



TERMS OF BUSINESS

STATUS

- ✓ Policy Centre (a trading name of Envision Alliance Services Ltd) is an insurance broker who acts as your agent and accepts responsibility for the advice given for arranging your insurance. We represent a number of insurers and act as agents for these underwriting facilities. We will give you details of these insurers when we discuss your individual requirements. We are authorised and regulated by the Financial Conduct Authority our Authorisation Number is 585150. Copies of the FCA Code of Conduct are available on request.

PRODUCTS & SERVICES

- ✓ We offer a full range of personal and commercial general insurance products and services. In respect of certain products and services, we have selected a specific product or service from one supplier or number of insurance providers to provide a cost – effective solution to meet the needs of our customers. We will give you full details of individual products and services before you make any commitment on any product we offer you.
- ✓ Our service includes advising you on your insurance needs, arranging insurance cover with insurers to meet your requirements and helping you with any ongoing changes you have to make.
- ✓ We may also divert you to a third party affiliate website who maybe be able to provide you with an insurance product which you require.
- ✓ Please note that any quotation you receive may be valid for a limited period. You will be advised where such a limitation applies.

YOUR DUTY TO GIVE INFORMATION

- ✓ Your attention is particularly drawn to the importance of the declaration and signature on the insurer's proposal forms and or statement of fact agreement. Any failure to disclose facts material to the insurance or any inaccuracies in your answers could invalidate your cover, which could mean that part or all of a claim might not be paid.
- ✓ You have a continuing obligation to disclose facts material to the insurance throughout the period of cover and at renewal of the policy. If you are in doubt on whether to advise the insurer of a change of circumstances that may be relevant to the cover, then it is preferable to contact us in order that this information can be advised to the insurer.

POLICY TERMS AND CONDITIONS

- ✓ All insurance policies contain conditions; exclusions and some contain warranties (which if they are breached may well void the insurance completely, regardless of whether any loss is caused by the breach). As such we cannot stress too highly the importance's of reading the documentation carefully and retaining copies in order that you are familiar with the obligations imposed upon you by the terms of the policy and the limitations of its scope.

CLAIMS

- ✓ If you should become aware of any claims or any circumstances which could lead to a claim being made you must notify us immediately and in writing if required. Failure to do so could prejudice your position. You should not admit liability nor agree to any course of action, other than emergency measures carried out to minimize the loss, until you have agreement from your insurer.
- ✓ In the normal course of events, any claim should be notified to Policy Centre and or Envision Alliance Services Ltd. However, should the notification of claims condition in any specific policy state otherwise, such notification should be adhered to.
- ✓ If your policy was provided via a third party affiliate website then you should contact that insurance provider directly.
- ✓ Please do consult us if you are in doubt on any aspect of your insurance arrangements.

PAYMENT OF PREMIUMS AND CHARGES

- ✓ We normally accept payment by cheque, cash or credit card (if accepted by the insurer). You may be able to spread your payments through insurer's instalment schemes or a credit scheme we have arranged on your behalf. We will give you full information about your payment options when we discuss your insurance in detail.
- ✓ We reserve the right to make charges in addition to any insurance premiums, for the arranging, amending, renewing and cancellation of any policy of insurance. The specific charge and purpose of any additional charges will always be advised to you in advance.
- ✓ Where a policy has been provided via a third party affiliate website, the third party affiliate website will have their own payment collection methods which may vary.
- ✓ If you cancel your policy within the term the company reserves the right to deduct any commission due from any refund made to you.

COMPLAINTS

- ✓ The Financial Conduct Authority regulates sales, advisory and service standards to make sure that the general insurance customers are treated fairly.
- ✓ It is our intention to provide you with a high level of customer service all the time. However, if you do feel you have cause to be unhappy in any way with your insurance cover, in the first instance please contact our Complaints Supervisor, either by post at F.A.O. Complaints Department Policy Centre part of Envision Alliance Services Ltd, 101 Lockhurst Lane, Coventry, CV6 5SF Telephone: 0333 400 8252 or by e-mail complaints@policycentre.com

COMPLAINTS PROCEDURE

- ✓ We take all complaints seriously and will endeavour to respond to any complaint immediately. Where this is not possible we will acknowledge your complaint within five business days of receipt and give you the name of the person dealing with your complaint.
- ✓ If we believe that the complaint does not relate to the activities of Policy Centre (a trading name of Envision Alliance Services Ltd) we will inform you in writing within five business days of receipt of the complaint and where possible provide details of to whom the complaint should be directed.
- ✓ Whilst we will endeavour to investigate all complaints immediately we undertake to give you a written response to your complaint within twenty business days or if further time to investigate the complaint is required to update you on progress and agree a time-scale for resolution.
- ✓ For private customers, if we fail to resolve your complaint to your complete satisfaction you may refer the complaint to the Financial Conduct Authority.

DOCUMENTS

- ✓ With your consent, we reserve the right to retain certificates or other policy documents at this office until all payments due under the policy have been made. Should we withhold any documents we will ensure you receive full details of your Insurance Cover.

CONFIDENTIALITY

- ✓ All personal information about you will be treated as private and confidential. We only use and disclose the information we have about you in the normal course of arranging and administering your insurance and to provide you with information about other products and services we feel may be appropriate to you. We will not disclose any information to any other parties without your consent.
- ✓ We may pass information to our third party affiliate and or third party suppliers about you to credit reference agencies for the purpose of arranging payments by instalments and may also pass to them details of your payment records with us.
- ✓ Under the Data Protection ACT 1988 you have the right to see personal information about you, which we hold in our records. If you have any queries or do not wish to receive marketing information from us, please write to us at our usual business address:-

Policy Centre part of Envision Alliance Services Ltd, 101 Lockhurst Lane, Coventry, CV6 5SF

NOTICE

- ✓ Insurers pass information to the Claims and Underwriting Exchange run by Insurance Database Services Ltd and the Motor Insurance Anti-Fraud and Theft register run by the Association of British Insurers. The aim is to check information provided and also prevent fraudulent claims.
- ✓ Motor Insurance details are added to the Motor Insurance Database run by the Motor Insurers Information Centre which has been formed to help identify uninsured drivers and may be searched by the Police to help confirm who is insured to drive. In the event of an accident the database may be used by insurers and the Motor Insurers Bureau to identify relevant policy information.