

Terms of Business

Introduction

The purpose of this document is to describe our professional relationship and the services we will provide to you. It also sets out the terms on which we act for you, including our regulatory and statutory obligations, and your own responsibilities.

Who regulates us?

Endsleigh Insurance Services Limited, Shurdington Road, Cheltenham, GL51 4UE, is authorised and regulated by the Financial Conduct Authority (FCA). Our Financial Services Register number is 304295. You can check this on the Financial Services Register by visiting the FCA's website <https://register.fca.org.uk> or by contacting the FCA on 0800 111 6768.

Ownership

Endsleigh Insurance Services Limited is owned by Endsleigh Limited which is a member of the A-Plan group of companies. The National Union of Students (United Kingdom) also has an interest in Endsleigh Limited.

Whose products do we offer?

We offer a wide range of commercial insurance products. The product offered may be selected either from a single insurer or a panel. This depends on the type of insurance you require.

For our block student possessions insurance we use a single insurer, Zurich Insurance Plc., who have 35 years of underwriting experience of this insurance.

This insurance is designed to meet the needs of those wishing to protect the personal possessions of students living in university or privately rented accommodation.

Which service will we provide you with?

Endsleigh Insurance Services Limited is an insurance intermediary. The services we provide you with include acting on your behalf to:

- explain the main features of the insurance cover to you
- arrange insurance cover with insurers to meet your requirements based on the information you have provided to us
- help you with any subsequent changes to your insurance cover you wish to make
- assist with the renewal of your insurance policy
- help with notification of claims
- provide information relating to claims settled

We have delegated authority to act on behalf of the insurer when settling material damage claims under the block student possessions policy.

We may ask questions to narrow down the selection of products that we will provide information on. Any information we provide to you does not constitute advice or a personal recommendation and you agree to make your own choice about the insurance cover and whether to purchase the insurance policy.

How we hold your policy premiums

We act as agents for the insurer for the collection and refund of premiums. This means that premiums are treated as being received by the insurer when cleared funds are received by us from you, and that any premium refund is treated as received by you only when it is actually paid over to you by us.

Your obligations

It is important that you understand that you must disclose material circumstances which you and/or your senior management and/or anyone responsible for arranging your insurance know or ought to know. You must ensure that all material statements of fact are substantially correct and not misleading, and are provided in good faith.

Failure to do so could result in your policy either being declared void, written on different terms or a higher premium being charged, depending on the circumstances surrounding the failure to present the risk fairly.

You must also tell us, as soon as possible, about any change in circumstances as this could affect your insurance cover.

Payment for our services

Unless agreed in writing, all premiums are due within the 2 months following the commencement of cover. We can accept payment by cheque or BACS.

In the event that we are unable to recover an outstanding balance on your account, we will pass this to our debt collection agency who will apply additional charges of 15% + VAT based on the full outstanding amount owed, including any cancellation or administration fees.

Renewal

We will invite your renewal in good time, allowing you to make an informed decision about whether to renew.

Commission disclosure

Endsleigh Insurance Services Limited is an insurance intermediary acting on behalf of the insurer. When we sell you a policy we retain a percentage commission from the total annual premium. If the type of policy we sell achieves specific underwriting performance the insurer also pays us an additional amount.

Complaints

If you wish to make a complaint, in the first instance, please contact the person you originally dealt with. They will aim to resolve your complaint within 1 working day. Alternatively you can contact us:

by phone 0333 234 0021
by post Customer Liaison Department
 Endsleigh Insurance Services Ltd
 Shurdington Road
 Cheltenham GL51 4UE.

For any claims related complaints or issues please refer to your claims correspondence for contact details.

Complaints cont.

If your complaint is not resolved to your satisfaction you have the right to ask the Financial Ombudsman Service to review your case if you are any one of the following:-

- (1) a micro-enterprise (employing fewer than 10 persons; with a turnover or annual balance sheet that does not exceed €2 million) at the time the complaint is referred to Endsleigh (or its representative such as an AR)
- (2) a charity which has an annual income of less than £1 million at the time the complaint is referred to Endsleigh (or its representative such as an AR);
- (3) a trustee of a trust which has a net asset value of less than £1 million at the time the complaint is referred to Endsleigh

Contacting the Ombudsman will not affect your rights to take legal action against us.

If you do not fall within the categories above and your complaint has not been resolved to your satisfaction, you have the right to take legal action against us.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you. This depends on the type of insurance and the circumstances of the claim. Further information is available at fscs.org.uk or by contacting the FSCS directly on 0800 678 1100.

Data Protection

Endsleigh is committed to being transparent about how we handle your data and protect your privacy. Full details can be found within our privacy policy at endsleigh.co.uk/privacy

Law and Jurisdiction

This agreement, which sets out the terms of our relationship with you, will be governed by and construed in accordance with English law and any dispute arising shall be subject to the jurisdiction of the English courts.