

## Terms of Business Agreement

### About Us

Insurance Protector Group (IPG) and all 'Protector' sub-brand websites are trading names and form part of Commercial Express Quotes Limited, Unit 4, Castlegate Court, Castlegate Way, Dudley, West Midlands, DY1 4RD. Company No: 03862468.

Commercial Express Quotes Ltd are authorised and regulated by the Financial Services Authority (FSA). Our FSA number is 311067. You can check these details by visiting the FSA website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by telephoning them on 0845 606 1234.

### Whose Products do we offer?

We offer a range of insurance products under the terms of binding authority agreements from a limited range of insurers.

### Which service will we provide you?

In choosing a product from IPG you will not be offered any personal recommendation.

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

We receive a commission for our services as well as a fee.

### How to Cancel

You may have a statutory right to cancel this insurance within a short period. Please refer to your policy summary or your policy document for further details. If you cancel you will receive a pro rata refund of premium from the insurer. We may also keep an amount that reflects our administrative costs of arranging and cancelling the insurance. If you wish to cancel outside this period you may not receive a pro rata refund of premium. We may also keep an amount that reflects our administrative costs of arranging and cancelling the insurance.

### Fees and Charges

Please refer to our tariff of administration charges for fees payable under these Terms of Insurance Business. These will apply if you instruct us to carry out a mid-term adjustment, renewal, cancellation, etc. on your behalf.

Standard Fee= £20.00 per adjustment.

### Complaints

It is our intention to provide a high level of service at all times. However if you have reason to make a complaint about our service you should contact The Managing Director at the above address. You may be entitled to refer the matter subsequently to the Financial Ombudsman Service. Further information is available at <http://www.financialombudsman.org.uk/>

### How to Claim

Please refer to your policy summary or your policy document if you need to notify a claim. You should contact the insurer direct as soon as possible using the contact details provided.

### Protecting your information

All personal information about you will be treated as private and confidential (even when you are no longer a customer), except where the disclosure is made at your request or with your consent in relation to administering your insurance, and except where law requires us. The FSA may ask us to provide it with access to our customer records in order that it may carry out a review of our activities. Some or all of the information you supply to us in connection with your insurance proposal may be passed to other insurance companies for underwriting and claims purposes. Under the Data Protection Act 1998 you have a right of access to see personal information about you that is held in our records, whether electronically or manually. If you have any queries, please write to The Managing Director at the above address.

### Protecting your money

Prior to your premium being forwarded to the insurer, and for your protection, we either hold your money as an agent of the insurer (in which case your insurance is treated as being paid for), or we hold it in a client bank account on trust for you. We may extend credit to other customers from this account and we may need to transfer your money to another intermediary in some cases. However your money will be protected at all times because of the requirements of the FSA rules. We also reserve the right to retain interest earned on this account. By accepting these Terms of Insurance Business you are giving your consent for us to operate in this way.

### Compensation Arrangements

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 circumstances of the claim. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS at <http://www.fscs.org.uk/>

### Your Duty of Disclosure

Your insurance is based upon the information provided to the insurance company and you must ensure that all such information is complete and accurate, and that any facts that may influence the insurer's decision to accept and pay a valid claim are disclosed. Failure to disclose material information may invalidate your insurance and could mean that part, or all, of a claim may not be paid.