

**What you ought to know:** In addition, you are expected to know any information that should **reasonably have been revealed by a reasonable search** of information available to you (whether the search is conducted by making enquiries or by other means). This could include any information held within your organisation or by any other person.

**Clear and Accessible Disclosure:** The disclosure you give must be made in a manner which would be reasonably clear and accessible to a prudent insurer.

Every material representation of a matter of fact which you make must be substantially correct and every material representation as to a matter of expectation or belief must be made in good faith.

Failure to comply with the duty of fair presentation could mean that the policy is void or that insurers are not liable to pay all or part of your claim(s).

**If you are in any doubt as to what may constitute a fair presentation, please feel free to contact us and we will endeavour to assist you.**

From 6<sup>th</sup> April 2013 **Consumers** (Non-Commercial Customers, **where the main purpose of the contract is for private use**) have been subject to the Consumer Insurance (Disclosure and Representations) Act 2012. Although Consumers no longer have a duty in law to declare all material facts, Consumers still have a duty to take reasonable care not to make a misrepresentation, and should answer all questions honestly and to the best of their knowledge. If you don't, the policy may be cancelled, or treated as if it never existed, or your claim rejected or not fully paid.

You are advised to keep copies of documentation sent to or received from us for your own protection. Please do consult us if you are in doubt on any aspect.

7. **Awareness of Policy Terms.** When a Policy is issued, you are strongly advised to read it carefully, as it is that document, the schedule and any certificate of insurance that is the basis of the insurance contract you have purchased. If you are in doubt over any of the policy terms and conditions, please seek our advice promptly.
8. **Customer Protection Information.** It is our intention to provide you with a high level of customer service at all times. If there are occasions when we do not meet your standards, please contact a director, either verbally or in writing, who will take details of your concerns. We will promptly acknowledge in writing, advising you who is dealing with your concerns and attempt to address your concerns within three working days. If our investigations take longer, we will keep you informed, explain our position and provide timescales for a full response. It is our expectation that complaints will receive a final response within a maximum of eight weeks. If we cannot satisfy your complaint you may be entitled to refer it to the Financial Ombudsman Service (FOS).

As an alternative you may be entitled to bypass our complaints procedures and complain direct to the FOS providing we have given our consent. In such circumstances the FOS will advise you on your options and how to proceed.

Please refer to [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) or telephone 0800 023 4567 (free for people phoning from a "fixed line" for example, a landline at home) or 0300 123 9123 (free for mobile-phone users paying monthly charge for calls to No's. starting 01 or 02) for more information.

9. **Financial Services Compensation Scheme (FSCS).** We are also covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations.

Further information about the compensation scheme is available from the FSCS at 10<sup>th</sup> Floor, Beaufort House, 15 St. Botolph Street, London, EC3A 7QU, by referring to [www.fscs.org.uk](http://www.fscs.org.uk) or by contacting the FSCS on 0800 678 1100 or 020 7741 4100.