

TERMS AND CONDITIONS OF BUSINESS

About Us

Motorhome Insurance Services is a trading style of Quotemetoday.co.uk Limited ("QMT"), a private limited company incorporated and registered in England and Wales under company number 04668665. QMT's registered office address is Office 2A, First Floor, 3 Jubilee Way, Whitstable Road, Faversham, Kent, ME13 8GD. QMT is authorised and regulated by the Financial Conduct Authority ("FCA") under firm reference number 786619. Details of QMT's registration are available on the FCA's website or by calling 0800 111 6768. We are also authorised by the FCA for consumer credit broking. We act for one lender only, Creation Consumer Finance Limited.

Our Services

Our service includes:

- Advising you on your insurance needs
- Arranging your insurance cover with insurers to meet your requirements

The service we will provide you with

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 statement, giving the reasons for our recommendation. In some circumstances we provide information only and do not therefore make any personal recommendation.

Whose products we offer

We 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 a single insurer. We will confirm for each individual policy we provide you with, the basis for our advice. Our additional policy options, for example legal expenses, tend to be offered on a sole supplier basis and you will not receive advice or a recommendation from us in taking out this cover. You will need to make your own choice about how to proceed.

Contact

Our opening hours are Monday to Friday, 9am till 5.30pm and Saturday, 9am till 1pm. We are contactable via telephone on 01227 774 050, via email at admin@motorhomeinsurance.com and for existing clients, via your customer portal online.

Your responsibility

You must take reasonable care not to make a misrepresentation to the insurer. This means that all the answers you give and statements you make as part of your insurance application, including at renewal and when an amendment to your policy is required, should be honest and accurate. If you deliberately or carelessly misinform the insurers, this could mean that part of or all of a claim may not be paid or your policy may be cancelled. You must notify us as soon as possible of any changes to the information you have provided. Your duty of fair representation applies at the start of the policy, at renewal and when any variation of the policy is arranged. If you fail to make a fair representation, the insurer may refuse to pay your claim, or reduce the settlement amount, depending on the circumstances.

Fees & Charges

Please refer to the table below for details of fees which we charge for mid-term adjustments, renewal, in the event of cancellation or voidance of the policy to cover our administrative costs. These are in addition to any charges made by the insurer.

Any adjustment fees that are incurred within the 60 days before renewal, must be paid for in full at the time of the requested change.

Policy Arrangement Fee that applies to all New Business and Renewals	£30.00
Broking fee payable on certain policies at New Business and Renewals this will be disclosed prior to you committing to cover	Up to 35% of the premium
Cancellation fee when policy is cancelled <u>before</u> inception.	£50.00
Cancellation of policy fee <u>after</u> inception for loss of commission (this fee also applies to policies that have been voided)	Up to 25% of the return premium (this will vary depending on insurer)
Alterations and/or additions including a change of address	Up to £90.00
Non-disclosure fee	£35.00
Direct Debit Default and Interest charges	Refer to your Finance agreement

We usually receive a commission from the insurer with whom we place your business. We also receive a commission for arranging finance agreements for the payment of premiums and we may also receive a commission or fees for passing introductions to other professionals. Any return of premiums will be given after the deduction of commission. You are entitled at any time to request information regarding any commissions which we may have received as a result of placing your insurance or arranging premium finance business.

Minimum and Deposit Premiums

Please note that your insurance policy may be subject to a Minimum & Deposit premium. In this case, there is no refund in the event of cancellation, and you will be liable for 100% of the premium even if you are paying by instalments. You will be notified from the outset if your policy is subject to this condition. If you are unsure whether your policy is subject to a Minimum & Deposit premium, please contact us.

Finance and Direct Debit Arrangements

As a licensed Credit Broker we may offer you the option to pay for your policy by Direct Debit and we use a third party funding arrangement from Creation Finance from whom we receive a commission. To use this option, you must be over 18 and hold a bank or building society account which supports Direct Debits. If you take up this option you will receive a Credit Agreement, containing full terms and conditions including your collection dates, directly from Creation Finance. This pack will include an agreement for you to sign and return. Please ensure that you fully understand the repayment plan and that you can afford to make the repayments. They may begin collecting your Direct Debits before you return your signed agreement. If you pay your premium by instalments, we shall inform you of any additional fees, charges or interest as part of your credit terms. If you have any questions about your instalments, need to change your bank details or have any concerns

about your Direct Debits failing please call Creation Finance at your earliest convenience on 0371 376 9200 which will be charged at the national rate.

How to Make a Claim

Please call 01227 774 050 selecting option 2 and our claims handling service will be happy to help you.

Protecting Your Money

The premium you pay is protected at all times as required by the FCA regulations. The premiums we collect on behalf of the Insurers is treated as paid to the Insurer and is put into a separate statutory trust insurer bank account. We may need to pay premiums to a specialist broker who will always also be authorised and regulated by the FCA. We reserve the right to interest earned on monies held in this account.

Compensation Arrangements

You may be covered by the Financial Services Compensation Scheme (FSCS) 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, also without any upper limit. This scheme does not apply to consumer credit. Further information about the scheme is available from the FSCS on 0800 678 1100 or by visiting their website at www.fscs.org.uk.

Complaints

If you have a reason to make a complaint about our service, you can contact us by telephone on 01227 774 050 or email us at complaints@motorhomeinsurance.com. You may be entitled to refer the matter subsequently to the Financial Ombudsman Service (FOS). You can contact the FOS by telephone on 0800 023 4567. Further information is available at www.financial-ombudsman.org.uk. If you do decide to refer any matter to the FOS, your legal rights will not be affected.

Cancellation

Dependant on your Insurer, we can accept a cancellation over the telephone. If this is not acceptable to your Insurer, we will inform you and you must then send a notification of cancellation in writing to us either by post to our Administration Department at the address above or by email to our inbox at admin@motorhomeinsurance.com

Should you wish to cancel your policy, we reserve the right to charge a minimum administration fee of £50.00 to cover our cost of setting up the policy in addition to any Insurer charge. If there is an outstanding balance at cancellation, the balance must be paid without undue delay and in any event within 30 days. If the balance remains unpaid, we may refer this on to a debt collection agency.

Please note that if you are entitled to a refund, this can take 6-8 weeks and will not be processed until we receive all relevant documentation.

A 14-day cooling off period does not apply to some insurance products. Please refer to your policy booklet for information on short period cancellation refunds.

Please be aware that cancelling your Direct Debit does not cancel your policy.

We or the Insurer may cancel the insurance by sending you at least 7 days written notice to your last known address. **If your policy is voided, it will be declared null and void from the policy start date and will cease to exist.** Therefore, you will not be insured, and you will incur cancellation charges. Your details will continue to remain on file.

Add-ons

All add-ons are separate from your insurance policy and will not be refunded, therefore, if purchased, you are liable for the full payment of these, unless your cover is cancelled prior to the inception date. You should refer to your policy documents for full details.

Debt Collection

We will pass any debt generated by the cancellation of the policy, over to a third-party debt collection agency to chase. This will incur additional charges of which you will be liable for.

Data Protection

The information you have given will be held securely in accordance with the General Data Protection Regulation (GDPR) and any applicable legislation and is used to arrange a quotation, administer your insurance, marketing, research and statistical analysis. For this purpose, we and/or the insurer may disclose it to other interested third parties, for example other insurers, regulatory authorities and to agents who provide services on their behalf, including for monitoring and/or enforcing compliance with any regulatory rules/codes. We, our partners and/or the insurer may check information provided or received and may undertake additional fraud searches or credit checks, which will impact your credit score. You have the right to access your personal data held by contacting our Compliance department at the address above.

To provide an enhanced customer service your call may be recorded and monitored for quality assurance and compliance purposes. Documents are filed electronically, and a copy is available on request. This may be subject to a charge if deemed excessive.

Documents

All policy documents, certificates and communications will be available in your customer portal within 48 hours. It is your responsibility to check through all documentation for accuracy and to confirm the terms are suitable for your needs.

It is also your responsibility to inform us if your documentation is not available in your portal or has not been received. Please ensure you notify us if you change your email address, to help us keep your information safe. For more details please see our privacy policy on our website www.motorhomeinsurance.com.

Fraud Prevention

We take a number of steps to help insurers fight against fraud. These vary according to the individual insurer requirements but may include asking you to provide a copy of the front and back of your, and all named drivers, driving licence cards and your online DVLA licence summary, a copy of the vehicle registration document (V5) or a utility bill to confirm your identity. Failure to provide any documents requested within the time limit advised, will result in your policy being cancelled and cancellation charges being incurred. Documents can be scanned and emailed in to admin@motorhomeinsurance.com or posted to the address above.

Your Duty of Disclosure

If you do not contact us to say otherwise, we take this as positive acceptance that you have no amendments to make to the details shown on the enclosed Statement of Insurance and that you accept that we will act in accordance with these terms of business.