

## 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:

Travel Insurance from ERV (Staysure) and a panel of insurers (Talk to TIM) – a list is available on request.

Holiday Home Insurance from Towergate Insurance.

Motor and Home Insurance from a panel of insurers – a list is available on request.

### 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	N/A	£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	£5.00	£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, you will be entitled to 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:**

Consumers have the right to cancel new or renewed policies within 14 days of the date of receipt of the full documentation whichever is later. 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. 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 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 Limited and 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.

##### Travel

Payment will be taken before completion of the sales process (whether by phone or online) by credit or debit card.

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

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

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

#### **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 these uses of your information.

#### **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 reasonable 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. 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.

#### **Quotation validity:**

Staysure.co.uk Limited are 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 insurer to underwrite and administer the policies of insurance 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, 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 0844 692 8418 (Monday to Friday 8:30am -6pm, Saturday 8:30am-1pm).

#### **Renewal:**

##### Motor & Home

We will send you a renewal notice 21 days before your current Annual Multi Trip policy is due to expire, asking you to contact us before the renewal date. If you do not contact us before this date, your policy will lapse and no insurance will be in place.

##### Travel

Each year we will send you a copy of your renewal terms. These may be from your existing provider or a different insurer from our panel, if one is offering more favourable terms or if your existing insurer is not offering renewal.

#### **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). 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:**

We at Staysure.co.uk Limited 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:

By e-mail:

In writing:

Customer Services on 0844 692 8418

info@staysure.co.uk

the Customer Services Manager at the address overleaf.

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

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. If you are still not satisfied with the way in which we have handled the complaint then you may 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.