



## TERMS OF BUSINESS - GENERAL INSURANCE

### STATUS

Veritass are Independent Intermediaries who act as your agent and accept responsibility for the advice given and for arranging insurance.

### COMPLETION OF PROPOSAL FORMS AND INFORMATION DISCLOSURE

Your attention is particularly drawn to the importance of the Declaration and signature on Insurers proposal forms. Any failure to disclose facts material to the insurance or any inaccuracies in your answers could invalidate the cover. Please consult us if you are in doubt on any aspect.

It is your responsibility to provide complete and accurate information to insurers when you take out your insurance policy, throughout the life of your policy and when you renew your insurance.

### CHARGES – These are current charges we make and they may change from time to time.

In addition to premiums charged by the insurer we may, at our discretion, make the following charges to cover our administrative costs for these specified activities

Motor (Includes uninsured loss recovery for first vehicle)	£20.00
Travel	£10.00
Commercial Insurance Renewals & Tradesman new business	£20.00
Personal Insurance Renewals (Excluding motor)	£10.00
Mid term adjustments	£10.00
Replacement certificates/documents	£10.00
Mid term cancellation commission reclaimed by the insurer following cancellation)	£25.00 (plus the amount of

If an amendment to a policy results in a return premium under £10, this will be waived.

On policies, which do not pay commission, or pay reduced commission we will make a charge in line with average commission rates.

### METHODS OF PAYMENT

We accept payment by cash, cheque and most credit and debit cards. Monthly direct debit is also available. Additional charges are usually made by finance providers for payments by direct debit. Please request details of deferred payments arrangement. In the event of the cancellation of a credit agreement, we reserve the right to cancel your policy and request any outstanding balances clawed back from us by the premium credit provider.

### CREDIT REFERENCE AGENCIES

When you apply for credit, references may be made to credit reference agencies.

### WITHHOLDING DOCUMENTATION

We will not withhold any insurance documentation from you without your permission, unless we are allowed to do so by law. If we do withhold any documents, we will make sure you receive full details of your insurance cover and any documents you need to have by law.

### CONFIDENTIALITY

We will treat all your personal information as private and confidential to us and anyone else involved in providing your insurance, even when you are no longer a customer. We will not give anyone else any personal information about you, except when you give us permission or we have to by law.

We will protect your personal information, money and property.

### COMPLAINTS

It is our intention to provide you with a high level of customer service at all times. However, if you do feel you have cause to be unhappy in any way with your insurance cover, in the first instance, please contact Alison Jenkins who will be pleased to assist. A more formalised complaints procedure can be found in your Policy document, or is available on request.

### CLAIMS

In the event of a claim, please contact our office.

### CANCELLATION

In the event that you wish to cancel your policy, please contact our office.