

Terms of business agreement NI

Cavanagh Hooper Dolan Insurances Limited, 35 Abercorn Square Strabane Co Tyrone N. Ireland BT82 8AQ and 2 Atlantic Quay The Riverfront Strand Road Derry BT48 7NR N.Ireland is authorised by Central Bank of Ireland in the Republic of Ireland and regulated by the Financial Services Authority for the conduct of UK business. We arrange and advise on insurance, deal as independent insurance brokers, and assist in claims handling on behalf of customers. You can check this on the FSA's Register by visiting the website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234. Our FSA register number is 480054.

Our role is to advise you and make a suitable recommendation after we have assessed your needs. In situations where we are able to arrange insurance for you but do not offer advice, we shall confirm the position to you in writing. For Private Motor Insurance, we will offer products from a range of insurers. However, for other products we deal with a large number of insurers, please ask us for a list of the insurers that we deal with. For Travel, Unoccupied investment property, Church risks and Motorcycles we deal with only a number of insurers as confirmed in our quote to you.

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 and pay a valid claim are disclosed.

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

How to cancel

You may have a statutory right to cancel your policy within a short period. Please refer to your policy summary, policy document or Renewal notice for further details.

If you wish to cancel in other circumstances you may not receive a pro rata refund of premium. Please also see information on return premiums under 'charges'

Confidentiality and Data Protection

All personal and sensitive information about our customers is treated as Private and Confidential.

We will only use and disclose the information we have about private individuals in the normal course of arranging and administering their insurances. We will not disclose any information to any other parties without their written consent or at their request, if required by to by law or if required by the regulator. Unless we are notified of any changes, we shall assume the personal and sensitive data we hold about our customers is correct, and shall use it to provide quotations when policies fall due for renewal.

In the interests of security and to improve our service, telephone calls you make to us may be monitored and/or recorded. We may pass information about you to credit reference agencies for the purposes of arranging payments by instalments, and may also pass to them details of your payment record with us.

Under the Data Protection Act 1998, private customers have a right to see personal information about them that we hold in our records. A charge may be made for this service. If you wish to exercise this right, or have any other related queries you should write to us at our address at the top of this document.

The Claims and Underwriting Exchange Register

Insurers share information with each other via the Claims and Underwriting Exchange Register, and the Motor Insurance Anti-Fraud and Theft Register, to aid the prevention of fraudulent claims. In the event of a claim, the information you supply on the claim form, together with any other information relating to the claim, will be put on the Registers.

Motor Insurer Information Centre (MIIC)

Insurers are legally required to provide and maintain details of motor insurance policies to the Motor Insurance Database to which the police and others have access. This helps the pursuance of claims following accidents and aids detection of those who are in contravention of the law by not taking out insurance.

Use for Marketing Purposes

We may use information held about you, to provide you information about other products and services which we offer, and which we feel may be appropriate to you, by email, telephone, post or other means. You may exercise your right to give notice to stop data being processed for marketing purposes by contacting us at any time at the above address or phone number.

Policy Terms and Conditions and Warranties

You should read through all policy terms, conditions and warranties shown on your policy documentation. Please ensure you understand them and are able to follow their requirements exactly. If not, please advise us immediately, as a breach of any terms, conditions or warranties may enable your insurer to terminate your policy from the date of that breach, and/or repudiate a claim under your policy.

How to claim

Please contact us immediately should an incident occur which could result in a claim. We will advise you on the appropriate course of action.

Charges

We are remunerated by commission/and/or fees and we set out below the scale of fees or charges which may be made by us to cover for administration:

- Personal Lines New Business and Renewals minimum £10.00
- Mid Term adjustments – minimum £10.00 when there is a charge by the insurance company.
- Replacement/Duplicate Certificates or cover notes - minimum £5 (+ possible insurer's charge of circa £10)
- Claims Assist Service-minimum £10.00
- Uninsured Loss Recovery Service- minimum £10.00
- The arrangement of certain policies will necessitate a higher level of fee and this will be documented on your statement.
- On commercial cases an agreement may be made between us and the client on the level of fees due policies may be charged at a rate of 20% of the premium, subject to a minimum charge of £60.00 per policy.
- Please note that payments made by laser/debit/credit cards will incur a 2% charge.
- Bank charges made on credit transfers will be payable by the policyholder. Cavanagh Hooper Dolan Insurances Ltd. may receive commission from product producers or finance companies in respect of credit agreements.

Non Direct Debit accounts with outstanding amounts over 30 days accrue a charge of £10 plus 5% of the amount outstanding. The 5% interest applies also to each subsequent month and is shown as a charge on the statement.

Where a return premium arises on general insurance from insurers, these will be refunded by us within 5 working days of notification by insurers. A charge may be applied by us in respect of handling such rebates.

Protecting your money

Prior to your premium being forwarded to the insurer, and for your protection, we either hold your money as an agent of the insurer (in which case your insurance is treated as being paid for), or we hold it in a client bank account in trust for you. We may need to transfer your money to another intermediary in some cases. We also reserve the right to retain interest earned on this account. By accepting these Terms of Insurance Business you are giving your consent for us to operate in this way.

Complaints

It is our intention to provide a high level of service at all times. If, however, you have cause to complain you can do so by calling Charles Cavanagh on 028 71 88 3496 or by contacting us at the above address.

Your complaint will be acknowledged within five business days. If it is not possible to respond to your complaint within four weeks we will advise you of our reasons in writing, and within eight weeks we will advise you of when you may expect a final response. You are entitled to reasons whether or not your complaint is valid. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. Further information is available at: <http://www.financial-ombudsman.org.uk/>

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our insurance obligations. This depends on the type of business and the circumstances of the claim. The scheme covers 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS at: <http://www.fscs.org.uk/>

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