

# TERMS OF BUSINESS

**The information printed on this certificate forms the basis of your insurance policy. Please read the whole document thoroughly. If any part of this is incorrect, inaccurate, out of date or there is further information to be noted, please contact Customer Services team on 020 8847 8000. Full details about the cover can be found in the policy wording; a copy of which would have been issued along with this certificate.**

## STATUS

We are Discount Insurance, a trading style of Home & Travel Limited, and are authorised and regulated by the Financial Conduct Authority (FCA). As scheme operators, we offer a range of insurance products from a number of specialist insurers. Details of these insurers are available on request.

## OUR PROMISE

We will arrange your insurance cover with your choice of underwriter by issuing you with the relevant detailed policy documents; these include the certificate, statement of fact, full policy wording and summary of cover. We will assist you with understanding your cover, helping you with any modifications that need to be made to your insurance; including amendments, mid-term adjustments and cancellations. Our Claims Team are on hand to support you and work with the underwriters should a claim arise. We adhere to the FCA code of conduct and promise to treat all customers fairly. We will always act on your behalf when arranging and administering this insurance; it is our intention to provide you with a high level of service at all times.

All information given to us will be treated as private and confidential and will only be released with your consent or when we are obliged to do so by law.

## FEES AND CHARGES

Your insurance premium is based on insurer charges and will include Insurance Premium Tax (IPT) and administration fees. There may be additional fees associated with cancellations, changes in payment types, or mid-term adjustment if there are changes to the underwriting risk. We may also charge you a payment handling fee for paying with certain types of card payment. If there are any other specific charges that need to be made, we will advise you in advance. You are entitled at any time to request information regarding any commission which we may have received as a result of placing your insurance business or arranging premium finance. If you pay your premium by instalments we shall inform you of any additional fees, charges or interest as part of your credit arrangements.

## CUSTOMER PROTECTION INFORMATION

If you should wish to make a complaint, please do so by following our Complaints Procedure as detailed in our policy wording; in any event, you can contact us by telephone on 020 8847 8000 or in writing to The Business Exchange, 26/28 Hammersmith Grove, London W6 7BA. Full details on how to make a complaint can also be found at the back of your policy wording. If you are not satisfied with the handling of your complaint, you may refer the complaint to the Financial Ombudsman Service; further information is available at <http://www.financial-ombudsman.org.uk> or by contacting the consumer helpline on 0800 023 4567.

## COMPENSATION ARRANGEMENTS

We are members of 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 circumstances of the claim. Further information about the compensation scheme is available at <http://www.fscs.org.uk> or by calling the customer services team on 0800 678 1100.

## CUSTOMERS DUTY TO GIVE INFORMATION

**Consumers:** You must take reasonable care not to make a misrepresentation to the insurer. This means that all the answers you give and statements you make as part of your insurance application, including at renewal and when an amendment to your policy is required, should be honest and accurate. If you deliberately or carelessly misinform the insurers, this could mean that part of or all of a claim may not be paid.

**Commercial customers:** If the insurance is arranged wholly or mainly for purposes related to your trade, business or profession you have a duty to disclose all material facts whether or not the insurer asks for specific information. This duty applies throughout the life of your policy, and when you renew your insurance. Material facts are any facts which may influence the insurer's decision to accept the policy and/or what terms are applied. Failure to disclose a material fact may invalidate your insurance and could mean that your claim will not be paid.

## WITHHOLDING DOCUMENTATION

Certain documents, such as the insurance certificate, may not be sent to you until we receive payment of the insurance premium; once we are in receipt of the payment, we would then send you all the documents that you are legally required to have. In some cases, you may want us to keep your documents for you; in such instances, we will require you to give us notice in writing.

In any event, we will make sure that you are informed of or will receive full details of your insurance cover.

## PAYMENTS

Unless otherwise agreed, the insurance premium must be received in cleared funds through credit/debit card or direct debit payment.

Where payment is by direct debit, instalments will be arranged through a separate premium credit company; there may be additional charges applied by the company; you will be informed when arranging the insurance and payment.

## CLAIMS

In the event of a claim or when you think there is the possibility of a claim being made by you or against you, please notify us immediately on 020 8847 8007.

Once we receive notification of a possible claim, we will inform the insurer without any unnecessary delay. Any relevant communications or requests of further information from the insurers will be passed on to you immediately. Please refer to your policy documents for full claims notification processing information.

## PROTECTING YOUR INFORMATION

Any personal details and information given to us will always be treated confidentially; we will only disclose information with your express permission or where we are obliged to disclose by law. We may share details and information within our group of companies or with other companies if it relates to underwriting, claims and premiums. We comply with the rules and regulations of the Data Protection Act 1998 (DPA). In accordance with the DPA, you have a right to request any information we have that relates to you and we will be happy to share this with you.

There might be a fee associated with the release of the information; we will advise you in advance of the fee amount payable.

Please refer to our Privacy Statement on <http://www.discountinsurance.co.uk/privacy-policy/> for full details.

## CANCELLATION POLICY

We hope you are completely delighted with your policy; however if you decide you do wish to cancel it, please contact us immediately. This will need to be done in writing to either [info@discountinsurance.co.uk](mailto:info@discountinsurance.co.uk) or 27 Great West Road, Brentford, London, TW8 9BW. You have 14 days from the inception date of your policy, or from the day when you first receive your documents to decide if this product meets your needs. If you choose to cancel this policy within this period, and no claims have been made, we will issue a refund, charging only for time on cover. Cancellations made after 14 days of the inception date will be subject to a cancellation fee of up to £35 plus a pro-rata premium for time on cover. For example, if you pay £200 for a policy and cancel it half-way through the term you will be entitled to a refund of £100 for the unexpired portion of the policy less the cancellation fee of £35 (total refund in this instance would be £65). Please note any administration fees charged are non-refundable if cancelled after the 14 day cooling off period.

On certain policies, such as Legal Expenses & Rent Guarantee Insurance, there is no refund payable after the 14 days and no cancellation fee will be charged. Where this is applicable it would be highlighted in your policy wording.