

# Terms & Conditions

## 1. The Financial Services Authority (FSA)

The Financial Services Authority is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you. Fresh Insurance Services Group Lt. of Ladybird Suite, Burnt Meadow Road, North Moons Moat, Redditch, B98 9HJ is authorised and regulated by the Financial Services Authority. Our registration number is 306202. Our permitted business is Personal Lines Insurance. This may be verified on the Financial Services Authority's registered by visiting the Financial Services Authority's website, [www.fsa.gov.uk/register/](http://www.fsa.gov.uk/register/) or by contact the Financial Services Authority on 0845 606 1234.

## 2. Whose products do we offer and what services do we provide you with?

We offer products from a wide range of Insurers and will advise and make a recommendation for you after we have assessed your insurance needs

## 3. What will you have to pay for this service?

A policy handling charge of up to £50.00 will be payable on inception of a new policy. You will receive a quotation which will tell you about any other fees that may become applicable.

## 4. What to do if you have a complaint.

If you wish to register a complaint, please contact us either in writing at Fresh Insurance Services Group Lt. of Ladybird Suite, Burnt Meadow Road, North Moons Moat, Redditch, B98 9HJ or by telephone on 0844 557 2480. If you cannot settle your complaint with us, you may be entitled to refer to the Financial Services Ombudsmen Services.

## 5. Are we covered by the Financial Services Compensation Scheme (FSCS)

Yes, we are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstance of any claim. For compulsory classes of insurance cover, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Further information about the compensation scheme is available from the Financial Services Compensation Scheme.

## Fresh Insurance Terms & Conditions

Fresh Insurance Group is a UK based specialist insurance intermediary. We provide expertise on tailor made insurance products and pride ourselves on our high standards of services backed by our competitive prices. Our Terms and Conditions of trading are set out below and they will be deemed to be acceptable to you should we not hear from you within 3 days to the contrary. Fresh Insurance hold monies collected from clients in our capacity as agent for the Insurance Company.

**FEES & CHARGES** Policy and adjustment fees are charged for our professional services. Our current charges are as follows:

POLICY HANDLING FEE:	Up to £250.00	CHANGE OF ADDRESS*:	£15.00
INSTALMENT HANDLING FEE:	£15.00	DISHONoured PAYMENT FEE:	£30.00
RENEWAL INSTALMENT HANDLING:	£15.00	POLICY ADJUSTMENT FEE*:	£30.00
DUPLICATE CERTIFICATES*:	£10.00	CANCELLATION HANDLING FEE:	£40.00

\*These fees are in addition to any charge levied by your insurance companies for these amendments.

You may be entitled to refund of your paid premium providing no claims have occurred during your current insurance term. Legal Protection, Emergency Cover and Key Protector policies, are non refundable.

**CANCELLATION SCALES** If a claim has not been made in the current period of insurance, we will work out the charge for the time you have been covered by your insurance using short-period rates shown below. We will then refund any amount we owe to you after deduction of our administration fee. If a claim has been made, we will not give a refund and if you are paying by monthly payments you must continue with these payments.

Period you have had cover for	Up to 1 month	Up to 2 months	Up to 3 months	Up to 4 months	Up to 6 months	Up to 8 months	Over 8 months
Percentage of Annual Premium covering that Period	30%	40%	50%	60%	75%	90%	100%
Percentage of Refund	70%	60%	50%	40%	25%	10%	Nil

**POLICY CANCELLATION IF PAYING BY MONTHLY INSTALMENTS** Should you wish to cancel your policy whilst paying by monthly instalments, it is most important that your policy schedule is returned to our office. If you cancel the mandate held by your bank, the policy will continue to run and further costs will continue to incur until the schedule has been returned to us. If a claim has occurred, the Insurers will not issue a cancellation refund, the full premium will therefore be payable. If you cancel the Direct Debit mandate, you will be obliged to settle the premium balance in full. Failure to settle any amount outstanding will result in the file being passed to a Debt Collection Agency, who will add their own costs to the settlement amount.

**FINANCE TERMS AND CONDITIONS** If you are paying for your insurance policy on monthly direct debit and have a claim you are required to continue paying your monthly direct debit payments or to settle the outstanding balance in full. Failure to do so may result in your claim not being settled by the insurer until the payment for the policy has been received.

**DUTY OF DISCLOSURE** It is very important that you have told us the truth and disclosed all information and any other material facts to us to ensure there are no problems if you have to make a claim. These are facts which an insurer would regard as likely to influence the acceptance & assessment of the insurance. Some examples are – Change of address – Any criminal convictions, pending prosecutions or any household claims or losses not covered by this policy. Therefore, we must be informed of any material changes affecting the policy since inception or since last renewal. If you are in any doubt as to whether certain facts are material, you should disclose them anyway. Insurers do not provide a period of grace in which to pay the renewal premium. It should therefore be paid before the renewal date so that the appropriate documents may be sent to you by that date. No obligation rests upon us to accept the renewal premium after the renewal date.

**INSURERS DOCUMENTS** Please ensure that before you sign any proposal form for a new policy, or change of insurer at renewal, or any adjustment to an existing policy, that the answers given are accurate and complete. Please read the insurer's declaration on the proposal form before signing as you will be bound by its terms and conditions. Please remember that all insurers reserve the right to refuse to pay any claim, or impose terms or additional premium if inaccurate or incomplete information is given, or if all relevant information is not supplied

**DEMANDS & NEEDS** The most competitive premium is required from a reputable company. We have recommended a policy to meet the client's requirements.

**CREDIT SEARCHES** To make sure you get the best offer from Insurers at your renewal, to protect from fraud, and to verify your identity, we may use publicly available data, which we would obtain from a variety of sources, including a credit reference agency and other external organisations. The search will appear on your credit report, whether or not your application is processed.