

## TERMS OF BUSINESS - ABOUT OUR INSURANCE SERVICES

### Definitions:

In this Terms of Business Agreement, “We”, “Us” and “Our” refers to Staysure.co.uk Limited.

### About Staysure:

Staysure.co.uk Limited is an independent insurance intermediary, registered in England and Wales, Company No.05142148.

We are authorised and regulated by the Financial Conduct Authority (FCA). Our Financial Register number is 436804 and our registered address is McGowan House, 10 Waterside, The Lakes, Bedford Road, Northampton, NN4 7XD. This may be confirmed on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the FCA on 0800 111 6768. Our permissions from the FCA enable us to act in relation to non-investment insurance contracts.

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](http://www.fscs.org.uk).

Staysure is a trading name of Staysure Limited which is registered in Gibraltar No. 111526. Registered office: First Floor, Grand Ocean Plaza, Ocean Village, Gibraltar. Staysure Limited is licensed and regulated by the Financial Services Commission No. FSC1238B.

### The products we offer:

We offer insurance from individual insurers as well as a panel of insurers:

- Travel Insurance
- Home Insurance
- Expat Home Insurance
- Holiday Home Insurance
- Private Medical Insurance
- Expat Travel Insurance
- Motor Insurance
- Life Insurance
- Home Emergency

We also offer a number of additional cover options, including:

- Travel Disruption
- Excess Waiver
- Single Item Cover
- Insolvency Cover
- Winter Sports
- Motor Breakdown Cover
- Enhanced Cancellation and Curtailment Cover
- Golf Cover
- Legal Expenses
- Wedding Cover

### The service we provide:

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.

## Charges and Fees:

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.

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. In addition to the above, our commission is not usually refundable. Refunds will be processed within 28 days.

## Administration fees applicable:

Class of Insurance Business	New Business and Renewal	Mid Term Adjustment	Postage charge* (non-refundable)
Holiday Home	£20.00	£10.00	£1.99 (UK) / £5.00 (Europe)
Permanent Home	£20.00	£5.00	£1.99 (UK) / £5.00 (Europe)
Tenants Contents	£20.00	£5.00	£1.99 (UK) / £5.00 (Europe)
Travel	N/A	£10.00	£1.99 (UK)
Motor	£20.00	£5.00	£1.99 (UK)

\* Postage charged where policy documents are requested by post.

## Cancellation fees applicable:

If a cancellation is made within the 14 day cooling-off period and you have not made a claim, we will refund the premium minus postage charge, administration fee and any transaction fee. If a cancellation is made outside the 14 day cooling-off period and you have not made a claim, we will only cancel under exceptional circumstances. In this situation you would get a pro rata refund of the premium minus postage charge, administration fee and any transaction fees. This may not apply to Single Trip travel policies.

## Your cancellation rights:

You have the right to cancel new or renewed policies within 14 days of purchase or from the date you receive your documents, whichever is later. If the policy is cancelled within 14 days, you will receive a full premium refund less transaction and postage charges. 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. This may not apply to Single Trip travel policies.

## Payment:

### Motor & Home

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 purchasing 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.

### Travel

The sales process will not be complete until after payment has been made by credit, debit card or cheque – whether by phone, online or by post. The policy start date will commence once the cheque has cleared.

### Cheques

Please note, cheques in respect to Travel Insurance must be made payable to Staysure. For Motor, Home and Holiday Home Insurance policies, cheques must be made payable to Staysure.co.uk Limited. All cheques must be sent with your policy number and telephone number attached. No liability will be accepted for lost or unidentified cheques.

Your money is held in an Insurer Trust Account managed in accordance with FCA statutory trust rules until it is passed to the Insurer for payment, or returned to you. We will retain any interest earned on this account.

#### **Payments method charges:**

A non-refundable transaction fee of 2% for each credit card payment applies.

A non-refundable administration fee of 2% of the total value of your policy for payments made by cheque applies.

#### **Direct Debit payments: (Motor & Home only)**

Our annual policies can be paid by Direct Debit via Premium Credit's credit agreement. If you fail to make a Direct Debit payment on the due date, Premium Credit may attempt to request the payment again within 14 days.

#### **Credit checks: (Motor & Home only)**

To make sure you get our best deal and to ascertain the most appropriate payment options for you and to protect you from fraud, we use public and personal data from a variety of sources, including a credit reference agency and other organisations. Our search may appear on your credit report whether or not your application proceeds. By continuing you agree to this course of action.

#### **Your responsibility:**

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, this includes declaring existing medical conditions for Travel Insurance. 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 our Customer Service team for clarity or to make changes call **0800 652 9957**.

#### **Quotation validity:**

Staysure.co.uk Limited is unable to guarantee any quote provided, unless taken up immediately. We reserve the right to pass on any increases to premiums at any time.

#### **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, for which a fee of £10 will be charged. Confidential data is not otherwise shared with other parties unless it is a legal or regulatory requirement.

To provide better customer service, your calls may be recorded and monitored for quality and compliance purposes. We reserve the right to retain Certificates at this office until all payments due under the policy have been made and any payments cleared through our bank account. By accepting this agreement you

agree that delivery of any Certificate of Insurance or Validation Certificate to Staysure.co.uk Limited shall constitute delivery to you in accordance with statute law.

You should show your Summary of Cover to anyone insured under the policy. We will only deal with the organiser of the policy in regards to travel insurance, unless we have express authority from the organiser to talk to other parties.

### **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 **0800 652 9957** (Monday to Friday 8:30am-6pm, Saturday 8:30am-1pm).

### **Renewal – This does not apply to Single Trip policyholders:**

Each year we will send you a copy of your renewal terms, these may be from your existing provider or a different insurer. We will send your renewal reminder by post or email (depending on how you received your documents the previous year) at least 21 days before your current policy is due to expire, with details of your premium and policy for the coming year. If you have chosen to renew using a continuous payment method, we will automatically renew your policy each year, with effect from the renewal date, using the payment details you have provided. Payment will be taken on the day the policy expires. If you have not chosen to automatically renew and do not contact us before your renewal date, your policy will lapse and no insurance will be in place.

### **What to do in the event of a claim:**

If you want to claim on your policy you should contact the Insurer's claims line (details in your policy booklet). You should not admit liability nor agree to any course of action, other than emergency measures to minimise the loss, until you have agreement from your Insurer.

### **What to do if you have a complaint:**

At Staysure.co.uk Limited 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:

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|-----------------|--|
| • By telephone: | Customer Services on 0800 652 9957                     |
| • By e-mail:    | complaints@staysure.co.uk                              |
| • In writing:   | the Customer Services Manager at the address overleaf. |

We will always try to resolve the issue within 24 hours, 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:**

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.

TOB/Oct/2015