

Wedding Insurance Solutions Terms and Conditions

TERMS OF BUSINESS BETWEEN WEDDING INSURANCE TODAY AND THE POLICYHOLDER

Terms and Conditions

These terms will apply to your use of our services, whether or not you choose to take out insurance cover, and access to our website demonstrates your agreement to these terms. Please read these terms carefully – particularly if you choose to take out insurance cover with us. These terms are subject to change at any time and we will display only the current version on our website.

The Financial Services Authority

Wedding Insurance Solutions is a trading name of Alternative Propositions Ltd, which is authorised and regulated by the Financial Conduct Authority (FCA) under registered number 602443. Our permitted business is advising, arranging and dealing as an agent of insurers and clients, assisting in the administration and performance of general insurance contracts. You may check this on the FCA's register by visiting the FCA website, www.FCA.gov.uk/register or by contacting the FCA on 0800 111 6768

Our Service

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 offer a wide range of insurance products and conduct a fair analysis of the market using our available panel of insurers in respect of, Private Motor Policies, Private Motorcycle Policies; Specialist Vehicle Policies; Household Policies, Taxi Policies and Commercial Policies – we are not contractually obliged to offer insurance from these insurers. A single insurer has been selected as being suitable following an assessment of similar products commonly available for Claims Manager Policies, Breakdown Policies, Keycare Policies, Excess Protection Policies, Guaranteed Hire Car, Windscreen Cover Policies, Home Emergency Policies and Family Legal Solutions Policies – we are not contractually obliged to offer insurance from the insurer of these policies. We will advise and make recommendations for you after we have assessed your needs. A full list of insurers is available upon request. We act on your behalf in selecting an appropriate policy to meet your needs and in assisting you with claims matters. We may act on your behalf, or on behalf of the insurer, in arranging your cover. Please let us know if you would like confirmation of the situation for any policy arranged for you. If a policy is purchased on-line this will be deemed as a non-advised sale. If you conclude the contract by calling ourselves or conducting a quotation via the phone this will be completed as an advised sale.

Charges for Our Services

We normally receive commission from the insurers or product providers with whom we deal and may make charges up to the following amounts for the ongoing administration of your insurance.

Schedule of Fees

Policy Arrangement Fee	Up to 40% of the insurers premium
Cancellation Charge with the first 14 days	See Cancellation Of Policy Below
Cancellation Charge after the first 14 days	See Cancellation Of Policy Below
Credit Card Transaction	2.5% of transaction value

*we will also retain our commission on any adjustment or cancellation. When your policy is arranged you will be informed of the total price to be paid, including any fees, taxes and charges separately from the premium, before your insurance arrangements are concluded. This will also be displayed within your welcome documentation.

Cancellation of Policy

Once we have arranged your insurance cover and have processed your policy documentation you have a statutory right to cancel this insurance within an initial period of 14 days. Please refer to your policy summary or your policy document for further details. If you cancel within the initial period you will receive a pro rata refund of premium from the insurer minus any fee charged by the insurer. We may also keep an amount of up to £15 that reflects our administration costs of arranging and cancelling the insurance. Our commission will be excluded from any refund calculations.

Your premium is periodically forwarded to the insurer and once this process has occurred, in the event of a refund we will request payment from the insurer. As a result refunds cannot be issued until the insurer has released the funds. This process usually takes up to 30 days. You are always advised to discuss your options with us prior to deciding upon cancellation of your policy.

Claims Procedure

If you wish to discuss or make a claim, please call our claims service on 0345 040 5975.

Your Responsibilities

You confirm that you have the permission of all parties on the policy to provide us with their personal information such as name, address, occupation and information about health, criminal convictions or claims history

It is most important that the information you have given is accurate. You are advised to revisit and print off or save the pages that you have completed online in order to obtain your quotation, and to keep these with your Insurance documents. If any information is incorrect or missing, we must be notified at once. An acknowledgement of the amended information will then be issued, together with any changes in the insurance terms and/or premium. Failure to notify us of any errors,

omissions or amendments could result in your insurance being invalid. The information provided must be complete and correct to the best of your knowledge and belief, and you are reminded of your obligation to disclose all material facts. Material facts are those which are likely to influence an Insurer in his acceptance or otherwise of your risk. If you are in any doubt as to whether or not a fact is material you should disclose it. You should inform us immediately of any changes in circumstances that may affect the services provided by us or the cover provided by your policy

Once you have purchased your insurance, you have a duty to keep us updated of any changes in your circumstances (for example: change of personal details, change of venues, change of occupation etc.). You should be aware that failure to notify us of changes in your circumstances could invalidate your policy and result in no cover being in force. This could mean that part or all of a claim may not be paid. If you are unsure about any matter, please contact us for guidance. Please be aware that for some changes in circumstances your insurer may not be able to cover the new risk that you present and this may result in the cancellation of your current policy. In this event however we will endeavour to provide you with an alternative quotation for a new policy.

You understand that this contract unless otherwise stated will be subject to English Law. You agree to co-operate with us in supplying information and documentation that you require promptly i.e. within four weeks. Failure to do so may result in cover being withdrawn. You accept responsibility to ensure that you hold a current cover note or certificate of insurance. By accepting these terms you are giving your consent for us to operate for you in this way.

Complaints Procedure

Our aim is to provide you with a high level of service at all times. However, if something has gone wrong and you wish to make a complaint, please call us on 0843 227 1862, or write to our Customer Care Manager at Anglia House, Carrs Road, Cheadle, Cheshire, SK8 2LA. We expect the majority of complaints will be quickly and satisfactorily resolved at this stage. If we are able to provide a final response within five business days of receipt of a complaint we may combine our acknowledgement of the complaint with the final response. A final response is a written response from us which:

Accepts your complaint and where appropriate offers redress

Offers redress without accepting the complaint

Rejects your complaint and gives reasons for doing so

It will also inform you that, if you remain dissatisfied with our response, you may refer your complaint to the Financial Ombudsman Service (FOS) and must do so within six months to be eligible. The FOS can be contacted by telephone on 0800 023 4567 and further information is available at www.financial-ombudsman.org.uk If you do decide to refer any matter to the Financial Ombudsman Service your legal rights will not be affected.

We will within four weeks of receiving your complaint send you either:

A final response or

A holding response, which explains why we are not yet in a position to resolve your complaint and indicates when we will make further contact (this will be within 8 weeks of receipt of your complaint.)

We will, by the end of eight weeks after receipt of your complaint, send you either:

A final response or

A response which explains that we are still not in a position to make a final response, giving reasons for the further delay and indicating when we expect to provide a final response. It will also inform you that you may refer your complaint to the FOS.

You may accept our response in writing at any time during this process, even when we have not issued a final response. Our response need not refer to the FOS, but we will explain how your complaint will be progressed if you remain dissatisfied.

If the matter complained about is the responsibility of another firm (for example the insurer) we will pass details to them in writing within 5 business days and will issue a final response to you advising what we have done.

Compensation Arrangements

We are covered by the Financial Services Compensation Scheme. 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. Most Insurance contracts are covered for 90% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS on 0800 678 1100 or by visiting www.fscs.org.uk

Data Protection

Any personal data you provide will be held securely and in accordance with the Data Protection Act 1998. The information you have given us will be held and used to manage your insurance policy, which will include both underwriting and claim handling. For this purpose we may disclose it to other interested third parties, for example insurers, other intermediaries, uninsured loss recovery agencies, regulatory authorities for the purposes of monitoring and/or enforcing compliance with any regulatory rules/codes, other third parties involved (directly and indirectly) in your insurance, and agents (including claims handling agencies) who provide services on our behalf.

We may also need to disclose personal data to a third party so that the service you requested can be provided. It may also be necessary to transfer it to countries outside the European Economic Area. Your calls may be monitored and recorded in order that the service may be improved and to help prevent and detect fraud. Documents received by us are filed electronically. We may check information provided or received and we may also undertake credit searches and additional fraud searches. We may also pass information about you to credit reference agencies and premium finance providers in connection with the assessment of your financial standing generally and, in particular, where you have requested a premium instalment plan. This may include details of your payment record with us.

By accepting this policy you consent to our processing personal data including sensitive data about you and other persons who may be insured under the policy. You understand that all personal data you give to us must be accurate and that you have the specific consent of those other persons to disclose their personal data.

Your information may also be used for customer services, marketing (including customer profiling), offering renewals, research and statistical purposes, and crime prevention. We may share your information with our agents or service providers and with third parties with whom we have a business relationship, for the purposes described above. If you give us information about another person, in doing so you confirm that they have given your permission to provide it to us to be able to process their personal data (including any sensitive personal data) and also that you have told them who we are and what we will use their data for, as set out in this notice.

In the case of personal data, with limited exceptions, you have the right to access and if necessary rectify information held about you by formal written application. You will need to direct your application to our Data Protection Officer at Wedding Insurance Today and a £25 charge will be made in order to cover our administration costs.

Data Validation

We will validate name, address and other personal information supplied by you against appropriate third party databases. To make sure you get the best deal and to ascertain the most appropriate payment options for you and to protect you from

fraud, we use public and personal data from a variety of sources, including a credit referencing agency and other organisations. Our search will appear on your credit report whether or not your application proceeds. As well as these searches insurance companies may use a credit check to ascertain the most appropriate payment options for you. This credit check will also appear on your credit report whether or not your applications proceed. By agreeing to the terms and conditions you agree to these uses of your information.

Protecting Your Money

Prior to your premium being forwarded to the insurer, and for your protection, we hold your money as an agent of the insurer, in which case your insurance is treated as being paid for. We may need to transfer your money to another intermediary in some cases. However, your money will be protected at all times because of our requirements under the FCA rules. We also reserve the right to retain interest earned on this account.

Solvency

We do not guarantee the solvency of any insurer we place business with. We do not accept liability for any losses you may incur arising directly or indirectly from the financial failure or insolvency of any insurer.

You may have a liability for the premium, whether in full or pro-rata where a participating insurer becomes insolvent

Quotations

Any quotation is only valid for the day on which you supplied information and upon which the quotation has been calculated.

Force Majeure

We shall not be held liable for any breach of our terms of business or any failure to provide, or any delay in providing our services through our website that is a result of any event or circumstance that is beyond our reasonable control. This includes: industrial action or strike of workforce; Landlord disputes; lockouts from trading premises or any other industrial dispute; Breakdown of systems or network access; Fire; Explosion; Flood or Natural disaster; Accident; Insurrection and War. Please note that this list is not exhaustive.

Company Information

Alternative Propositions Ltd, Anglia House, Carrs Road, Cheadle, Cheshire, SK8 2LA. Trading as Wedding Insurance Solutions. Registered in England No 8253536. Calls may be recorded for training or monitoring purposes.