

Campton Insurance Brokers (UK) Limited

About our Insurance Services & Terms of Business

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Status

Campton Insurance Brokers (UK) Limited are Independent Insurance Brokers and offer insurance products from a range of 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.

Regulation

We are authorised and regulated by the Financial Services Authority (FSA) which is an independent watchdog that regulates financial services. We are permitted to arrange general insurance contracts. Our FSA register number is 307338. You can check our details on the FSA's website address www.fsa.gov.uk/register

We are also members of the Institute of Insurance Brokers (IIB), a professional association for Insurance Brokers.

Cover & Payment

We require, where possible, written confirmation of the cover required and full payment at the time of putting cover in place, unless agreed otherwise at the time.

Client Money

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 and on limited occasions it may be necessary to advance credit to clients or insurers. Strict regulations, as set out in the FSA's Client Money rules, are in place to maintain sufficient resources. Client money remains as client money until one of 2 things occur;

1. Some insurers agree that we act as their agent, thus immediately protecting the money because the insurer bears the risk for any losses arising either from us failing to transfer the money or from the misappropriation of the client money by us.
2. The premium is transferred to the insurer or returned to the client.

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.

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 will make a charge of up to £20.00, in addition to any charge 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.

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. If you do not wish your information to be used for these marketing purposes please write to the Data Protection Officer, Campton Insurance Brokers (UK) Limited, 126 High Street, Godstone, Surrey RH9 8DX

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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.

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.