

Terms of Insurance Business

About us

Tennyson Insurance Limited of Drayton House, Chichester, West Sussex, PO20 2EW is authorised and regulated by the Financial Services Authority. Our Firms Registration Number is 486223.

We are permitted to arrange, advise on and deal as an agent of insurers and clients with respect to non-investment insurance policies. You can check these details on the FSA's Register by visiting the FSA's website <http://www.fsa.gov.uk/register> or by contacting the FSA on 0845 606 1234.

Tennyson Insurance Limited is a company registered in England and Wales. Our company number is 3027496 and our registered office is 10 Cloisters House, 8 Battersea Park Road, London SW8 4BG.

Your duty of disclosure

Your insurance is based upon the information provided to the insurance company and you must ensure that all such information is complete and accurate, and that any facts that may influence the insurer's decision to accept the policy and what terms are applied must be disclosed.

Failure to disclose material information may invalidate your insurance and could mean that part, or all, of a claim may not be paid.

Paying for your insurance

Premiums are calculated on the basis that they are fully paid at the beginning of the period of cover, unless you have requested an instalment plan. If payment is not received within 30 days from the inception of your policy, the agreement may be cancelled.

Cancellation

All insurance policies run for a fixed period of time. The Insured can terminate an insurance contract verbally or in writing at any time. No refund will legally be due for any unused period of cover outside of the 'cooling off period' for consumer customers or following initiation for organisations and businesses. The Insurer may cancel the policy by giving 30 days notice in writing. In such an event the insured will be entitled to a return of premium in respect of the unexpired portion of the period of insurance.

Protecting your information

All personal information about you will be treated as private and confidential (even when you are no longer a customer), except where the disclosure is made at your request or with your consent in relation to administering your insurance, and except where law requires us.

Some or all of the information you supply to us in connection with your insurance proposal may be passed to insurance and other companies for underwriting, claims and premium collection purposes. Your data will be held in accordance with the Data Protection Act 1998, under which you have a right of access to see personal information about you that is held in our records, whether electronically or manually. If you have any queries, please write to Guy Stanford at the above address.

How to claim

Please refer to your policy summary or your policy document if you need to notify a claim. You should contact the insurer direct as soon as possible using the contact details provided. If in doubt about whom you should contact, please contact us on 0845 0822446.

Fees and charges

We do not make charges to clients in excess of the premium amount charged by insurers.

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 policy is treated as being paid for).

By accepting this Terms of Insurance Business document, you are giving your consent for us to operate in this way.

Complaints

If you have reason to make a complaint about our service you should contact Guy Stanford [the Managing Director] at the above address or ring 01243 832047 which is his direct line.

You may be entitled to refer the matter subsequently to the Financial Ombudsman Service. You can contact the Financial Ombudsman Service by telephone on 0845 080 1800 and further information is available at <http://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.

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.

Further information about compensation scheme arrangements is available from the FSCS on 020 7892 7300 or by visiting <http://www.fscs.org.uk/>.