

1. Status

HR INSURANCE SERVICES Ltd is an independent insurance intermediary acting on your behalf as an agent to arrange your insurance cover. We offer a wide range of insurance products, and have access to the leading insurers in the marketplace. We aim to offer the highest standards of service in establishing appropriate insurance cover against your requirements.

2. Our Services

Our services includes: advising you on your insurance needs; arranging insurance cover with insurers to meet your requirements; and helping you with any ongoing changes you wish to make. We will make sure, as far as we are able, that the products or services we offer you match your requirements:

- If it is practical, we will identify your needs by getting relevant information from you.
- We will offer you products and services to meet your needs and any requirements you have.
- If we cannot match your requirements, we will explain the differences in the products or services that we can offer you.
- If it is not practical to match all your requirements, we will give you enough information so that you can make an informed decision about your insurance.

We will explain the main features of the products and services that we offer including who the insurer is all the important details of cover and benefits, any significant or unusual restrictions of exclusions, any significant conditions or obligation which you must meet and the period of cover.

If you want to consider the products of service we have offered you, we will: confirm how long you have to take up your insurance on the terms we have quoted to you; give you a written quote if you require one, including all the information you need to make an informed decision; and provide you with a sample policy if you ask for one.

3. Duty of Disclosure

It is your responsibility to provide complete and accurate information to insurers when you take out an insurance policy, throughout the life of the policy, and when you renew your insurance. It is important that you ensure all statements you make on proposal forms, claims forms and other documents are full and accurate. Please note that if you fail to disclose and material information to your insurers, this could invalidate your insurance cover and could mean that part or all of the claims may not be paid. Commercial Customers should take particular care to check the accuracy of all information provided.

4. Information on Costs

We will provide you with details of the costs of each insurance product or service we are offering. In addition to the premiums charged by insurers, we may also make changes to cover the administration of your insurance, if you are a Private Customer, full details of our standard charges can be found in our current Tariff of Charges, a copy of which will be provided upon your request. If you are a commercial customer, any specific charges and its purpose will always be advised to you in advance.

For Private Customers, we normally accept payment by cash, or guaranteed Cheque. Subject to status you may be able to spread your payments through insurers' instalment schemes or a credit scheme which we have arranged with a finance provider on your behalf. We will give you full information about your payment options when we discuss your insurance in details. For Commercial Customers, we will agree the method of payment when arranging your insurance.

5. Terms of payment

Our payment terms are as follows (unless specifically agreed by us in writing to the contrary):

- New policies: immediate payment on the inception date of the policy.
- Alterations to existing policies: immediate payment on the effective date of change.
- Renewals: due in full by the renewal date. Unless we receive your instructions to lapse a policy before renewal date we will assume cover is required and you will be liable to make payment to us.

In the event that payment is not received from you in accordance with the above terms, we will take whatever steps we see fit to mitigate our Position. This may include cancellation of your policy/policies. This could invalidate your insurance cover and could mean that part or all of a claim may not be paid.

6. Notification of Incidents

It is essential that you immediately notify us of all incidents that may result in a claim against your insurance policy. You must do so whether you believe you are liable or not. Any letter of claim received by you must be passed to us immediately, without acknowledgement. Only by providing prompt notification of incidents can your insurance company take steps to protect your interests.

7. Claims

Your policy documents will generally give you details on whom to contact in order to make a claim. If this information is not provided or you require assistance, please contact us. We will then advise you as to what action is required and by whom. You will be required to provide full details of your claim. You will be advised as to how you should do this.

8. Confidentiality and Data Protection

All information about you will be treated as private and confidential. We will only use and disclose the information we have about you in the normal course of arranging and administering your insurance. We may pass information about you to credit reference agencies for the purpose of arranging payments by instalments and may also pass to them details of your payment record with us. We may also use the information we hold about you to provide you with information on other products and services we can offer which we feel may be appropriate to you. If you do not wish to receive marketing information from us, or for us to disclose information about you to other parties for marketing purposes please write to us at the above address. Under the Data Protection Act 1998 you have the rights of access to any personal information we hold about you in our records. The standard fee for this information request is £20.00. If you have any queries concerning this please contact us at the above address.

9. Complaints

It is our intention to provide you with the highest level of customer service at all times. However, if you should feel dissatisfied with your insurance cover in any way, or with the levels of service we have provided, then we operate a comprehensive Complaints Procedure to assist you with your complaint. Should you wish to complain you may do so either orally to any member of staff or in writing to the address:

All complaints should be addressed to Customer relations department, HR Insurance Services Ltd, 41A Park Road, First Floor, Peterborough, Cambridgeshire, PE1 2TH.

In line with our complaints procedure, we will formally log the complaint and refer the matter to a staff member who is independent from the reason for the complaint. All complaints will be acknowledge in writing within 7 working days of receipt and will include the name of the staff member who will deal with the complaint. We will provide you with a full written response within 6 weeks from the date the complaint is registered, or explain the current position of your complaint and provide you with a timescale for a full response.

If we receive a complaint that does not relate to any general insurance product activity, or should more appropriately be referred to another organisation, we will advise you in writing within 7 working days. Wherever possible, we will provide details of how your complaint should be redirected. If we are unable to settle the complaint between us, you may refer your complaint to the Financial Ombudsman Service (FOS). Their address is South Quay Plaza, 183 Marsh Wall, London E14 9SR, telephone 0845 080 1800.

10. Details about our regulator

HR Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority. Our firm reference number is **308393**. The Financial Conduct Authority website which includes a register of all regulated firms can be visited at www.FCA.gov.uk/register, or the Financial Conduct Authority can be contacted on 0845 606 1234.

Under the financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Information can be obtained on request, or by visiting the financial Services Compensation Scheme website at www.fscs.org.uk

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