

## **CLIENT TERMS OF BUSINESS/INFORMATION SHEET**

### **STATUS**

Brown Bevan Insurance Brokers: 10 Croft Road, Arnold, Nottingham NG5 7DX (Telephone 0115 8400 700, Fax 0115 9530 137) act as an independent intermediary and as your agent and accept responsibility for the advice given and for arranging your insurance. We have facilities with a number of Insurers and are Authorised and regulated by the Financial Services Authority.

### **COMPLETION OF PROPOSAL FORMS AND THE DUTY OF DISCLOSURE**

Your attention is drawn to the importance of the Declaration and signature on the Insurer's proposal forms. You must advise us immediately, (and have an ongoing duty to do so) of any material facts that may affect the terms of the policy. These include (but are not restricted to) changes of address, changes to the vehicle details, the addition of any new drivers and in respect of all drivers: changes in occupation, medical details, conviction and license details including any possible persecutions outstanding. Details of all accidents or claims (whether a claim was made or not) for all drivers must also be disclosed. It is important that the questions on proposal forms are answered correctly, and if any details alter during the period of the policy you should inform us or your insurance company immediately. Failure to disclose all relevant facts or any inaccuracies in the information provided could result in increased premiums or policy excesses or invalidate all or part of your policy and may result in claims not being paid. If you are unsure on any point, please contact our office to clarify.

### **RENEWALS**

It is a requirement for all Insurers to submit details of all motor policy transactions to the Motor Insurance Database within 14 days. Therefore to ensure that this requirement is adhered to the 15 day temporary cover note will be removed from the renewal notice. Therefore all motor policies must be renewed on or before the renewal date, if not cover will automatically lapse. Please note that once the policy has been lapsed we will be unable to reinstate the policy and a new business replacement policy has been lapsed we will be unable to reinstate the policy and a new business replacement policy will be set up in its place.

### **CHARGES**

In addition to charges made by the insurer, we may, at our discretion, make the following charges:

New Business, renewals, mid-term adjustment - £10.00

Mid-term cancellations - £25.00

Some insurance companies offer a reduced commission (7.5%) in these cases the charge will be increased to £10.00 in all cases.

**Return Premiums** usually arise if an insurance risk is reduced or a policy cancelled. On a return premium we repay commission on the amount to your Insurer and this will be deducted from the final amount due to you.

In view of costs involved, we will not issue any return premium that is less than £10.00 (after the deduction of commission and our charge). An amount less than £10 will be held to your credit and can be utilised against any further insurance policy with us.

### **CREDIT ARANGMENTS**

In order to offer you credit facilities, we are registered under the Consumer Credit Act and our License Number is 470085.  
£15.00 fee charged for payments made over 2 months.

### **DIRECT DEBIT**

10% interest charged on the balance of the premium.

The first instalment is collected from your bank account within 30 days of setting up the direct debit.

There will be no refund of premiums if a direct debit defaults. (Please refer to 'Paying your Premium by Instalments' document on our website)

### **CREDIT/DEBIT CARDS**

A £2% charge applies to credit card payments.

A £2 charge applies to debit card payments.

### **COMPLAINTS**

It is our intention to provide you with a high level of customer service at all times. If there are occasions when we do not meet these standards, please contact the member of staff you were dealing with, either verbally or in writing. They will take details of your concerns and we will then acknowledge in writing, advising you of who is dealing with the matter. A copy of our full Complaints Handling Procedures is available on request.

### **PRODUCTS AND SERVICES OFFERED**

We can offer all aspects of motor insurance, including Private Car, Private & Public Hire, Commercial Vehicles, Motorcycles, Motor Fleets, Motor Trade, Classic Cars & Bikes, Kit Cars, Motor Homes, Minibus and breakdown cover.

Legal Cover can be arranged as an optional extra on all of the above policies. The legal cover is underwritten by Equity Red Star Insurance Company.

Household Insurance including Buildings, contents, all risks, unoccupied an let properties and holiday homes.

Travel insurance including short term, annual and long stay.

Other products Pet, Wedding, Special events and Public & Employers Liability Insurance, Business premises, Restaurants, Shops, Offices, Fast Food outlets etc.

### **CONFIDENTIALITY AND DATA PROTECTION**

All personal and sensitive information about our customers is treated as Private and Confidential.

We will only use and disclose the information we have about customers in the normal course of arranging and administering their insurances and will not disclose any information to any other parties without their written consent.

Under the Data Protection Act 1998, individuals have a right to see personal information about them that we hold in our records. A charge may be made for this service. If you wish to exercise this right, or have any other related queries, you should write to us at the above address.