriate payment options for you and to help prevent fraud. Any credit reference search may appear on your credit report whether or not your application proceeds.

Conflicts of Interest

Occasions can arise where one of our associated companies, clients or product providers will have a conflict of interest with business being transacted for you. If this happens and we become aware that a potential conflict exists, we will write to you and obtain your consent before we carry out your instructions and detail the steps we will take to ensure fair treatment.

Claims Handling Arrangements

You should take note of the required procedures in the event of a claim, which will be explained in the policy documentation. Generally, insurers require immediate notification of a claim or circumstances which might lead to a claim. We will employ due care and skill if we act on your behalf in respect of a claim. If we act on behalf of an insurer in negotiating and settling claims, we will inform you that we will be acting on behalf of the insurer, not yourself, before your insurance arrangements are concluded and again at the point of claim.

Declaration

I/We understand the contents of this application and agree that the statements in this application shall form the contract between One Sure Insurance Ltd and Myself/Ourselves.

Print Name: _____

Signed: _____

Date: _____