

Terms of Business Howserv Limited

Definitions

In this Terms of Business Agreement “we”, “us” and “our” means Howserv Limited.

About Howserv Limited

We are an independent insurance intermediary. We are registered in England and Wales Company No.03882026 and our registered address is McGowan House, 10 Waterside, The Lakes, Bedford Road, Northampton, NN4 7XD.

Our Regulator

We are authorised and regulated by the Financial Conduct Authority (“FCA”) and our Firm Reference Number is 599282. You can check this by calling the FCA Consumer Helpline on 0800 111 6768 or at the website www.fca.org.uk/register.

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation under this scheme if we cannot meet our obligations. Further information about the compensation scheme is available from the FSCS. www.fscs.org.uk.

Ownership

Howserv Limited is a wholly owned subsidiary of Staysure Holdings Limited.

Your agreement to these Terms of Business

In seeking insurance through us, you agree to the Terms of Business Agreement. This does not affect your normal statutory rights.

About our service

We are committed to treating you fairly in all our dealings with you now and in the future. 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.

About the products we offer

We offer Holiday Home insurance through Geo Personal Lines, who utilise Ageas, RSA and a Lloyds Syndicate, Novae.

We also offer Private Medical Insurance and Life Insurance which are offered via an introducer relationship with My Advice.

The Service we Provide

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

Important Information

It is your responsibility to ensure that you provide us with complete and accurate information when arranging your insurance, during the life of your policy and at the time of renewal. Please take care to answer all of the questions honestly and to the best of your knowledge. If you do not, your policy may be cancelled, or treated as if it never existed, or your claim rejected or not paid in full.

When a policy and related documents (e.g. a Policy Summary and a 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.

To contact a member of the Customer Service team for clarity or to make changes, please call 0333 006 8050.

Protecting your Data

We collect and maintain personal information to allow our insurers to underwrite and administer the policies that we issue. All personal information is treated with the utmost confidentiality and with appropriate levels of security. We will not keep your information longer than necessary. Your information will be protected from accidental or unauthorised disclosure. We will only reveal your information if it is allowed by law, authorised by you, to prevent fraud or in order that we can liaise with our agents in the administration of this policy.

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 provide this information should you request it via a Subject Access Request form, for which a fee of £10 will be charged.

To provide better customer service, your calls may be recorded and monitored for quality and compliance purposes.

You should show your summary of cover to anyone insured under the policy. We will only deal with the Policyholder of the policy with regard to holiday home, unless we have express permission from the Policyholder to deal with other parties.

Your Cancellation Rights

You have the right to cancel your policy within 14 days either from the day of purchase or renewal of the policy or the day on which you receive your policy or renewal documentation, whichever is the later. If you wish to do so and the insurance cover has not yet commenced, you will be entitled to a full refund of the premium paid. Alternatively, if you wish to do so and the insurance cover has already commenced, you will be entitled to a refund of the premium paid, subject to a deduction for the time for which you have been covered and a cancellation administration fee of £25. This will be calculated on a pro-rata basis for the period you have received cover. However, where a claim has been made no refund or credit of premium will be due.

Our Administration Charges

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 when arranging, amending, renewing and cancelling any insurance policy. These fees are in addition to any fees or charges made by the Insurer – please see your policy document for full details. Refunds will be processed within 28 days. Cancellation fee of £25 can be charged.

A scale of specific charges is shown at the top of the following page.

Administration fees applicable:

Class of Insurance Business	New Business	Renewal	Mid Term Adjustment	Cancellation	Postage charge* (non-refundable)
Holiday Home	£25	£10	£15	£25	from £1.99

*Postage charged where policy documents are requested by post

Payment and Payment Charges

The sales process will not be complete until after payment has been made by credit card or debit card – whether by phone or online.

Client Money

We act as an agent for the insurer for the collection of premiums and payment of premiums. Your money is held in an Insurer Trust Account, which is managed in accordance with the FCA statutory trust rules. This means that premiums are treated as being received by the insurer when received in our bank account and any premium refund is treated as received by you when it is actually paid over to you.

Changes to your Underwriter

We reserve the right to engage a new insurance provider for part or all of your policy in the future. Should this happen we will write to inform you of the change, providing details of your new provider as well as any amendments to your policy. Through the purchase or renewal of your policy you consent to the potential transfer of your cover and any personal data held about you being shared with an alternative insurance provider.

If at any point you wish to withdraw your consent to this, please call Staysure Customer Service on 0333 006 8050 (Monday to Friday 9am - 5pm).

Claims

We do not process claims for your insurer. If you want to claim on your policy you should contact the Insurer's claims line (details in your policy booklet). You should not take any action, other than seeking emergency assistance, until you have spoken to your insurer.

Complaints

At Staysure, we will do everything possible to ensure that you receive a high standard of service. However, if you are not satisfied with the service received and you wish to register a complaint, please contact us and we will try to resolve it as quickly as possible.

There are a number of ways you can register your complaint:

- **By telephone:** Customer Services on 0333 006 8050
- **By e-mail:** holidayhome@staysure.co.uk
- **In writing:**
The Customer Service Manager
Howserv Limited, McGowan House, Waterside,
The Lakes, Bedford Road,
Northampton, NN4 7XD

We will always try to resolve the issue within 3 days, but if not, we will undertake a full investigation and keep you informed of our final outcome. You will receive the final response within 40 working days of receipt of your complaint. If you are still not satisfied with the way in which we have handled the complaint, then you have six months to refer the matter to the Financial Ombudsman Service:

The Financial Ombudsman Service

Exchange Tower, Harbour Exchange Square, London, E14 9SR

Tel: 0300 1239 123 or 0800 0234 567

Governing Law and Jurisdiction

This Terms of Business Agreement, and all quotations and policies that we obtain for you are subject to the law of England and Wales and subject to the exclusive jurisdiction of the Courts of England and Wales unless your policy document states otherwise.