

# **Campton Insurance Brokers (UK) Limited**

## **About our Insurance Services & Terms of Business**

### **Our Service**

Campton Insurance Brokers (UK) Limited is an Independent Insurance Broker and offers insurance products from a range of insurers. For Motor Caravan Insurance we deal with just 2 insurers. We will advise and make a recommendation for you after we have assessed your needs for personal and commercial insurance. We will also help you with any subsequent event or alteration to your insurance that we have placed on your behalf, including making a claim.

We are members of the Cobra Network of commercial insurance brokers, which enables us to compete more effectively in an increasingly competitive market place, whilst maintaining our independence.

We are also members of the Institute of Insurance Brokers (IIB), a professional association for Insurance Brokers. Registered No. 4/1703/S/O. [www.iib-uk.com](http://www.iib-uk.com)

### **Regulation**

Campton Insurance Brokers (UK) Ltd is authorised and regulated by the Financial Services Authority (FSA) which is the independent watchdog that regulates financial services. It requires us to give you this document. We are permitted to advise and arrange general insurance contracts between you and an insurer. Our FSA register number is 307338. You can check our details on the FSA's register by visiting their website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting them on 0845 606 1234.

### **Premiums and Financial Aspects**

To ensure protection of client money it is held in an interest bearing "Non Statutory Trust Client Bank Account". We act as trustee to the Non Statutory Client Bank Account and on limited occasions it may be necessary to advance credit to clients or insurers. Our Client Bank Account has been set up under strict rules laid down by the FSA. By asking us to arrange your insurance and accepting our Terms of Business, you consent to waive any right to interest earned on this bank account.

We are the Agent of Insurers for the purpose of collection of certain premiums.

In arranging your insurances we may employ the services of other intermediaries who are regulated by the FSA and your premium may be passed to these intermediaries for payment to insurers.

Please note premiums may be passed to organisations outside the United Kingdom in which case a different legal and regulatory regime may apply. In addition, in the event of failure of the organisation to whom premiums are passed, such money may be treated in a different manner from that which would apply if the money were held by a firm in the United Kingdom. Please let us know if you do not wish your premiums to be passed in this way

In order to be able to offer you credit facilities, we are registered under the Consumer Credit Act and our Licence Number is 612105/2.

We normally accept payment by guaranteed cheque, cash or any of the major debit/credit cards.

You may be able to spread your payments through insurers' instalment schemes or a credit scheme that we have arranged with a third party finance provider. We will give you full information about your payment options and details of the interest payable when we discuss your insurance in detail.

For certain types of insurance we may ask you to sign a form granting us authority to retain documents such as Motor Certificates until full payment has been received. In these circumstances we will provide you with any documents that you are required to have by law.

### **Fees & commission**

We are paid a commission by the insurers to set up policies on their behalf. Where the commission income is insufficient to cover the cost of setting up your insurance we reserve the right to charge a placing fee, which will be disclosed at point of sale in every case.

For mid-term adjustments, duplicate documents, or any other work requested by you in respect of an existing policy, we may make a charge of up to £20.00, in addition to any charge which may be made by the insurer.

When policies are cancelled through no fault of Campton Insurance Brokers (UK) Ltd we reserve the right to retain the commission due to us including that proportion which relates to the unexpired period of the insurance.

You are entitled at any time to request information regarding any commission which we may have received as a result of placing your insurance business.

### **Professional Indemnity**

Campton Insurance Brokers (UK) Limited will maintain at all times adequate Professional Indemnity insurance to meet its obligations as laid down by the FSA.

### **Insurer Solvency**

Whilst it is our intention to place your insurance with a financially sound insurer, it must be understood that we cannot guarantee the solvency of any insurer throughout the period of the insurance contract.

### **Data Protection**

The data controller in relation to any personal data you supply is Campton Insurance Brokers (UK) Limited. Information you supply may be used for the purpose of arranging insurance on your behalf and may be disclosed to insurance companies concerned. Campton Insurance Brokers (UK) Limited and its agents may use your information to keep you informed by post, telephone, e-mail or other means about products and services that may be of interest to you. Your information may also be disclosed and used for these purposes after your policy has lapsed. Under the Data Protection Act 1988, private customers have a right to see the personal information about them that we hold in our records. If you wish to exercise this right, or have any other related queries, you should write to The Managing Director, Campton Insurance Brokers (UK) Limited, 126 High Street, Godstone, Surrey RH9 8DX.

### **Your Duty of Disclosure**

You confirm that you are not falsely representing yourself or impersonating someone else within the details you submit for the quotation. The information you provide is your responsibility and must be correct. Facts material to the insurance are matters or information which may influence your insurer as to the acceptability or otherwise of your proposal or renewal and must be disclosed at the earliest opportunity and certainly at each renewal. You are advised to keep copies of documentation sent to you or received from us for your own protection. Please do consult us if you are in doubt on any aspect.

### **Claims**

It is essential that you notify us immediately of all incidents which may result in a claim under your insurance policy whether you believe you are liable or not. Any letter or claim received by you must be passed to us immediately. When we receive notification of an incident that might give rise to a claim under your policy, we will inform the insurers without delay and, in any event, within three working days. We will advise you promptly of insurers' requirements concerning claims, including the provision, as soon as possible, of information required to establish the nature and extent of loss.

You should not admit liability or agree to any course of action, other than emergency measures to minimise your loss, until you have agreement from your insurer.

We will forward any payments received from insurers, in respect of any claim, to you without delay.

We will notify you of any request for information we receive from your insurers.

### **Claims & Underwriting Exchange Register and Motor Insurance Anti-Fraud Register**

Insurers pass information to the Claims and Underwriting Exchange Register operated by Database Services Ltd and the Motor Insurance Anti-Fraud Register compiled by the Association of British Insurers. The objective is to check information provided and to prevent fraudulent claims. Motor insurance details are also added to the Motor Insurance Database operated by the Motor Insurers' Information Centre (MIIC) which has been formed to help identify uninsured drivers and may be accessed by the Police to help confirm who is insured to drive. In the event of an accident, this database may be used by Insurers, MIIC and the Motor Insurance Bureau to identify relevant policy information. Other insurance related databases may also be added in the future.

### **Complaints Procedure**

Our fundamental aim is to provide you with a first class professional service with complete confidentiality. However, there may be occasions when you feel that this objective has not been achieved and we have a full complaints procedure set up (copy available on request). Should you have any query or complaint regarding our service or products please contact us:

... in writing      Write to Campton Insurance Brokers (UK) Ltd., 126 High Street, Godstone, Surrey RH9 8DX  
... by phone      Telephone 01883 742460 between 9.00 am and 5.00 pm Monday to Friday

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Services.

Your insurer also operates a complaints procedure, details of which are in your insurance policy.

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 first £2,000 and 90% of the remainder of the claim, without any upper limit. Further information about the compensation scheme arrangements are available from the FSCS.

**Note** - These arrangements for the handling of complaints are entirely without prejudice to your rights in English Law and you are free at any stage to seek legal advice and take legal action.

[www.campton.co.uk](http://www.campton.co.uk)