

TERMS & CONDITIONS

IMPORTANT INFORMATION

If you proceed with this transaction you will be deemed to have accepted these terms and conditions. For the purpose of selling general insurance, we at M R LONSDALE & PARTNERS, 44 Claypath, Durham DH1 1QS are an independent intermediary acting as your agent and accept responsibility for advice provided and for arranging your insurance. We are authorised and regulated by the Financial Conduct Authority (FCA). Our FCA Register number is 305532. Our permitted business is arranging general insurance contracts. You can check this on the FCA Register by visiting the FCA's website www.fca.org.uk or by contacting the FCA on 0800 1116768.

We undertake to act in your best interest. You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we provide details on. You will then need to make your own decision on how to proceed. For most policies we offer a range of products based on a fair market analysis. For some policies we may offer a limited range and for some specialised insurance contracts we may only offer a single policy. You can request a list of insurers for policies where we do not offer a fair market analysis. Our Claims Assistance membership, provided by Kindertons Accident Management, is not an insurance product.

Complaints Procedure. We aim to give a high level of customer service at all times, but we realise at times things go wrong. If you wish to complain about any aspect of your policy, your insurer, or us you should contact our office, by writing or by phone, to attempt to resolve the issue. Most issues can be resolved immediately by our office. Please address your complaint to a Partner, Mr P.N. Lonsdale, Mr O.J. Dobson or Mr N.M. Bradley. We will acknowledge receipt of your complaint within 5 working days and give our response at this time if we can. If it will take more time to deal with your complaint, we will advise you who is dealing with your complaint and when you can expect to hear a fuller response, which will be within 4 weeks. If enquiries are still outstanding a final response will be sent to you within a further 4 weeks. If you are not happy with our final response to your complaint, you may be entitled to refer it to the Financial Ombudsman Service and we will tell you how you can contact this scheme.

We are entitled to a fair payment for the work we do. In addition to insurance company charges we may need to apply certain administrative charges. In the event of cancellation or return premiums, we do not refund any commission as this was earned for arranging the policy. Currently our charges are: Adjustments (inc defaults) £40; Cancellation £40; Duplicate Certificates or documents £25; New policy or Renewal £40. We may also, exceptionally, need to make charges for additional work undertaken. Policies voided or cancelled from inception by insurers will be treated as a cancellation and we will retain commission and charges. These charges are subject to review and may change from time to time. We do not issue returns of premium under £10 (after deduction of our charges). In respect of commercial insurance, you may request details of the commission we receive from insurers.

If you cancel your policy before its normal expiry date you will be liable to pay a premium based on the insurance companies short period rates. Please note the typical short-term rates given in the table below which shows the percentage of annual premium paid or due in relation to the period during which cover was in effect.

1 month	30%	2 months	40%	3 months	50%	4 months	60%
5 months	70%	6 months	80%	7 months	90%	8+ months	100%

Payment Option. We accept cash, cheques and personal Debit Cards. You may pay with a single payment for the full premium or by deferred terms arranged over 3 months (details on request). We will make an administration charge for the additional documentation and will advise you of this at the time. These charges are additional to premiums and *will not be included in cancellation refunds*. Monthly direct debit payments may be available via the insurer or third party credit providers, please ask for details. All premiums will be held as agent of the insurer, unless otherwise advised, and we will retain any interest earned on monies held in our bank accounts. We may place business with other intermediaries who are authorised and regulated by the FCA and premiums will be passed to these intermediaries for payment to insurers. The premium quoted includes all payments that will be made to your insurer, the monies we charge for arranging your insurance and insurance premium tax and is subject to there being no material change in the details of the risk and acceptance by your insurer. We reserve the right to withdraw premium indications before they are taken up and to apply any changes notified to us by underwriters after the indication has been given. In the event that your insurer alters the terms of acceptance you will be entitled to cancel your insurance policy and, subject to there having been no claims, your premium will be refunded *less any charges made for the period of cover provided*. You may have certain rights of cancellation in the early stages of a policy life and these are shown in the insurer's policy details document.

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 100% of the claim, without any upper limit, for those products where insurance is compulsory. Non-compulsory products are covered on flat 90% basis. Further information about compensation scheme arrangements is available from the FSCS.

Insurers pass information to the Claims and Underwriting Exchange Register (CUE) operated by Database Services Ltd and Motor Insurance Anti-Fraud and Theft Register, run by the Association of British Insurers, to help check information provided and also to prevent fraudulent claims. Under the conditions of your policy, you must tell us about any incident which may or may not give rise to a claim, this information will then be passed to the register. Details of your policy will also be added to the Motor Insurance Database, run by the Motor Insurance Information Centre, to enable the police to identify uninsured drivers. This database may also be used by insurers and the Motor Insurers' Bureau to identify relevant policy information following an accident. Other insurance related databases may be added in the future. To make sure you get the best offers from insurers; to protect customers from fraud; check appropriate payment options and to verify your identity, insurers may use publicly available data which they obtain from a variety of sources, including credit reference agencies and other external organisations. Their search will appear on your credit record whether or not an application proceeds. By agreeing to the terms and conditions you agree to these uses of your information.

Insurers require all "material facts" to be disclosed, which may be described as the honest and full answer to any question raised by the insurer. If any information supplied changes during the course of the policy period, you must notify us immediately as this may influence the cover and policy terms and conditions. IT IS AN OFFENCE UNDER THE ROAD TRAFFIC ACT TO MAKE ANY FALSE STATEMENT OR WITHHOLD ANY MATERIAL INFORMATION FOR THE PURPOSES OF OBTAINING A CERTIFICATE OF MOTOR INSURANCE.

You are personally liable for the consequences of incorrect disclosure or non-disclosure, which may include an additional premium or terms, the failure of a claim, the cancellation of your policy or legal proceedings against you.

Evidence of No Claims bonus: In consideration of being granted temporary insurance cover under a policy without providing us with evidence of no claims bonus, you undertake to provide such evidence within fourteen days of the commencement date. If you do not provide such evidence you must pay such increased premium as results from your failure to provide evidence. In the event that the policy has to be cancelled as a result of failure to provide bonus proof and you failing to pay any increased premium, you will be required to pay a time on risk charge based on the total gross premium plus a cancellation fee.

All forms we have completed on your behalf will be deemed to be a true and accurate representation of the information you have provided and that the forms have been completed as you would have completed them yourself. Any values declared are your own estimate and not an agreed value with the insurer. Further it is deemed that the information you have provided is true and that no information that your insurer may reasonably be expected to require has been falsified or withheld and that if there are any material changes in risk, or other relevant changes to your circumstances occur, you will immediately notify us or your insurer. Unless you advise us to the contrary we may, at next renewal, retain your renewal documents until the transaction is complete.

This agreement shall be governed by the laws of England & Wales and the parties agree herewith that any dispute arising out of it shall be subject to the exclusive jurisdiction of the English Courts.

To comply with General Data Protection Regulation (GDPR), we also have a Privacy Notice to show how we handle and process data. This is supplied separately and may also be found on our website at www.lonsdaleinsurance.co.uk along with these Terms & Conditions.