

# Quotedesk Commercial Insurance

## Terms of Business

### The Financial Services Authority

The Financial Services Authority (FSA) is an independent watchdog that regulates financial services. It requires us to give you this document. Please use the information below to confirm that the service we are offering is right for you.

### Whose Products do we offer?

We offer commercial insurance products on behalf of a panel of insurers.

### Which Services do we provide you with?

We do not specifically recommend products, however, we will ask you questions to determine that the product we are offering is applicable for your circumstances. You can then choose whether you wish to proceed.

### What will you have to pay us for our services?

For our services in providing this product we charge an annual administration fee which varies depending upon the type of insurance contract.

This admin charge is for the provision of our services including all policy documentation, claims handling and renewal invitation. No additional charges are made throughout the year for any of the following

#### No charge is made:

- for collection of premium by any credit card
- for collection of premium by any debit card
- for any adjustments to policy details
- for any additional documentation
- for early cancellation of the policy

Cancellation periods vary depending upon the type of insurance contract and the insurer. Please contact us or refer to the policy wording for further information.

### Returned Premiums

These can arise after an insurance risk is reduced or the policy is cancelled.

If a policy is cancelled, any premium refund will be subject to the deduction of the administration fee as above. We will not issue a return premium fee if it is less than £10.

### Who Regulates Us?

Quotedesk is a trading name of Blenheim Park Limited which is authorised and regulated by the Financial Services Authority. Our FSA registration number is 311572.

Our permitted business is to arrange your insurance cover to meet your requirements and help you with ongoing changes you have to make to your policy.

You can check this on the FSA's Register by visiting the FSA's web site [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register)  
Tel: +44(0) 845 606 1234

### What to do if you have a Complaint

If you wish to register a complaint, please contact us in writing at:

Managing Director  
Quotedesk  
Suffolk House  
George Street  
Croydon  
Surrey CR0 1PE

or by telephone on +44(0) 845 073 7137

If you cannot settle your complaint with us you may be entitled to refer it to the Financial Ombudsman Service.

We are covered by the Financial Services Compensation Scheme (FSCS).

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our obligations, depending on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 90% of the claim with no upper limit.

For compulsory classes of insurance, advising and arranging is covered for 100% of any claim, without upper limit.

Further information about the compensation scheme arrangements is available from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk)

### Your Duty of Disclosure

It is your responsibility to provide complete and accurate information to insurers when you take out your insurance policy, throughout the life of the policy and when you renew it.

It is important you ensure that all statements you make in a telephone application or on a web-based proposal form, claim form or other documentation are full and accurate.

Please note that if you fail to disclose any material information, or change of circumstances, to your insurers this could invalidate your insurance cover and could mean that part or all of a claim may not be paid.

We strongly recommend that the information provided is checked thoroughly prior to submission and that you keep a record of all correspondence supplied in relation to the arrangement of your insurance cover.

### Settlement Terms

We will be responsible for requesting payment for all new and renewal premiums and mid-term alterations as soon as practicable but prior to inception or renewal of your policy.

We will hold premiums as agent of the insurer and remit premiums to insurers in accordance with the agreed terms of trade.

You will be responsible for paying promptly all of our payment requests for premiums, to enable us to make the necessary payments to insurers.

For the avoidance of doubt, we have no obligation to fund any premiums on your behalf, and have no responsibility for any loss which you may suffer as a result of insurers cancelling the policy or taking any other prejudicial steps as a result of the late payment of such sums if such delay is attributable to you.

In certain circumstances insurers may impose a specific Premium Payment Term whereby they require payment of premium by a certain date. We must stress that breach of that term will entitle insurers to void the policy from inception of cover. You agree that the settlement of premiums in good time is your responsibility.

We normally accept payment by selected credit cards or debit cards. A monthly instalment option may be available via a third party credit provider. You will be subject to their terms and conditions. Full details are available on request.

### Policy Termination

Your policy may be terminated at any time, and for any reason, either by:-

- you giving notice in writing, or
- ourselves, giving at least 14 days' notice in writing to your last known address

In the event of terminating an insurance policy, any return premium will be calculated subject to any claims payments during the policy year and administration fees as set out above.

Policy Cancellation – your right to cancel following the inception of the contract.

You have a legal right to cancel your policy, for any reason, subject to no claims having occurred, after receiving this information following the inception of the contract.

The initial cancellation period varies depending upon the insurance contract and the provider. Please contact us or refer to the policy wording for further information.

Certain Lloyds of London liability policies are termed 'minimum deposit'. In this case there would be no refund of pro rata premium if the 'minimum deposit' policy is cancelled following inception. Please contact us or refer to the policy wording for further information.

Certain commercial insurance contracts are subject to short term cancellation rates. This means you may not be eligible to a full pro rata refund if cancelled mid term.

For all early cancellation requests please advise us in writing at:

Quotedesk  
Suffolk House  
George Street  
Croydon  
Surrey CR0 1PE

### Governing Law

In respect of policies issued in England and Wales, these Terms and Conditions of Trading will be governed by, and construed in accordance with, the Laws of England and Wales and the parties submit to the exclusive jurisdiction of the courts of England and Wales. In respect of policies issued in Scotland, these Terms and Conditions of Trading will be governed by, and construed in accordance with the Laws of Scotland and the parties submit to the exclusive jurisdiction of the courts of Scotland.

### Language Used

The English language will be used for all communications, the contractual terms and conditions, and any information, we are required to supply to you, before and during the duration of the contract unless you are habitually resident in another EEA state and require the policy documentation in that EEA state official language.

### Confidentiality and Data Protection

All personal information held by us in relation to you will be treated with the utmost confidence and, where appropriate, in accordance with data protection legislation, including the Data Protection Act 1998.

You confirm that we may use and disclose information that we have about you in the normal course of arranging and administering your insurance.

We shall assume the personal and sensitive data we hold about you is correct, unless we are notified of any changes, and it will be used to provide quotations when policies fall due for renewal.

In the interests of security and to improve our service, telephone calls you make to us may be monitored and/or recorded.

We may pass information about you to credit reference agencies for the purposes of arranging payments by instalments, and may also pass to them details of your payment record with us.

### Your Policy

Should you mislay your policy booklet a replacement will be issued upon request.