

OUR INSURANCE SERVICE

About us

Peninsula Business Services Limited, The Peninsula, Victoria Place, Manchester, M4 4FB (Tel 0161 830 2406) is authorised and regulated by the Financial Conduct Authority (FCA) in respect of insurance activities only. You can check these details on the Financial Services Register by visiting the FCA's website <http://www.fca.org.uk> or by contacting the FCA on 0800 111 6768. Our FCA number is **468574**

Permission statement

Our permitted activities include introducing, arranging, and assisting in the administration and performance of general insurance contracts.

Our Service

We do not provide advice on the insurance covers available to you. We will provide you with appropriate information to allow you to decide whether the insurance offered meets your needs. We act for the insurer in arranging your insurance cover and dealing with claims. We will assist you with any changes that you may need to make to your insurance during the policy period.

We do not guarantee or warrant the solvency of any insurer. Should your insurer go into liquidation, you will need to purchase cover with another insurer at your own cost.

Products offered

We offer insurance cover exclusively from Irwell Insurance Company Limited.

Providing information to your insurer.

Your insurance is based upon the information provided to the insurance company. Failure to comply with the following disclosure requirements invalidate your insurance cover and mean that a claim may not be paid. Failure to disclose material information may invalidate your insurance cover and could mean that a claim may not be paid, or an additional premium may be incurred.

You must present the risk (i.e. the subject matter of the proposed insurance) fairly. This means that you must disclose to insurers, before arranging or renewing your insurance policy, and throughout the policy period, anything that might influence the judgement of an insurer in fixing the premium, setting the terms or determining whether they would take the risk. If you are uncertain whether anything is material, you should disclose it. In order to identify what must be disclosed, you are obliged to carry out a reasonable search before presenting the risk to insurers. This includes (but is not limited to) consulting with all senior managers (anyone who plays a significant role in the making of decisions about how your activities are to be managed or organised, regardless of whether or not that individual is a member of your board or is formally in a management role). You must also consult with anyone who has particular knowledge about the risk to be insured.

Our income from insurance

We are remunerated by commission being a percentage of your premium paid to us by the insurer. You may ask us to explain our earnings to you at any time.

Complaints

It is our intention to provide a high level of service at all times. However, if you have reason to make a complaint about our insurance service you should contact the Complaints Director at the above address. If we are unable to resolve your complaint satisfactorily, you may be entitled to refer the matter to the Financial Ombudsman Service (FOS). Further information is available by calling the FOS on 0800 023 4567 or at <http://www.financial-ombudsman.org.uk>

Awareness of insurance policy terms.

It is your responsibility to read your policy document to satisfy yourself that the cover meets your requirements. You must also Should you have any queries, or concerns, please contact us immediately.

How to claim on your insurance

Please call us immediately and we will advise you on the appropriate course of action.

Protecting your Personal Data (data)

We are the Data Controller for the data you provide to us. We need to use your data in order to arrange your insurance and associated products. You are obliged to provide information without which we will be unable to provide a service to you. We may pass your data to other organisations, such as insurers, auditors, external consultants, credit providers, banks, financial transaction processors, crime and fraud prevention agencies and databases and regulators. We process all data in the UK but where we need to disclose data to parties outside the European Economic Area (EEA) we will take reasonable steps to ensure the privacy of your data. In order to protect our legal position, we will retain your data for a minimum of 7 years. We have a Data Protection regime in place to oversee the effective and secure processing of your data. You can request copies of the data we hold, have it corrected, sent to a third party or deleted (subject to our need to hold data for legal reasons). If you wish to complain about how we have handled your data, you can contact us, and we will investigate the matter. If you are not satisfied with our response or believe we are processing your data incorrectly you can complain to the Information Commissioner's Office Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF Tel: 0303 123 1113

Protecting your money

Prior to your insurance premium being forwarded to the insurer, we hold your money as an agent of the insurer.

Compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS) in respect of insurance activities. 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. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS on 0800 678 1100 or at <http://www.fscs.org.uk>

How to cancel

You may cancel your policy within 14 days of inception, or receipt of your policy documents (whichever occurs later). If you wish to cancel outside this period cancellation rights will be as detailed in your policy document.