

Terms and conditions of business for Consumers

W E Bedford Insurance Services (Wimbledon) Limited

Please read this carefully as it sets out the terms of business between ourselves and contains important information

Who are we?

W E Bedford Insurance Services (Wimbledon) Limited (Argent House, Argent Court, Hook Rise South, Tolworth, KT6 7LD) is authorised and regulated by the Financial Conduct Authority FRN 305737. This can be checked on the FCA's Register by visiting the FCA's website <http://www.fca.gov.uk/register> or by contacting the FCA on 0300 500 0597

Whose products do we offer?

For personal insurances we usually offer products from a range of insurers. We will tell you if we are offering products of a single insurer. Where we are using a small number of insurers, you may ask us for a list.

Our service

We shall not give you any advice or make a recommendation. We shall ask you some questions to narrow down the choice, it will then be up to you to decide how best to proceed.

What will you have to pay us for our services?

New Policies and / or Renewals	You will be advised of any charges prior to inception.
Alterations, Corrections and/or Additions	£150 plus 20% of any insurer additional or refunded premium.
Duplicate documents	No charge
Cancellation of Policy	£90.00

A discount may have been applied at the inception of your policy and will be reclaimed in full in the event of cancellation. This will be over and above any other charges that may apply.

All optional extras are purchased on a non-refundable basis.

What will happen if you cancel?

All consumers have the right to cancel within 14 days and provided there have been no claims, you will only be charged for the cover you have had and the insurer's administration fees. Any charges we make are separate and will not be refunded. After 14 days any cancellation will be in accordance with the terms of your policy. If you wish to cancel your policy, we require a written and signed request from the policyholder.

Payment options

Instalments

If you choose to spread your payment by instalments, we can arrange this for you through a third party finance provider. In the event of a claim, instalments must continue to be paid until the full premium and charges have been settled.

Credit / Debit Card

If you choose to pay by credit or debit card, any refunds will only be made back to that card.

Documents, credit terms and direct debit

Any agreed facilities for payment of premiums by instalments through Bedford Insurance or a third party finance house will include our right to cancel your policy or policies if full payment is not met and all premiums not paid in full in agreement with the terms and conditions of the agreed instalment facility. We reserve the right to retain certificates at this office until all payments due under the policy have been made and any cheques cleared through our bank account. By accepting this agreement you agree that delivery of any certificate to us (including certificates of motor insurance) shall constitute delivery to yourself in accordance with United Kingdom law.

Your Responsibility

Information and changes we need to know about

You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out, make changes to, and renew your policy.

You must let us know if there are any subsequent changes to the information supplied. If the insurers are not told, or if the information you give them is wrong, then:-

- The insurer may cancel your policy and refuse to pay and claims. They might also be entitled to keep any premium you have paid.
- The insurer may not pay any claim in full.
- Your premium may be revised and/or the compulsory excess may be amended.
- The extent of the cover may be affected.

Please read carefully all policy documentation sent to you and inform us immediately of any incorrect information shown. If you have any difficulty understanding anything, please give us a ring and we will do our best to help you.

For your protection, insurers maintain databases to prevent fraud and the information you give us may be subject to checks.

What should you do with your policy?

When a policy is issued you are strongly advised to read it carefully, as this document, the Schedule and any Certificate of insurance is the basis of the cover you have purchased. If you are in doubt over the policy terms or conditions please seek our advice promptly. A copy Driving Licence for all drivers may be required. Failure to produce these may result in the cancellation of your policy.

What you should do if you wish to make a claim

If you have any occasion to claim on your policy you must notify us immediately. We will issue you with a claim form, if appropriate and pass all details to your insurer. You should not admit liability nor agree to any course of action, other than emergency measures carried out to minimise the loss, until you have agreement from your insurer.

If you have a complaint

First speak to us on **0208 543 6347**, email us at **complaints@bedfordinsurance.co.uk** or write to us at:

Complaints Officer

W E Bedford Insurance Services (Wimbledon) Ltd.

Argent House, Argent Court, Hook Rise South, Tolworth, Surrey, KT6 7LD.

We make every effort to maintain high standards of service, but if we let you down, we will try to put things right immediately. If, however, we cannot, your complaint may be referred to the Financial Ombudsman Service.

Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS. 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 and further information about compensation scheme arrangements is available from the FSCS.

Protecting your money

Most insurers have granted us risk transfer, which means that when you pay us, your premium is safe and held in a trust bank account for the insurer. Where we do not have risk transfer, the money is held safely in trust for you.

Client money is currently held in a non-statutory trust, the terms of which permit us to extend credit within the trust for the purpose of paying premiums to insurers before they have been received from clients. Where you have previously consented to your money being held in a non-statutory trust account, we may in the future replace this with either a statutory or an insurer trust account as this will further safeguard your interests.

Acceptance of these terms of business constitutes your acceptance of this.

We will retain any interest earned on the account.

In arranging your insurance, we may employ the service of other intermediaries who are authorised and regulated by the FCA and your premium may be passed to these intermediaries for payment to insurers.

Governing law

The laws of England and Wales govern this agreement and any dispute is subject to the jurisdiction of the English courts.