

Terms of Business

Who regulates us?

Collingwood Insurance Services (UK) Limited are authorised and regulated by the Financial Services Authority (FSA). The FSA is the independent watchdog that regulates financial services.

Our permitted business is that of an insurance intermediary arranging contracts of general insurance. You can check this on the FSA's register by visiting the FSA website www.fsa.gov.uk/register or by contacting the FSA on 0300 500 5000.

Client Money

We will hold money received from you, or paid on your behalf, in separate Client Account until due for payment to the Insurer in accordance with their terms of business and also regulatory requirements. Money due to you from the Insurer will be held under the same arrangements.

Interest which may be earned on any money held in the account will be retained by us.

In addition risk transfer is granted to CISL in relation to the receipt of, holding of and the refund of premiums.

Which companies do we deal with?

We have chosen to deal exclusively with Collingwood Insurance Company Limited for Learner Driver Insurance, ARAG Plc on behalf of Brit Insurance Ltd for associated Legal Expenses insurance cover and Qdos Broker and Underwriting Services Limited on behalf of UK Underwriting Limited for Accidental Death Benefit and Personal Accident cover.

If we are requested to cancel a policy on your insurer's behalf, we will be acting as agent for the insurer.

What service do we provide?

Your Learner Driver policy meets the needs of a private motor vehicle driver requiring the chosen level of insurance cover for their own or another person's vehicle whilst receiving accompanied driving tuition (policy conditions apply).

The associated Legal Expenses policy meets the needs of an individual requiring cover for legal costs up to a defined limit to pursue compensation if an insured vehicle is involved in a non-fault accident with another vehicle (policy conditions apply).

You will not receive advice or a recommendation from us. We may ask some questions to assess your suitability for a product but you will then need to make your own choice about how to proceed. Legal Expenses cover is an integral part of the overall Learner Driver insurance offering and is a separate compulsory policy for which you are not charged a premium.

The optional Accidental Death Benefit and Personal Accident policy will pay a benefit to the insured in the event of loss, death or bodily injury caused by a road traffic accident whilst driving or travelling in the insured vehicle.

Please note quotations remain valid for a period of 28 days.

What will you have to pay for our services?

Our intermediary fees, which are non-refundable, are provided below:

1. Insurance services processing Fee (first policy purchase or purchases following breaks in cover & subsequent annual renewals)	£53.50
2. Insurance services processing Fee (subsequent policy purchases without breaks in cover)	£3.50
3. Mid-term amendments processing Fee	£20.00
4. Hard copy of policy documentation	£20.00
5. Policy re-start Fee	£20.00

Data Protection

Information we hold about you will be treated as confidential. We will use and disclose the information we have about you for the following purposes:

- to identify you when you contact us;
- to administer the accounts, services or products you may have with us or selected partners from time to time;
- in dealing with your insurers and to help prevent fraud or loss. If you provide false or inaccurate information to us and we suspect fraud, we will record this and may share it with other people and organisations. We, and other credit and insurance organisations, may use technology to detect and prevent fraud;
- to carry out marketing analysis and customer profiling, conduct research and create statistical and testing information;
- to inform you, any person authorised to act on your behalf or individuals for whom you have supplied data of other products or services available from us which may be of interest (unless you have asked us not to do so)
- we, or your insurer, may allow carefully chosen affiliates or partners to use information held about you or any person for whom you have supplied data, for the purpose of providing services it is felt may be of interest and which are available from such a partner (unless you have asked us not to do so).
- we or carefully selected partners with whom we have shared data may contact you, any person authorised to act on your behalf or individuals for whom you have supplied data by mail, email, telephone, text or multimedia messages about other products and services (unless you have asked us not to do so).

Communications with you (including phone conversations and emails) may be monitored and recorded for quality assurance and compliance purposes.

We may pass information about you as well as your payment record with us to credit agencies for the purpose of arranging payments by instalments.

Where you give us information on behalf of someone else, you confirm that you have provided them with the information set out in this document and that they have not objected to such use of their personal information. Where you give us sensitive data about yourself or another person (such as health details or details of any criminal convictions) you agree (and confirm that the other person has agreed) to our processing such information in the manner set out in this document.

Should you require details of those credit and fraud prevention agencies from which we may obtain and with whom we may record information about you, or you wish to discuss any matter regarding use of your data, please write to our Compliance Manager at Collingwood House, Redburn Court, Earl Grey Way, North Shields, NE29 6AR.

Paying for your policy by Direct Debit?

If any Direct Debit or other payment due in respect of the credit agreement you enter into with Premium Credit Limited (PCL) to pay insurance premiums is not met when presented for payment or if you end the credit agreement with PCL or if you do not enter into a credit agreement with PCL we will be informed of such events by PCL.

If you do not make other arrangements with us to pay the insurance premiums you acknowledge and agree that we may, at any time after being so informed, instruct on your behalf the relevant insurer to cancel the insurance (or, if this occurs shortly after the start or renewal of the insurance, to notify the insurer that the policy has not been taken up) and to collect any refund of premiums which may be made by the insurer and if any money is owed to PCL under your credit agreement pay it to PCL or if PCL have debited us with the amount outstanding use it to offset our costs.

You will be responsible for paying any time on risk charge and putting in place any alternative insurance and/or payment arrangements you need.

What to do if you have a complaint

If you wish to register a complaint please contact us:

By Phone: 0845 470 0014

In writing: Collingwood Insurance Services (UK) Limited, Collingwood House, Redburn Court, Earl Grey Way, North Shields, NE29 6AR. Please quote the type of insurance cover you hold and your policy number.

We will write to acknowledge your complaint promptly and a full written response will be provided within 8 weeks, unless a full response is possible immediately.

If you remain dissatisfied with our response you can refer your complaint to the Chief Executive at the address above.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service by contacting: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR, telephoning: 0845 0801800 or visiting www.financial-ombudsman.org.uk

Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. 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 arranging is covered for 90% of the claim, with no upper limit. For compulsory classes of insurance, insurance arranging is covered for 100% of the claim with no upper limit.

You can learn more about this scheme at www.fscs.org.uk or by telephoning 020 7892 7300.