



# Home insurance Terms of business

## About us

Arnold Clark Insurance Services Limited (ACIS) at the trading address of 64 Craigentenny 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](http://www.fca.gov.uk) or by phoning the FCA on 0800 111 6768.

### How to contact us:

 **0131 555 5999**

 **[contactus@arnoldclarkinsurance.com](mailto:contactus@arnoldclarkinsurance.com)**

 **[ArnoldClark.com/insurance](http://ArnoldClark.com/insurance)**

Offices closed to the public on Saturdays.

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 Coplus Ltd, who are underwritten by Allianz Insurance Plc and Astrenska Insurance 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**.
- Keycare (replacement keys/locks) **0345 075 6189**

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

- Home Legal Cover **0333 241 9560**
- Home Emergency Cover **0333 241 3365**
- 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

Phone calls to Arnold Clark Insurance Services will be recorded and recorded calls will be retained for a maximum of 6 years. Calls will be used for security, training and quality purposes and/or 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

Arnold Clark Insurance Services Limited (SC192797) takes data protection and confidentiality very seriously and strictly adheres to guidelines published in the General Data Protection Regulation (EU) 2016/679 and all appropriate UK laws. We are notified as a Data Controller with the Office of the Information Commissioner under registration number Z7717844 and we are the data controller of any personal data that you provide to us.

We will use your information to find you the best cover for your needs, to fulfil our contractual obligations to you, to answer any queries you may have and to deal with any complaints you may have. We will retain your personal information within your policy for 6 years following the completion of your last cover with ourselves, in line with regulatory standards, tax and audit purposes. Full details of what information is held in connection with your policy can be found in our privacy policy at <https://www.arnoldclark.com/insurance/> or alternatively this policy can be posted to you if you contact us at **0131 555 5999**.

Arnold Clark Insurance Services will pass your information to third parties in the following circumstances.

As a subsidiary of Arnold Clark Automobiles Limited we may disclose your personal information to another member of our group, which means our ultimate holding company and its subsidiaries as defined in section 1159 of the UK Companies Act 2006. Full details of the group can be found in our privacy policy at [www.arnoldclark.com/insurance/](http://www.arnoldclark.com/insurance/).

We will provide your information to an insurer and once the quote has been accepted and the contract signed that insurance company becomes a data controller of your information. We recommend that you read their terms of business and privacy policy, provided in your contract pack, to see how they will use your information.

Under a duty to disclose or share your personal data in order to comply with any legal obligation (i.e. traffic offences), or in order to enforce or apply our terms of use and other agreements; or to protect the rights, property or safety of the Arnold Clark group, our customers or others. This includes exchanging information with other companies and organisations for the purposes of fraud protection and credit risk reduction.

We may contract a data cleansing organisation to ensure that all data is accurate and up to date. Furthermore all phone call recordings are kept by a third party who only have processing rights over your data and will not contact you.

You may request, at any time, a copy of the personal information the company holds about you, at no cost. Should you wish to access or update the personal information that we hold, please contact us by sending a written request to **Customer Services Department, Arnold Clark Automobiles Limited, 454 Hillington Road, Hillington Park, Glasgow, G52 4FH** or [customer.services@arnoldclark.com](mailto:customer.services@arnoldclark.com)

If you wish to have the information the Company holds on your person removed, please request this in writing to Customer Services Department, Arnold Clark Automobiles Limited, **454 Hillington Road, Hillington Park, Glasgow, G52 4FH** or [customer.services@arnoldclark.com](mailto:customer.services@arnoldclark.com) - as long as your information is not pertinent to the completion of a contract or required for any legal reason it will be removed.

It is your choice whether you receive information such as marketing from us. Arnold Clark Insurance Services will only contact you if you have previously given your free and informed consent for marketing at point of sale or service. If you are an Arnold Clark Insurance Services customer alone you will only receive marketing if you freely consented to it in a recorded phone call. We will not contact you for marketing purposes unless you have given your prior consent. If you have agreed to receive marketing from Arnold Clark Insurance Services we may e-mail to inform you of new products available. If, at any time, you no longer wish to receive this information, please send a written request to [direct.marketing@arnoldclark.com](mailto:direct.marketing@arnoldclark.com). Also, all of our email marketing correspondence gives you the option to opt-out of receiving further marketing emails. Please note that you will still receive emails directly related to an enquiry you have submitted via our contact form.

If you have opted-in to receive marketing material from us, we will use your name and whichever methods you have selected to send out this information.

## 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 may pass information to other agencies including the police, fraud prevention and the Claims and Underwriting Exchange. Their aims are to check information provided and to prevent fraudulent claims.

## 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](http://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**. We will manage your claim advising you on all aspects. We will, if appropriate, issue you with a claim form and pass all details to your insurer. Where a claim is dealt with there will be no refund of premium should the policy be cancelled.

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

 **0131 555 5999**

Alternatively you can email

[contactus@arnoldclarkinsurance.com](mailto:contactus@arnoldclarkinsurance.com)

Or write to

**64 Craigeninny Avenue North  
Seafield  
Edinburgh  
EH6 7LJ**

 [ArnoldClark.com/insurance](https://ArnoldClark.com/insurance)