

Terms of Business Agreement

This document details our service and our arrangements for dealing with your insurance. Please read it carefully and retain a copy for your records. The English language will be used for all communications, the contractual terms and conditions, and any information we are required to supply to you, before and during the duration of the contract and this agreement shall be subject to English Law.

The Financial Conduct Authority is the independent watchdog that regulates financial services. 2Gether Insurance Ltd is authorised and regulated by the Financial Conduct Authority. Our FCA Register number is 579333. You can check our status at <https://register.fca.org.uk> or by contacting the FCA on 0800 111 6768. Our permitted business includes advising, arranging, dealing in and assisting with the placing & administration of General Insurance policies.

Our Service To You And The Products We Offer

We are an independent insurance intermediary, who acts on our customers' behalf in arranging insurance. Our services include: advising you on your insurance needs; arranging your insurance cover with insurers to meet your requirements; and helping you with any ongoing changes you have to make. We usually offer advice from a range of insurers, representing a fair analysis of the market, however, under certain circumstances we may only deal with a limited panel, or single insurer and we will notify you when this applies.

We will advise and make a recommendation for you after we have assessed your demands and needs. Our advice will be confirmed in a demands & needs and suitability statement, giving reasons for our recommendation. In respect of Legal Expenses/Motor Breakdown and policies purchased on our website, you will not receive advice or a recommendation from us and you will then need to make your own choice about how to proceed.

Information on Payment Options and How we will treat Payments You make to Us:

We normally accept payment by cheque or the following credit/debit cards – Visa, Mastercard, Maestro and Switch. You may be able to spread your payments through insurers' instalment schemes or a credit scheme, which we have arranged with an established insurance premium finance provider. Rates and acceptance may be subject to a credit check. We will give you full information about your payment options and the appropriate finance agreement when we discuss your insurance in detail.

Under the terms of our agreements with the Insurance companies with whom we place business, we normally receive premiums you pay to us as Agent of the Insurer. All insurance premiums you pay to us are protected in a Statutory Trust Client Account until we pay insurers. We do not pay any interest on premiums held by us in the course of arranging and administering your insurance.

Our Fees And Charges For Providing Our Services To You

A commission is paid to us from your premium, by the insurer with whom we place your business which could typically be up to 25% and we also make the following charges to cover the administration of your insurance:

Arranging new policies a minimum fee of £30.00, Posting of New Business or Renewal documents £5.60, Mid-term adjustments £30.00.

Mid-term cancellations and other refunds are refunded net of commission. We in addition charge a minimum of £75.00 administration fee.

Renewals a minimum fee of £30.00, Replacement/duplicate certificates or cover notes £15.00

Personal lines/Retail policies cancelled during the 'Right to Cancel' period will be subject to an administration charge of £75.00, in addition to the premium charged by the insurer for the period of cover provided.

If we arrange a policy on which we earn no commission we will advise you of the arrangement fee before you take the policy out. **We may also make additional charges specific to the arrangement & servicing of certain policies, but these will always be advised to you in advance.**

How You Can Complain

Our aim is to provide a first class service, however, if you wish to register a complaint, please contact us by writing to Complaints Dept, 2Gether Insurance Ltd, Exchange Square, Wisbech, Cambridgeshire PE13 1RA or, by phone on 01945 465508, by email at complaints@2gi.co.uk.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service, for an independent assessment. The FOS Consumer Helpline is on **0800 023 4567** and their address is: Financial Ombudsman Service, Exchange Tower, London E14 9SR Their website is at: <http://www.financial-ombudsman.org.uk/> or, if your complaint relates to a policy sold online or via email can register the complaint using the European Online Dispute Resolution platform at <http://ec.europa.eu/consumers/odr/>

The Financial Services Compensation Scheme (FSCS):

We are covered by the Financial Services Compensation Scheme (FSCS). Insurance advising and arranging is covered for 90% of the claim, without an upper limit. For compulsory insurances (eg., motor insurance and employers' liability insurance), insurance advising and arranging is covered for 100% of the claim, without an upper limit. Further information about compensation scheme arrangements is available from the FSCS.

Premium Finance Facilities And Service

We are authorised as Credit Brokers and may use insurance and finance providers who will conduct a credit check, which will be recorded on your credit record. **Please contact us if you do NOT consent to a credit check being undertaken**, however this may affect our ability to offer instalment facilities to you. In relation to the provision of credit, we offer only the facilities provided by Insurers, or those of 2Gether Premium Finance from whom we may receive a commission. We will not offer you any advice on premium finance facilities available through us and you will need to decide yourself on the suitability of any credit agreement offered.

Please Note: Your policy cover will cease if you fail to keep up payments on an instalment agreement or premium finance facility related to it and your credit rating may be affected. In entering into a credit agreement to pay your insurance premium, you give the finance provider the legal Right to cancel your insurance policy on your behalf in the event that you default on the loan, and offset any refunded premium against the outstanding amount owed to them. This means that if you default on your payment terms and the finance provider requests that we cancel your policy, we will do so as your agent.

Your Responsibility To Provide Information

You must take reasonable care to answer all questions honestly and to the best of your knowledge, and if you volunteer any other information, you must ensure that the information is not misleading.

If any information that you have provided to us changes before you take out your insurance, during the life of the policy or at renewal, you must inform us of the change. If you deliberately, recklessly or carelessly misrepresent any information in relation to this insurance then your policy may be cancelled without refund, or treated as if it never existed, or your claim rejected or not fully paid.

Reporting Claims: As part of our service, we will assist you with any claim you need to make and tell you what your responsibilities are in relation to making claims.

All incidents which could lead to a claim must be reported as soon as practicable. Your insurer's claims contact number is shown in your policy. For Motor Insurance we operate an outsourced claims management service via Kingsway Claims who will assist you with your claim and recovery of uninsured losses where this is possible. All such claims should be reported using the contact number 0330 660 0109.

Your Right To Cancel

You have a legal right to cancel your policy or credit agreement for any reason, subject to no claims having occurred, within 14 days of receiving the full terms & conditions. You will always be advised where this Right applies. A charge will apply for the period of cover provided and, in addition, we make an administration charge as detailed above. If you cancel a credit agreement you will need to repay any sums provided in full. If you cancel after the 14 days has elapsed, short-period cancellation rates apply. **If you wish to cancel a policy you must advise us in writing, prior to expiry of the 14-day cancellation period, to our usual office address.**



Privacy Notice (also known as “Fair Processing Notice”)

Data Controller: 2Gether Insurance, Exchange Square, Wisbech, Cambridgeshire PE13 1RA.

Contact for queries: Carrie Haime - 01945 465508
carrie.haime@2gi.co.uk

How will we use the information you give us?

We will only use your information on the basis that it is necessary to administer your insurance contract or help you make a claim. Where we need to pass information to other firms, it will only be for that purpose. These firms will be Insurers, other insurance brokers, price comparison sites and firms handling claims. It includes finance providers and firms that process or administer our records.

When we contact you, it will either be for the above reason, or because we have a legitimate interest in marketing related products. For any other marketing it will only be with your consent and you will be able to withdraw your consent or unsubscribe easily at any time.

If we have to transfer information to a third country outside the EU, we will only do so if a similar level of protection applies. If we need to obtain information which is by nature sensitive, we will only do so on the basis that it is in the public interest - for example to fight crime, prevent fraud or to make sure insurance is available.

What type of personal information do we need?

- We may need personal details which might include details of members of your family, lifestyle, finances, business or education.
- We will only collect what is necessary and will only keep it for as long as we are required to do in line with our data retention policy.

What other types of information do we need?

- Under certain circumstances we may also need to obtain information about Race or Origin, Gender, Religion, Health, Politics, Genetics, Trade Union Membership, Sex or Sexual Orientation.
- We might also need details of criminal convictions.
- We will only collect what is necessary and protect it with appropriate security measures.

How do we obtain your information?

- We may gather it from information you submit to a website, by telephone, face to face or by email.
- We may receive it from insurers, other insurance brokers, introducers, price comparison sites and firms handling claims. It includes finance providers and firms that process or store our records.

What are my legal rights?

- You have the right to complain to the Information Commissioner at www.ico.org.uk, Tel 0303 123 11132.
- You can obtain a copy of your personal information from us without charge by contacting us at the address above. This may include the right to transfer information to other providers.
- You have the right to ask us to correct information.
- You have the right to ask us to delete your information or stop using it, unless it is necessary for us to retain it for insurance or financial purposes as set out in our document retention policy.
- You may have the right to object if decisions about you are made solely by a computer.