

Terms of Business

This document is effective from **February 2016** and supersedes all Terms of Business previously issued by us. It sets out the terms upon which we agree to act for our customers and contains details of our regulatory and statutory responsibilities. It also sets out some of your responsibilities. **Please read it carefully.**

Please contact us immediately if there is anything in the Terms of Business that you do not understand or with which you disagree.

About us

Ancile Insurance Group Ltd, trading as Goodtogoinurance.eu. Registered Office: East Wing, Goffs Oak House, Goffs Lane, Goffs Oak, Herts, EN7 5BW, is authorised and regulated by the Financial Conduct Authority and in the Republic of Ireland by the Insurance Regulator. Our Financial Services Register number is 471641. You can check this on the Financial Services Register by visiting the FCA's website <http://www.fsa.gov.uk/register/home.do> or by contacting the FCA on 0800 111 6768.

Our address

Contact Address: Ancile Insurance Group Ltd, Kao Hockham Building, Edinburgh Way, Harlow, Essex CM20 2NQ

Registered Address: East Wing Goffs Oak House, Goffs Lane, Goffs Oak, Herts, EN7 5BW

Our products and service

We offer products from a limited number of insurers, the names of which are available on request. We are authorised to issue policy documentation and/or certificates on their behalf.

We do not give advice or recommend any particular insurance policies. We may ask you some questions to narrow down the selection of products that we provide. You are required to make your own choice about which product you proceed with.

Unless otherwise advised, the services we provide are as follows:

- Arranging cover as instructed
- Help with on-going changes

Method of communication

Post, telephone and email are our normal forms of communication. Please let us know if you prefer not to receive a communication by a particular medium.

Risk Information

The terms of any insurance that we arrange on your behalf will be based upon the information provided by you to us or to your insurers.

As a consumer (an individual buying insurance wholly or mainly for purposes unrelated to your trade, business or profession) you must take reasonable care to answer all questions put to you about your proposed insurance fully, honestly and to the best of your knowledge. If you do not understand the meaning of any question, or if you do not know the answer, it is vital that you tell us. Once cover has been arranged, you must immediately notify us or your insurer of any changes to the information that has been previously provided. The most serious consequence of failing to provide full and accurate information before you take out insurance, or when your circumstances change, could be the invalidation of your cover. In that instance it would mean that a claim will be rejected.

Confidentiality protecting your information

All personal information about you will be treated as confidential and only disclosed in the normal course of negotiating, arranging and administering your insurance. This may include disclosing information to agents and service providers such as loss adjusters and approved contractors.

With a few exceptions, for example information requested by a court, a regulatory body, or information which is already in the public domain, we will not release information to any other party without your consent.

Under the *Data Protection Act 1998* you have a right of access to see personal information about you that is held in our records, whether electronically or manually. If you have any queries, please write to the Ancile Insurance Group Ltd Customer Relations Manager at the above address.

Privacy policy

Please see our privacy policy <http://www.ancileinsurance.com/privacy> for more information on how we process personal data, including how we store and protect personal data and who it may be shared with.

Quotations

Unless stated otherwise in our documentation, all quotations provided for new insurances are valid only for a period of 30 days from the date of issue.

You should be aware that quotations may change or be withdrawn if the information given to us or your insurers in proposal forms or declarations differs from that provided at the time the quotation was issued.

Receipt of instructions

We do not consider instructions to arrange or change cover sent to us by post, electronic mail or facsimile, or left on answering equipment, to have been received until they reach the relevant personnel in our offices. We do not accept responsibility for instructions that do not reach us due to failures in the postal, electronic or telecommunications systems.

Documentation

Our aim is to produce documentation and correspondence in a clear and understandable format. In the event of any uncertainty we would ask you to let us know immediately. Our staff are always happy to clarify the cover provided. You should check all policy documentation to ensure that the details are correct and the cover provided meets with your requirements. Any errors should be notified to us immediately.

All policies contain conditions and exclusions and some contain warranties and excesses. It is your responsibility to examine the document to familiarise yourself with these. A breach of a policy condition may result in non-payment of a claim and breach of a warranty may invalidate the cover if it is not complied with precisely.

We recommend that you keep policy documents for as long as a claim is possible under the policy.

Block transfers

In respect of some classes of insurance we may operate block insurance arrangements in order to provide competitive terms. On occasions it will be necessary for us to transfer such blocks from one insurer to another where this is beneficial to our clients.

This document constitutes both your acceptance that we do this and your prior request for us so to do.

Our Remuneration

Our remuneration will be either a fee, as agreed with you, or brokerage, which is a percentage of the insurance premium paid by you and allowed to us by the insurer with whom the insurance policy is placed.

In the ordinary course of our business we sometimes earn income in the form of management/administrative expenses allowed to us by insurers to cover costs incurred in carrying out work on their behalf and in the form of volume, growth or profitability payments. We may also receive income from providers of premium financing facilities where, with your agreement, we have made such arrangements on your behalf.

We may sometimes also earn income for the provision of other services to you, which will be agreed with you on an individual basis.

For each insurance policy, including any subsequent renewal, you have a right to request information regarding any remuneration that we have received as a result of placing your insurance business.

Fees and charges

Our service to you for the provision of insurance products and advice will be at no direct cost to you.

Wherever possible we will provide additional services and advice in support of your Insurance and Risk programmes within our normal remuneration. However, we retain the right to negotiate additional fees, at an agreed rate at the time, for any additional work you may ask us to do.

Method of payment

We accept payment by most major debit and credit cards

Handling your money

We collect and hold money as an agent of the insurer.

Claims

You need to check the relevant section of the policy wording to see if you are covered and what documents etc are required to make a claim and then contact the claims service detailed in your policy wording in order to submit your claim.

If you have a travel policy then, in a medical emergency, contact the Assistance Company shown in the policy wording for help. Please read the policy wording for details. If you are admitted to hospital or need to curtail your trip you must contact the Assistance Company for authorisation before incurring any expenses or insurers may not pay your claim. Simple outpatient treatment should be paid locally and claimed for on your return to the United Kingdom.

Treating customers fairly

It is our intention to provide a high level of service at all times. However if for any reason you feel our service is not of the standard you would expect please let us know by contacting our Customer Relations Manager at www.ancileinsurance.com/contact-us/.

How to make a complaint

We are committed to treating our customers fairly. However, we realise that there may be times when things go wrong. If this happens, please contact us using the details below.

Please tell us your name and your claim number or policy number and the reason for your complaint.

If you have any type of complaint about our service or require a copy of our complaints procedure please contact our Customer Relations Manager at complaints@ancileinsurance.com, 0330 024 9671 or at Ancile Insurance Group Ltd, Kao Hockham Building, Edinburgh Way, Harlow, Essex CM20 2NQ.

You can request a copy of our procedures for dealing with complaints at any time.

Financial Ombudsman Service

If you are not happy with our final decision on a complaint, you may be able to pass your complaint to the Financial Ombudsman Service (FOS). The FOS is an independent organisation and will review your case.

Their address is:

Financial Services Ombudsmans Bureau, Third Floor Lincoln House, Lincoln Place, Dublin 2.

Republic of Ireland

Email: enquiries@financialombudsman.ie

Phone: 0800 023 4567 if calling from a landline or 0300 123 9123 if calling from a mobile

You can visit the Financial Ombudsman Service website at www.financialombudsman.ie

If you take any of the action mentioned above, it will not affect your right to take legal action.

If you are a consumer and your complaint relates to insurance purchased from us via electronic means (e.g. on-line or via email or mobile 'phone) then you are also able to use the EC On-line Dispute Resolution (ODR) platform at <http://ec.europa.eu/consumers/odr/> who will notify FOS on your behalf.

Compensation arrangements

We are covered by the Financial Services Compensation Scheme. 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 90% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS at <http://www.fscs.org.uk/>

Cancellation Right

If you take out a personal policy through us, you may cancel the cover up to 14 days from the later of:

- The policy purchase date or the date you receive full policy documentation from us or your insurers
- The renewal date or the date you receive full renewal documentation from us or your insurers

You will be informed if you have such a Cancellation Right in separate documentation.

Should you decide to exercise the Cancellation Right you will be entitled to a refund of premium less an appropriate pro rata charge for the period of cover given before the cancellation right was invoked. If the premium has not been paid, a charge may be made for the period of cover given prior to the exercise of the Cancellation Right.

Should any claim occur prior to the exercise of the Cancellation Right where the claim terminates the insurance cover, your insurers may not allow a refund of any of the premium paid.

If this Cancellation Right is not exercised within the 14-day period as stated above, and you decide to cancel the policy at a later date, the amount of any premium refund will depend upon the cancellation terms of your insurance policy.

To exercise the Cancellation Right you should contact us at our normal address or your insurers at the address shown on your policy.

Renewal of annual travel insurance policies

All renewals are at our discretion.

We will notify you that your policy is due for renewal at least 28 days before it expires and invite you to obtain a new quotation, either online or by telephone.

Medical conditions

Please note that you must re-declare your existing medical conditions to us when obtaining a renewal quotation, even if they were declared on your previous policy.

Due to the changing nature of some medical conditions it is important to complete the medical screening process every year. If you fail to declare all of your medical conditions your policy could be invalid and your claim may not be paid.

Optional cover, sports and activities

If you added any extra cover, such as winter sports or gadget cover, to your previous policy you will need to add this to your new policy if it is required.

Once your policy has been renewed, whether automatically or after your instruction, you have a 14 day cooling off period, when you can cancel the cover and receive a full refund, provided no claim has been made.

Law & jurisdiction

These Terms of Business shall be governed by and construed in accordance with English Law. In relation to any legal action or proceedings arising out of or in connection with these Terms of Business we both irrevocably submit to the exclusive jurisdiction of the English courts.

YOU ARE DEEMED TO HAVE ACCEPTED THESE TERMS OF BUSINESS AND GIVE YOUR CONSENT FOR US TO OPERATE IN THE WAYS DESCRIBED, UNLESS YOU ADVISE US OTHERWISE WITHIN 7 DAYS OF RECEIPT.