



Home insurance Terms of business

About us

Arnold Clark Insurance Services Limited (ACIS) at the trading address of 64 Craigtinny Avenue North, Edinburgh, EH6 7LJ. We are a privately owned limited company and a wholly owned subsidiary of Arnold Clark Automobiles Ltd at the registered office 454 Hillington Road, Glasgow, G52 4FH.

Arnold Clark Insurance Services Ltd is an appointed representative of Arnold Clark Automobiles Ltd which is authorised and regulated by the Financial Conduct Authority registration is 308092. These details may be confirmed on the FCA's Register at website www.fca.gov.uk or by phoning the FCA on 0800 111 6768.

How to contact us:

 **0131 555 5999**

 **contactus@arnoldclarkinsurance.com**

 **ArnoldClark.com/insurance**

For the servicing and administration of your policy, you will deal with Arnold Clark Insurance directly. If you make a claim on your policy, you may deal directly with the insurance company or Motorplus Ltd, who are underwritten by Great lakes Reinsurance Ltd who administer some of our claims.

What we do

We act as an independent intermediary. We deal with a number of insurers and offer a range of insurance and other products.

- Our aim is to give you a choice, so we will not advise or give recommendations, we will give you all the information you need to make an informed decision based on your requirements initially and at renewal.
- We may earn commission on each policy.
- We will help you with any subsequent event or alteration to your insurance that we have arranged on your behalf.

Credit search

To make sure you get the best deal, to verify your identity and to protect their customers from fraud, insurers may use data from a variety of sources, which may include a credit check to ascertain the most appropriate payment options for you. This credit check will 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.

The following products that we sell or arrange are not general insurance products and are therefore NOT covered by the FCA:

Provision of motor and household insurance finance.

The products we offer

- Breakdown assistance cover is provided by Call Assist. If you have UK cover call **0800 783 8365**, for ROI or Europe (if you have purchased the wider cover) call **+44 120 678 5863**
- Gadget cover is provided by Supercover Insurance and Ageas Insurance Ltd **0844 847 4420**.

We only offer products from a single provider (Motorplus) for:

- Key back (replacement keys/locks) **0333 241 9573**
- Home Legal Cover **0333 241 9560**
- Home Emergency Cover **0116 243 7911**
- Home Excess Cover **0333 241 2455**

Quotations

Quotations are valid until the date that cover is due to start up to a maximum of 30 days, unless otherwise stated. Quotations will be confirmed in writing on request. Specimen policy wordings are also available upon request.

Recording of telephone calls

Calls may be recorded for security and training purposes and to comply with our obligations to insurers, fraud prevention and credit agencies.

Policy documentation

Your Policy Documentation will confirm the basis of cover and provide details of the insurer. We strongly advise you to check all the details carefully, and notify us promptly if there are changes to be made or if you have any questions regarding the policy terms and conditions.

If an occasion arises where monies are owed to us, including premiums being paid by instalments, we reserve the right to withhold insurance documentation, although we will continue to issue documents required by law. Unless you write to us stating expressly otherwise it will be assumed you have given your permission with regard to our retention of documentation.

Data protection and confidentiality

All information you supply will be kept confidential to us, parties involved in the normal course of arranging and administering your insurance or finance. We will also use this information to provide you with insurance offers and to our parent company Arnold Clark Automobiles Ltd, unless required by law, by public interest or by virtue of our FCA obligations or unless you give consent.

We may also share information with insurers, police and fraud prevention agencies and you may be credit checked. Under the Data Protection Act 1998 you have the right to see any personal information about you that we hold in our records, subject to a fee of up to £10. Should you have any queries please write to us at our office address.

We will, in addition use information for marketing similar products or services by us and carefully selected companies. Contact may include SMS text, post, telephone or email. If you do not want us to use your information in this way, please let us know.

Our charges, fees and commission

We may receive a commission from the insurance provider with whom your business is placed. We also receive commission for arranging finance agreements for the payment of insurance premiums this will be paid directly to us from the finance provider. Policies voided or cancelled from inception by insurers will be treated as a cancellation and we will retain any commission and fees before returning the net premium to you.

Changes to policy (Mid term)	£20	Cancellation within 14 days	£20
Temporary Adjustment	£20	Cancellation after 14 days	£30
Set up fee (New Business/ Renewal)	£5	Duplicate Docs	£20
Credit/debit card fee	£0	Direct Debit Default (3rd party charge)	£30

Disclosure of material facts

We would draw your attention to your responsibility to provide complete and accurate information to insurers when you purchase an insurance policy, throughout the life of the policy and when you renew that policy. Failure on your part to disclose information relevant to your insurance or any inaccuracies in the information given could result in your insurance cover being invalid or not fully operative.

All statements and material facts disclosed on proposal forms, claims forms and other documents must be full, true and accurate. Where forms are completed or partially completed on your behalf, you should check them for accuracy before signing. If you are in doubt as to whether a fact is relevant, you should disclose it and then ask for guidance.

Acceptance

For your own benefit and protection, you should read all the information carefully and we would like to draw your attention to “Important Information” section in your documents. If you do not agree to any part of this, please tell us. We assume that you accept the terms of this agreement unless we hear from you.

Payment of premiums

We will provide you with details of the payment options available to you with your insurance premium.

Premiums must be paid in full prior to either the inception date of your policy or the renewal of your policy.

If you choose a finance arrangement, this will be subject to interest charges that we will confirm to you with your quotation. It is important to note that you will be entering the finance arrangement with Close Brothers Premium Finance and not ACIS.

In the event of your failure to meet with the contractual obligations regarding payment the Close Brothers Premium Finance could approach the insurer to seek termination of the insurance contract to recoup their outstanding finance arrears. You will be liable to pay their costs and charges if you do not keep up the repayments and cover is cancelled under your policy.

Cancellation rights

Please contact us in writing or by telephone if you wish to cancel any policy that we have arranged for you. You have the right to cancel a policy within 14 days of its inception or upon receipt of the policy documentation whichever is the later, subject to no claims having occurred. We will refund any premiums you have already paid, less an administration charge and an amount to cover the time you have been on risk (including Insurance Premium Tax “IPT”).

We also reserve the right to cancel this arrangement at any time. We will provide you with sufficient time to rearrange your insurance and will notify you of termination in writing via email or letter together with an explanation if appropriate, valid reasons may include although are not limited to:

- Where we, or your finance provider have not been able to collect a premium payment;
- Where we suspect fraud or
- Where you have been required to return appropriate paperwork that has been requested in connection to your insurance and have failed to do so.

Preventing and detecting fraud

Insurers pass information to the Claims and Underwriting Exchange and the Motor Insurance Anti-Fraud and Theft Register run by the Association of British Insurers. Their aims are to check information provided and to prevent fraudulent claims. Motor insurance details are added to the Motor Insurance Database run by the Motor Insurers' Information Centre, which has been formed to help identify uninsured drivers and may be searched by the police to help confirm who is insured to drive.

Renewals

Renewals are invited on the basis that there have been no changes in the risk other than those specifically notified to us or your Insurers (see Disclosure of Material Facts). Please ensure that any amendments or alterations to your policy are notified to us at all times when cover is on force.

We will advise you of your insurer's renewal terms and those of any alternative that we consider suitable based on the information we have on record at the time of inviting your renewal.

Where payment for the insurance policy you have taken out is by direct debit, and you give your consent to the contract being automatically renewed, without further reference to you, at the renewal date, we will renew your insurance and any optional extras you have taken for the next year. You will be obliged to continue to pay for such insurance, unless you specifically contact us at renewal to notify us that you no longer require such insurance.

If you do not receive your renewal details you must contact us as you may be at risk of being uninsured.

Complaints

It is always our intention to provide a first-class service. However, should you have any cause for complaint; you should in the first instance contact our Customer Services department by telephone or in writing via the contact details provided above. Your complaint will be acknowledged within five business days advising you who is dealing with the complaint and indicating when you may expect an answer. We will provide a formal written response within 20 business days from receipt of the original complaint. If the complaint cannot be resolved within this timescale we will write with an explanation as to the progress and the likely timescale involved. You will be advised of any further redress available to you, should you believe that the matter has not been resolved to your satisfaction. Your insurer(s) also operates a complaints procedure, details of which are in your policy or policies. If your complaint is with regard to service from any of our additional product providers you should contact them directly as detailed in your policy wording document.

Compensation

We are covered under the Financial Services Compensation Scheme (FSCS); this provides compensation in case any of its members are unable, in specified circumstances, to meet any valid claims under their policies. This depends on the type of insurance and circumstances of the claim. Further information can be obtained from the FSCS website at www.fscs.org.uk or by calling them on **0800 678 1100**.

Claims and Total Losses

If you have occasion to claim on your policy you should notify us immediately on **0131 555 5999** during our normal office hours. We will manage your claim advising you on all aspects including repairs, courtesy cars, uninsured loss recovery and, in the event of a total loss, the sourcing of a replacement vehicle. We will, if appropriate, issue you with a claim form and pass all details to your insurer. You should not admit liability or agree to any course of action, other than emergency measures to minimise the loss, until you have agreement from your insurer. **Outside of normal office hours** the contact number is **01603 420 038**.

Where there is a potential/actual total loss and you are paying the premium on instalments, you will be required to settle the balance of the outstanding premium to us in full. We will endeavor to source a replacement vehicle for you where feasible.

Whatever your question or concern, we're here to help.

 0131 555 5999

Alternatively you can email

contactus@arnoldclarkinsurance.com

Or write to

64 Craigentiny Avenue North
Seafield
Edinburgh
EH6 7LJ

 ArnoldClark.com/insurance

Arnold Clark
INSURANCE SERVICES

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