

**TERMS OF BUSINESS - IMPORTANT NOTICE**

**OUR SERVICES**

Neville J. Harris is an independent Insurance Broker authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. In arranging insurance we act as the intermediary. We will advise & make recommendations after we have assessed your needs; arrange your cover; help you with any changes you need to make; assist you if you need to make an insurance claim and process your renewal invitation. We will be responsible for issuing all documentation to you as required. These will include the name of your Insurer and clearly indicate all the amounts payable including IPT (Insurance Premium Tax), service charges (if applicable) and any additional products.

**PREMIUMS**

Neville J. Harris can accept payment by cash or cheque - we do not have the facility to accept payment by credit or debit card. Direct debits are available through Close Brothers Finance. Details are available on request. Failure to settle premiums when due may lead to your policy being terminated. You would then be liable for any Time on Risk premium levied by the Insurer. If a 14-day cooling off period applies & you do not wish to proceed, you may cancel your cover & receive reimbursement (after returning all documentation & providing no claim has been made).

**OUR REMUNERATION**

We will remit premiums to your Insurer in accordance with Agreed terms of trade. Our remuneration will either be commission paid to us by your insurance company and/or a fee as set out below:

Mid-term adjustments		£10
Duplicate certificate		£10
Duplicate documentation		£10
Cover note for taxation		£10
Stage payments of premium	1 month	£10
	2 months	£15
	3 months	£20
Mid-term policy cancellation		£25

On cancellation of your policy your Insurers may allow a refund of premium in accordance with their normal scale of charges and subject to no claims being made. We will refund this to you after deduction of our normal commission.

**YOUR DUTY OF DISCLOSURE**

Your attention is drawn to the need to provide complete & accurate information when you take out a policy, throughout its term & at its renewal. It is our responsibility to point out that missing or inaccurate information can effect a premium or even invalidate cover, meaning that part or all of a claim may not be paid. We strongly recommend that information provided be checked before submission. It would be prudent for you to read all documentation provided by us and for you to keep a copy of all correspondence you send, either to us or direct to your Insurer. If you are in any doubt about what information is material, you should disclose it anyway for your own protection.

**POLICY FEE**

To make sure you get our 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 reference agency and

other organisations. Our search will appear on your credit report whether or not your application proceeds. By agreeing to the credit terms and conditions you agree to these uses of your information.

With effect from 1st July 2019 a policy fee of £10.00 will be payable to cover increased administration cost.

**CONFIDENTIALITY**

All personal information held by us in relation to you will be held in the utmost confidence & where appropriate in accordance with the Data Protection Act 1998. You agree that we may use that information in the course of arranging & administering your insurance. Neville J. Harris does not subscribe to offering your name & address to other organisations for mail shot enquiries.

**CLAIMS**

It is important that you notify your Insurers of any accident likely to give rise to an insurance claim. All our Insurers provide a comprehensive claims handling service, many with a 24 hour telephone helpline so you have access to them day or night. We, in turn, will assist you by liaising with your Insurer should the need arise during the course of your claim. We can provide photocopies and a fax service at no charge to you. For those customers with Uninsured Loss Recovery Insurance, we ask that you contact us in order that we can notify this Insurer of your non-fault accident.

**FRAUD PREVENTION**

All Insurers pass information to the Claims and Underwriting Exchange Register run by the Insurance Database Service Ltd (IDS Ltd). The aim is to help Insurers check information provided & also to prevent fraudulent claims. When you apply for insurance the Insurer may search the register. When you notify the Insurers of an incident, which may or may not give rise to a claim, this information will be passed onto the IDS Ltd.

**GOVERNING LAW**

This agreement which sets out the terms of our relationship with you, will be governed by & construed in accordance with English law & any dispute arising under it shall be subject to the exclusive jurisdiction of the English courts.

**COMPLAINTS PROCEDURE**

It is our intention to provide you with a high level of customer service at all times. However, there may be occasions when you feel this objective has not been achieved. Should you have any query or complaint please contact in the first instance the proprietor, Mr Derek Hodges. Within 5 working days of receipt of your concerns we will write to you to confirm what action is being taken and when you can expect a full response from us. This will normally be within 20 working days. Should you not be satisfied with our final response you have access to The Financial Ombudsman Service. They may be contacted at:  
Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London E14 9SR  
Phone 0845 080 1800  
Email [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)