

STAYSURE TERMS OF BUSINESS VERSION 1

1. Who are we?

- Staysure.co.uk Ltd is an independent intermediary.

2. We are authorised and regulated by the Financial Services Authority (FSA)

- The FSA is the independent watchdog that regulates financial services.
- Our FSA Register number is 436804. You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234. Our permissions enable us to act in relation to non-investment insurance contracts.

3. Whose products do we offer?

- We offer products from a number of insurers – you can ask us for a list.

4. Which service will we provide you with?

- You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

5. What you will have to pay to us for this service?

- We are normally remunerated by commission deducted from the premium but also reserve the right to supplement or replace this with a fee for our services in arranging, amending, renewing and cancelling any insurance policy. A scale of specific charges is shown below for each class of business.
- These fees are in addition to any fees or charges made by the Insurer – please see your policy document for full details. All fees are administered by Staysure.co.uk Ltd.
- Version 1 - only mid term and ammendment fees apply
- In addition to the above our commission is not refundable

Administration Fees applicable		
Class of Insurance Business	New Business and Renewal	Mid Term Adjustment
Travel (Single trip)	£0	£5.00
Travel (Annual multi-trip)	£0	£5.00
Holiday Home	£0	£5.00
Car	£20.00	£5.00
Home	£20.00	£5.00
Cancellation Fees applicable		
	Cancelled within 14 day cooling off period	After 14 day cooling off period (subject to acceptance by insurer)
Travel (Single trip)	£10.00 (cancellation is not possible if your trip will be completed within 1 month of buying this insurance)	Policy value up to £100.00 – Fee £10.00 Policy value over £100.00 – Fee £25.00
Travel (Annual multi-trip)	£10.00	£25.00
Holiday Home	£10.00	£25.00
Car	£10.00	£25.00
Home	£10.00	£25.00
Payments method charges		
A non-refundable transaction fee of 2% for each credit card payment. A non-refundable transaction fee of £0.38 for each debit card payment. A non-refundable administration fee of 2% of the total value of your policy for payments made by cheque		
Postage Charge		
A non-refundable fee of £3.00 for policies requested by post		

6. Your cancellation rights

- Consumers have the right to cancel new policies or renewals within 14 days of receipt of the full documentation. If this right is exercised insurers will charge for the cover provided including administration costs. Full details are provided in your policy summary.
- This right is in addition to any other cancellation rights consumers have after expiry of the 14-day period.
- Our own charges are separate and if the policy is cancelled at any time these will not be refunded.

7. What to do if you have a complaint

- It is our intention to provide you with a high standard of service at all times but if you wish to register a complaint, please contact us:
- By telephone: 0845 508 9886 Customer Services
- By e-mail: info@staysure.co.uk
- In writing: to Customer Services Manager at the above address
- If you cannot settle your complaint with us you may be able to refer to the Financial Ombudsman Service.

8. Are we covered by the 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. It depends on the type of business and the claim circumstances. Further information about the compensation scheme is available from the FSCS. www.fscs.org.uk

9. Looking after your money

- We act as agents of Insurers for receiving premiums. All of the Insurers we deal with have granted us risk transfer which means that when we receive your premium, it is regarded as being received by the insurer and is therefore safe.

10. Payment

- Unless instalments are agreed, payment will be taken in full at the time of booking. For all cheque payments you are responsible for paying within 14 days of booking your policy. We have no responsibility for any loss you may suffer as a result of the insurer cancelling the policy for any reason. We normally accept payment by debit or credit card, or cheque. Cheques must be made payable to Staysure.co.uk Ltd and be sent with your policy number and telephone number attached. No liability will be accepted for lost or unidentified cheques.

11. Your duty of disclosure

- It is your responsibility to provide complete and accurate information to Staysure.co.uk Ltd when you take out your insurance policy. It is important that you ensure all statements you make on web applications, telephone applications and claim forms and all other documents are full and accurate. If you fail to disclose any material facts to Staysure.co.uk Ltd at the outset or other relevant time including renewal this may invalidate your insurance and result in all or part of a claim not being paid. A material fact is one that affects what premium you are charged or what cover you are granted by the Insurer. If you are unsure what constitutes a material fact you should ask us for guidance.

12. Your responsibility to read all documents

- When a policy and related documents, e.g. policy summary, demands and needs statement, are issued you are strongly advised to read them carefully as they form the basis of the cover you have purchased. If you are in doubt over any of the policy terms or conditions please contact us and we will be happy to explain and clarify any points for you.

13. Protecting your data

- Insurers share information with each other to aid the prevention of fraudulent claims. In the event of a claim information is placed on industry registers for analysis. Under the Data Protection Act you have the right of access to your personal records held on our files and we will tell you the fee if you ask us for a copy of your information. Confidential data is not otherwise shared with other parties unless it is a legal or regulatory requirement.

14. What to do in the event of a claim

- If you want to claim on your policy you should contact the insurer claim line (details in your policy). You should not admit liability nor agree to any course of action, other than emergency measures carried out to minimize the loss, until you have agreement from your insurer.

15. Quotation validity

- Staysure.co.uk Ltd are unable to guarantee any quote if not purchased at the time. We reserve the right to pass on any increases to premiums at any time.

16. Document retention

- 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 of insurance to Staysure.co.uk Ltd shall constitute delivery to yourselves in accordance with statute law.

17. Promotion Terms and Conditions

- Please refer to our website at www.staysure.co.uk for details of our Promotion Terms and Conditions for each type of business. The Promotion Terms and Conditions apply to every promotion.

18. Governing law

- The laws of England & Wales govern this agreement and the parties agree that any dispute arising from it is subject to the exclusive jurisdiction of the English courts.