

TERMS OF BUSINESS

DEFINITIONS. "We /Us" means David Wain Insurance Services Ltd

REGULATION. With effect from the 14th January 2005 we are authorised and regulated by the Financial Conduct Authority (FCA) our FCA number is 305189. This can be checked on the FCA's Register by visiting their website www.fca.org.uk/register or by telephone 0300 5008082.

STATUS. We act as an Independent Intermediary on your behalf. We arrange Insurance policies with many different Insurers. Our service includes advising you on your insurance needs: arranging your insurance cover with Insurers to meet your requirements: and helping you with any ongoing changes you have to make. We arrange advised and non-advised Insurance cover.

Motor, Commercial Vehicle, Motorcycle, Home Insurance - We offer a range of insurers

Legal protection - We offer Wisecall Claims Assistance.

Travel, Pet, Caravan, Boat, Wedding, Liability, Commercial Insurance etc we offer a limited number of insurers

If requested we would supply a list of our insurers.

PROFESSIONAL INDEMNITY. David Wain Insurance Services Ltd conforms with the FCA code in respect of Professional Indemnity Insurance. This type of insurance is mandatory for FCA members.

GENERAL DATA PROTECTION REGULATION. We fully comply with all data protection regulation and have issued a separate guide on your privacy rights and how we gather, use and share information about you.

DISCLOSURE OF INFORMATION. It is important that you understand that any information, statements or answers made by you to us or your Insurer are your responsibility and must be correct. Your attention is particularly drawn to the importance of the declaration and signature on any Insurer's Proposal Forms / Statement of Facts as any inaccuracies in your answers may invalidate your insurance cover in part or in whole. Facts material to the insurance are matters or information which may influence your Insurer as to the acceptability or otherwise of your Proposal for Renewal and must be accurate before cover begins and throughout the life of the policy. You are advised to keep copies of documentation sent to or received from us for your own protection. Please do consult us if you are in doubt on any request.

NOTICE. Insurers pass information to the Claims and Underwriting Exchange run by Insurance Database Services Limited 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 data base may be used by Insurers and the Motor Insurers Bureau to identify relevant policy information.

Insurers also run credit checks at the time of quotation on policyholders and prospective policyholders.

AWARENESS OF POLICY TERMS. When a policy is issued you are strongly advised to read it carefully, as it is that document, the schedule and any certificate of insurance that is the basis of the insurance contract you have purchased. If you are in doubt over any of the policy terms or conditions, please seek our advice promptly.

CLAIMS. We will on request, give you details of how to make a claim, and your responsibility to your insurer, give you reasonable assistance and guidance in pursuing a claim under your policy, you can of course refer to your policy booklet also. This will include handling claims fairly and promptly and keeping you informed of progress and forwarding a settlement of a claim without avoidable delay, once it has been agreed. We will inform you in writing, with an explanation if we are unable to deal with any part of the claim.

TERMS OF BUSINESS continued..

COMPLAINTS. In the event of dissatisfaction with the level of service with our company please direct complaints to Mr David Wain, Managing Director, David Wain Insurance Services Ltd, 51 - 53 High Street, Swadlincote, Derbyshire, DE11 8JA. We will acknowledge receipt of your letter or oral complaint within 5 business days and provide a formal written response within 20 business days from receipt of the original complaint. If the complaint cannot be resolved within this time scale we will write with an explanation as to the progress and the likely timescale involved. Should you believe the matter has not been resolved to your satisfaction you will be referred to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. They can also be contacted on 020 7964 1000 or www.financial-ombudsman.org.uk.

Your insurer also operates a complaint procedure details of which are in your policy booklet.

CANCELLATIONS. If you wish to cancel the policy you must advise us as soon as possible. You may be due a refund for part of your premium as long as no claims have occurred during your time on cover. You must return your certificate of insurance or a lost certificate declaration together with a letter confirming your cancellation request before we can cancel your policy. Cancelling your direct debit mandate does NOT cancel your policy. Upon cancellation of the contract, it should be noted that Insurance Companies apply short term cancellation charges which are not proportionate to the annual premium and as these form part of the contract offered, we would ask clients to realise that such charges upon cancellation are applied by the underwriters and not ourselves. Please note that the premium paid for supplementary covers are not refundable following cancellation. We offer a 14-day withdrawal period when you cancel the policy and get a full refund providing cover has not commenced.

CONSUMER CREDIT. We are authorised by the Financial Conduct Authority (FCA) to offer Consumer Credit. We do this via Premium Credit Limited (PCL)

All direct debits through PCL are subject to a 30% initial deposit and 9 equal monthly payments. Upon renewal of the agreement payment will be via 10 equal monthly payments starting from inception date of the policy.

PCL will make various checks on customer's eligibility, including their credit rating and have the right to refuse credit. They and we will advise you if this occurs.

Some Insurers also offer direct debits and as their deposit and terms vary, you will be notified on an individual basis. Insurers also make eligibility checks and have the right to refuse credit.

CHARGES. We will provide details of the costs of each General Insurance Product or General Insurance Activity - related service offered.

Our charges are listed below

Renewal Administration Charge	£10.00
Simple Commercial Cases	£10.00
Complex Cases	£25.00
Mid-term adjustments	£10.00
Temporary Adjustments	£10.00
Late Payment Charge	£10.00
Mid-term cancellations	£10.00 + reclaim commission on the return premium value.
Credit Card transactions	Not accepted

NOTE. Your acceptance of these Terms of Business does not affect your normal legal rights.