

HJ Pook Terms of Business

Important information please read

About us

HJ Pook and Saffron Insurance are trading names of Saffron Insurance Services Limited (SISL), an independent intermediary.

Who are we regulated by?

The Financial Conduct Authority (FCA) is an independent watchdog that regulates the financial services sector. SISL is authorised and regulated by the FCA. Our FCA registration number is 302774. You can check this on the FCA register by visiting the FCA's website www.fca.org.uk/register or by contacting them on 0800 111 6768.

Products and Services we offer

- We offer products from a range of insurers for private car, small commercial vehicle (under 3.5T), motorcycle and household
- We offer a selection of commercial products from a range of insurers
- We offer breakdown, caravan and travel insurance from a limited number of insurers and a list of these can be supplied on request
- We offer motor legal insurance from AM Trust Europe Ltd.
- We offer family legal insurance from ARC Legal Assistance Ltd
- We offer Lost Key insurance from UK Underwriting Ltd.
- We offer GAP insurance from a range of insurers.
- We offer Excess Protection insurance from Acasta Europe Underwriting Ltd.

Protecting your Money

For your protection we will hold your money as an agent of the insurer. In arranging your insurance we may employ the services of other intermediaries who are regulated by the FCA and your premium may be passed to these intermediaries for payment to insurers. Interest that may be earned on these accounts is retained by SISL.

Whilst we constantly monitor the financial strength of Insurers with whom we place business, adverse business conditions could affect their solvency and we cannot therefore guarantee the ongoing financial strength of any Insurer and a liability may arise for the premium, whether full or pro-rata if they were to become insolvent

Service we provide

We will advise you on your insurance needs, by asking a set of questions to narrow down the selection of appropriate products that we can offer to meet your requirements. We will then guide you, enabling you to make an informed choice, and we will help with any on-going changes you need to make.

Our fees and charges – Effective from 16/09/2015

Important note: Our fees and our charges are non-refundable even if you cancel your insurance policy. All refunds are made after deduction of any commission earned. At any time you may request information on our and the agreed provider's commission income or profit share.

	Explanation of fee	Amount of fee
Motor Arrangement Fee	This is our fee for arranging your motor policy.	£45
Household Arrangement Fee	This is our fee for arranging your household policy.	£30
Commercial Insurance and specified Personal Lines Products	A Fee may be charged for arranging Commercial Insurance and Personal lines products where no commission is earned or where additional work is undertaken. (for example High Net Worth Personal Lines.)	Will be confirmed prior to inception.
Mid-term Adjustment fee	Any mid-term adjustment (no fee is payable for any change to the policy within the first 14 days of cover)	£25
Cancellation – excluding Travel	Fee payable if you cancel your contract within the 14 day cooling off period	£26
	Fee payable if you cancel your contract after the 14 day cooling off period. The 14 day cooling off period only applies to Personal Lines Products. No refund will be made on the Motor or Household arrangement fees.	£35
Travel Cancellation	Fee payable for the cancellation of a Single Trip policy at any time	£10
	Fee payable for the cancellation of a Multi Trip policy at any time	£5
Cancelled or rejected payment	Fee payable if your direct debit defaults due to insufficient funds Fee payable if your card payment is rejected	£20

Duplicate Certificate Charge	The first duplicate certificate will be issued free and all subsequent requests will incur the fee	£10
Credit card Charges	Fee payable for the use of any accepted credit card (Excludes debit cards)	£4

You may also incur the following costs from your insurer or credit provider:

- Insurer charges upon cancellation – practices vary so please refer to your policy documents for any specific arrangements
- Credit charges vary according to the chosen payment-option so please check your credit agreement carefully for full details
- Arrangement Fees may be withdrawn with prior agreement.

Where you accept our referral to an agreed legal representative we may receive a referral payment, Full details can be supplied on request.

What to do if you wish to complain

It is our intention to provide you with a high level of customer service at all times. However, if at any time you are dissatisfied with the service we provide, we have a formal complaints procedure. You should, therefore take the following course of action:

- In the first instance you should discuss your complaint with the local team you have been dealing with
- If you remain dissatisfied please contact David Beswick our Managing Director using the details below
 - Call your local team or our head office 01799 522293
 - Write to Saffron Insurance Services Limited, 22 High Street Saffron Walden Essex CB10 1AX
 - e-mail insure@saffroninsurance.co.uk
- We will acknowledge your complaint within five working days and advise you who is investigating the matter and will supply a final response within 8 weeks from the initial receipt of the complaint. If we are unable to resolve the complaint within this timescale we will explain why.
- Lloyds Syndicates only.** Saffron Insurance Services Ltd acts on behalf of insurance companies and some Lloyds syndicates. For a complaint about a Lloyds syndicate you may either report the matter to Saffron Insurance or ask Lloyds to investigate your complaint by contacting complaints@lloyds.com. If you are unsure where your insurance is placed please refer your policy document or contact Saffron Insurance for help.
- By phone: +44 (0) 20 7327 5693
- By fax: +44 (0) 20 7327 5225
- If you remain dissatisfied with the outcome of your complaint, you may be entitled to refer it to the Financial Ombudsman Service, whose address is: South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Telephone 0800 023 4567. Further information is available at www.financial-ombudsman.org.uk

How to amend your policy

If you want to make a change to your policy, please telephone a member of your local office or the main office 01799 522293 and let us know the details of the change that you wish to make and the date the change is to be effective from. If we, and your insurer, agree to the change we will also agree on the effective date of the change. You must give us advanced notice. We will let you know of any additional premium to be paid and any fee that may be payable for the mid-term adjustment (see section entitled 'Our Fees and Charges' for details of any applicable fees).

How to report a claim

To report a claim please call us on 0344 412 2416, at any time. For Motor and Household products please refer to your home/motor Saffron Membership booklet for full details. Our motor claims service is managed by Winn Solicitors Ltd

How to cancel your policy

Telephone, email (insure@saffroninsurance.co.uk) or write to our office instructing us to cancel. Please ensure you confirm the date you would like this to be effective from otherwise we will not be able to process your request without further contact to confirm the details. Please also do the following:

- For motor vehicle insurance products, please return the certificate of insurance. Any applicable refund will not be issued until the certificate of insurance or lost certificate declaration is received by us.
- For Household and any additional products, no further action is required and any applicable refunds will be made upon receipt of your instruction to cancel the policy.

NB: We may need to confirm the details of the card or account to be refunded before the refund can be processed.

Renewing your policy

Inviting renewal with the most appropriate insurer:

We will invite your renewal with the most appropriate insurer and, before your renewal date, we will send the details out to you in the post, including the premium payable and the full terms and conditions, for your consideration. New policy booklets will be supplied upon request. You will need to let us know if you want to go ahead with the renewal and agree payment terms prior to the renewal date. Should we not hear from you, the policy will lapse on the expiry date and you will have no cover after that date. If you would prefer us to renew with your current insurer, please tell us when you call.

Automatic renewal by prior agreement

If you pay your premium by instalments, we will automatically renew your policy with the most appropriate insurer. If we do not hear from you, we will make the necessary arrangements and issue the documentation to you regarding your renewed policy. If you no longer wish your policy to renew automatically, you should let us know immediately by contacting your local office or call 01799 522293.

Your duty to disclose information and to check the wording on Your policy

It is important that all information you, or anyone acting on your behalf, give us verbally and/or in writing when arranging your cover, making changes to it or making a claim is true and complete. 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. You, or anyone acting on your behalf, must also tell us about any changes during the term of the policy, such as a reduction or increase to the sum insured, the risk address, the occupation for any party on the policy, etc. Failure to provide true and complete information could invalidate your policy and/or any claims made under it. Under the conditions of your policy you, or anyone acting on your behalf, must also tell us about any incidents relating to the subject of the insurance cover such as a fire, theft or loss. When you tell us about an incident, we will pass information relating to it to a database and will share it with your insurer.

As the certificate and schedule are the basis of the cover you have purchased you should read these documents carefully in conjunction with the policy wording, if you have any concerns please do not hesitate to contact us.

If a form is completed on your behalf you should check that the answers shown to any of the questions are true and accurate before signing the document.

What happens if you default on Your instalment agreement

If any credit agreement payment is not met, you acknowledge and agree that we may instruct on your behalf the relevant insurer to cancel the insurance and to collect any refund of premiums which may be made by the insurer and use it to offset any outstanding costs.

Withholding documents

We reserve the right to withhold certain documents, such as proof of any no claims discount entitlement, whilst there is any outstanding premium or charges owed to us. We will however, ensure that you have the documents required by law.

Conflicts of Interest

Occasions can arise where we or one of our product providers will have a potential conflict of interest with business being transacted for you. If this happens and we become aware that a potential conflict exists, we will write to you to detail the steps we will take to ensure your fair treatment and obtain your consent before we carry out your instructions.

Preventing and detecting fraud

Insurers pass information to the Claims and Underwriting Exchange Register, run by Insurance Database Services Ltd (IDS Ltd), the Hunter Database, run by MCL Software Ltd and the Motor Insurance Anti-Fraud and Theft Register run by the Association of British Insurers (ABI). The aim is to help us to check information provided and also to prevent fraudulent claims. When we deal with your request for insurance, we may search these registers. Under the conditions of your policy, you must tell us about any incident (such as an accident or theft) which may or may not give rise to a claim. When you tell us about an incident, we will pass information relating to it to the Registers. Your policy details will be added to the Motor Insurance Database (MID), run by the Motor Insurers' Information Centre (MIIC). MID data may be used by the DVLA and DVLI for the purpose of Electronic Vehicle Licensing and by the Police for the purpose of establishing whether a driver's use of the vehicle is likely to be covered by a motor insurance policy and/or for preventing and detecting crime. If you are involved in an accident (in the UK or abroad) other UK insurers, the Motor Insurers' Bureau and MIIC may search the MID to obtain relevant policy information. Persons pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID.

You can find out more from your insurer, or at www.miic.org.uk. We may search these databases when you apply for insurance, in the event of any accident or claim, or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

In order to prevent and detect fraud we or the insurers on our panel may at any time:

- Share information about you with other organisations and public bodies including the Police
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this

We and other organisations may also search these agencies and databases to:

- Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household. This information includes quotation search from a credit referencing agency. This search will appear on your credit report and will be visible to other credit providers. It will be clear that this is a quotation rather than a credit application by you to pay by monthly instalments.
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies
- Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity
- Undertake credit searches and additional fraud searches

NB: You should share this information with all the parties named in your policy.

Data protection

For Data Protection Act purposes SISL is the Data Controller. We will hold and process your personal data for insurance, administration and marketing purposes. Your data may be shared with other companies who you have insured with. For the above purposes, the information may also be passed to selected third parties, insurers and reinsurers, and may be processed outside the European Economic Area (EEA). You understand that all personal data you supply must be accurate, and you have the specific consent of those other persons insured to disclose their personal data. You may request a copy of the information held by SISL for which a charge of £10 will be made to cover our costs.

SISL likes to keep you up-to-date about its own products and services and those of other companies that might be of interest to you. However, if you prefer not to be kept informed please write to: The Data Protection Officer, Saffron Insurance Services Limited, 22 High Street, Saffron Walden, Essex, CB10 1AX or alternatively email insure@saffroninsurance.co.uk

Who can we speak to regarding your policy

At the request of many of our customers and to make managing your insurance policy more flexible and convenient, it is our policy to deal with other parties regarding your insurance policy as long as we are satisfied that they are acting on your behalf. This includes all activities relating to the arranging and administration of your policy, such as quotations, amendments, claims, complaints and the cancellation of the policy. We will assume that you are happy to proceed on this basis unless you advise us otherwise. If at any time you only want us to deal with you, or specific named parties, please call us to let us know immediately and we will update our records.

Call Recording

For mutual protection, to allow us to improve our customer service and for training purposes, all calls may be recorded including outbound calls made by us to yourself or someone acting on your behalf.

Governing law

This document, and all other information that we issue, is directed at United Kingdom residents and shall be governed by, and work in accordance with, English Law. It is also subject to the jurisdiction of the English courts.

Compensation Scheme

If we or your insurer were unable to meet our obligations you might be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about the Scheme is available from the FSCS website at www.fscs.org.uk or by calling us.

Saffron Insurance Services Ltd, 22 High Street, Saffron Walden, Essex, CB10 1AX