

### **About us**

Right Choice Insurance Brokers of St James House, 27 – 43 Eastern Road, Romford, Essex, RM1 3NH is authorised and regulated by the Financial Conduct Authority (registration no. 475620). This can be checked on the FCA's register by visiting the FCA's website <http://www.fca.org.uk/register> or by contacting the FCA on 0800 111 6768 (Freephone).

### **Protecting your money**

We hold your premium payment in a trust account until it is passed to the insurer. While it is in the account, your money cannot be used for any purpose other than paying the insurer. We will retain any interest earned on the account.

### **Your duty of disclosure**

The Consumer Insurance (Disclosure and Representations) Act 2012 updated the legal basis on which insurance contracts are sold to consumers and brings outdated laws into line with current market practice. The Act makes it clear that consumers need to take care when answering questions asked as part of an insurance application.

Customers have a duty of disclosure and whilst there is no need for you to volunteer information it is your responsibility to provide complete and accurate information and answer questions fully. Incorrect information may invalidate your insurance and any claims may not be paid. You must inform us of any changes to your policy details during the life of your policy, including at renewal. Please read all policy documentation carefully and inform us immediately of any incorrect information.

### **Your cancellation rights**

#### **Within 14 days**

You have the right to cancel a new policy within 14 days of when you purchase your policy or when you receive your policy documents, whichever is later. For a renewed policy this is within 14 days of your renewal date. Provided you have not had any claims a minimum charge of £15 + IPT from the insurer will be applicable. We will also deduct a £15 administration charge to cancel your policy.

If you cancel your policy prior the start date, we will apply a £15 administration charge to cancel your policy.

#### **After 14 days**

If you cancel after 14 days, providing no claims have been made on the policy you will be charged by the insurer as follows.

Period of cover up to	One month	Two months	Three months	Four months	Six months	Eight months	Over eight months
Premium payable	25%	30%	50%	60%	75%	90%	Full premium

In addition to the insurer's charge we will also charge a cancellation fee of £15.

**If you have made a claim on your policy there will be no refund due.**

### **Service Charges**

Credit Card payments we may charge up to 1.5%.

If you choose to pay by cheque we will apply a £5 administration fee.

Postage of documentation we will apply an administration fee of £5.

### **If you have a complaint**

We have a real commitment to customer care. We aim to be a company that puts the customer first.

If you are unhappy with any aspect of our service please telephone us on 0330 241 1359. At any time you can request a copy of our complaints procedures. If you remain dissatisfied, you may be able to refer your complaint to the Financial Ombudsman Service.

### **Privacy**

We are committed to protecting your privacy. We store the information that you have provided when completing an application form on our website to allow us to process your cover. Such contact details and data may be used to contact you with any enquiries regarding this transaction. We will not sell, trade or rent your personal information to others or contact you for promotional purposes.