



Terms of Business

Definitions

- a) We/us means Continuum Insurance Brokers Limited of 130 Fore Street, Hertford SG14 1AJ.
- b) FSA means Financial Services Authority.

Regulatory Body

We are authorised by the Financial Services Authority and are regulated by their Codes of Practice and Rules that regulate our sales, advisory and service standards. Details of the Rules are available from the FSA website, www.fsa.gov.uk or by telephoning the FSA Helpline on 0845 0601234 quoting our FSA Reference Number 433289.

Status

We are independent intermediaries (brokers) accessing the UK insurance market and giving advice on the products offered. Our services include advising on your insurance needs, selecting the insurers most suitable for your needs, arranging your insurance cover and helping you with further amendments or claims. On occasions, we may use wholesale brokers to place your business. Any wholesale broker that we do business with will also be regulated by the FSA.

Professional Indemnity

Professional Indemnity Insurance is mandatory for FSA members. We conform to the appropriate rules.

Confidentiality

All information you supply to us will be kept confidential other than to parties involved in the normal course of arranging and administering your insurance, or unless this information is required by law, public interest, by virtue of our being members of the FSA or by your specific request. Under the 1988 Data Protection Act you have a right to see personal information that we hold about you. Should you require this information, please write to us at the above address.

Disclosure of Information

Any information provided to us, or your insurers, is your responsibility and must be correct. Non-disclosure of any material fact or inaccuracy in your answers can invalidate your insurance in part or in whole. Facts material to the insurance are matters or information that may influence your insurers as to the acceptability or otherwise of your proposal or renewal and must be disclosed at the earliest opportunity and definitely at each renewal. Please consult us if you have any doubts. Particular attention must be paid to the declaration when signing a proposal form. Some insurers issue a Statement of Fact instead of a Proposal Form. You should read this carefully and ensure that this is accurate. It is recommended that you keep copies of documentation sent to or received from us for your own protection.

Policy Terms

When a policy is issued you are strongly recommended to read it and any attachments carefully as this is the basis of the contract that you have purchased. If you have any query over the cover please contact us as a matter of urgency.

Quotations

Unless otherwise advised any quotation will normally remain valid for 30 days from the date of issue.

Amendments to Cover

We acknowledge all instructions to amend cover under a policy in writing. If you do not hear from us, then please contact us again, as it may be that we have not received the original instruction.

Claims

In the event that you should suffer a loss, you must follow the claims conditions in the policy that may require you to contact the insurers claims helpline if there is one detailed in the policy. If you are unsure, you must contact us. In order for us to provide the best support to you in these circumstances, you are advised to tell us of all incidents and occurrences that may give rise to claims.

Premiums/charges

All insurance premiums are due for payment on or before renewal date/inception, unless alternative arrangement for payment are agreed at the time of renewal. We reserve the right to return premiums net of commission following cancellation, mid term or declaration adjustments. Refunds of premium created by adjustment, cancellation or any other cause are to be credited to the account for the purposes of reducing or clearing outstanding premiums due. If a fee is charged for a transaction, this is shown separately on any premium invoice as required by the FSA. A fee of £10 may be charged in addition to any charge made by the insurance company for duplicate motor certificates. Credit card and monthly instalment facilities are available upon request. Charges that we incur for the use of credit and debit cards will be added to your account. We reserve the right to cancel any insurance where the premium remains outstanding for more than 7 days for retail customers and 30 days for commercial customers. Notification will be sent to the client's last known address by recorded delivery letter. In the event of cancellation of insurances for any reason it is understood that all benefits under the policies will cease as of the date of cancellation and the current Road Traffic Act and/or Employers' Liability Certificates will be immediately returned to us. Insurance transactions entered on the account but applying to directors, partners and /or employees of corporate bodies, partnerships and sole traders will be subject to these terms of trading. You accept that we may in the ordinary course of our business also earn income in a number of ways other than by providing services to the insurance market.

Complaints

Please address any complaint in writing to our Managing Director. This will be acknowledged within 5 working days, advising you who will be dealing with the complaint and indicating when you can expect an answer. A formal written response will be provided within 20 working days from receipt of the original notification. If the complaint cannot be resolved within the timescale, we will advise you in writing of the progress made and a likely date for resolution. If the matter is not resolved to your satisfaction, we will advise you of any further redress available to you. All insurers also operate a complaints procedure, the details of which are contained in your policy. You can contact the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR or telephone them on 0845 080 1800. You can also seek guidance from the FSA website, www.fsa.gov.uk or contact the FSA Helpline number 0845 606 1234 and quoting our Reference Number 433289.

Note

Insurers pass information to the Claims and Underwriting Exchange run by Insurance Database Services Limited and the Motor Insurance Anti Fraud Register run by the Association of British Insurers. The aim is to check information provided and to help prevent fraudulent claims. Motor insurance details are added to the motor insurance database run by the Motor Insurance Information Centre that is being formed to help identify uninsured drivers and may be searched by the Police.

These Terms of Business do not affect your statutory rights.