

Terms of Business Agreement

About us

ClassicLine Insurance Services Ltd is an insurance intermediary and the Financial Conduct Authority (FCA) regulates us. We are permitted to 'arrange', 'advise on' and 'deal as an agent of' insurers and assist in claims handling with respect to no-claims insurance policies. You can check these details with the FCA:

Phone 0800 111 6798
Email consumer.queries@fca.org.uk
Web www.fca.org.uk/register

Our Firms Registration number is 305790.

The contact details are as follows:

Address ClassicLine Insurance,
138 Castle Street, Hinckley, LE10 1DD
Phone 01455 639 000
Email info@classiclineinsurance.co.uk

English Law

- 1.1 This Terms of Business is subject to English Law.

Products we offer

- 2.1 We offer a range of personal and commercial insurances, including motor, home, motorcycle, caravan and travel insurance.
- 2.2 For motor and commercial insurance, we offer products from our panel of insurers, which is reviewed on a regular basis. A list of insurers is available upon request.
- 2.3 For Breakdown and Recovery we only offer a product from ClassicLine Rescue which does use third-party suppliers and for Legal Expenses we use a company Proximo via Greenlight.
- 2.4 We offer products from a limited number of insurers for travel, caravan, household, and motorcycle insurance. A list of these insurers is available on request.

Our service to you

- 3.1 You will not receive advice or a recommendation from us. We will ask a number of questions to narrow down the product we will provide details of, you will then need to make your own choice as to how you want to proceed.

Your duty of disclosure

- 4.1 It is very important that all the information you give us whether it is verbal or in writing when obtaining a quotation, taking out your cover or making changes or when making a claim is full and correct and that you tell us about details in changes to your vehicle including any changes or modifications from the manufacturers standard specification, address, garaging arrangements, occupations, drivers convictions etc. Failure to do so could invalidate your policy or could lead to claims being turned down.
- 4.2 Please keep us informed of any accidents, claims including fire, theft, storm, flood, vandalism or other losses on any vehicle regardless of whether or not you claimed in the last five years for any driver covered by the policy.
- 4.3 You must always advise your insurers of any medical conditions that have to be reported to the DVLA.
- 4.4 You must also notify your insurers of any motoring or non motoring convictions or cautions, fixed penalties, prosecutions pending, driving licence endorsements or if you are or have ever been disqualified from driving.

Solvency

- 5.1 We do not guarantee the solvency of any insurer we place business with. We do not accept liability for any losses you may incur arising directly or indirectly from the financial failure or solvency of any insurer. We do not accept responsibility caused by the failure to enter a defence or pay a claim by an insolvent insurer.
- 5.2 You may have a liability for the premium, whether in full or pro-rata, where a participating insurer becomes insolvent.
- 5.3 In the event of an insurer becoming insolvent you will have to purchase additional run off cover.

Fraud prevention and detection

- 6.1 In order to prevent and detect fraud we may share information about you with other organisations or the Police.
- 6.2 In an effort to reduce fraud we and other organisations may search agencies and databases.
- 6.3 We may undertake credit searches and identity checks to prevent money laundering.

How to cancel

- 7.1 If you wish to cancel your policy you must either telephone or write to us. **Do not cancel your direct debit payments.**
- 7.2 You have the right to cancel your policy providing that you contact us to cancel it within 14 days of the date that you agreed to take out the cover. Should you wish to cancel our cancellation fee is from £20 to £50 and this is in addition to any cancellation charges made by your insurer.
- 7.3 Insurers all vary with regard to premium refunds on cancellation so please refer to your policy documents to find out if any premium is refundable. Please note that if a claim has been made under the policy then no refund of premium is allowable.
- 7.4 Should your main policy be cancelled we will cancel any optional extras at the same time whether or not they are covered under your main policy or covered by a separate policy and premiums may not be refundable.

Payments

- 8.1 If you choose to pay by instalments your monthly instalment plan will be financed by Close Premium Finance and they will send you a welcome pack that includes a credit agreement. ClassicLine may earn commission from Close Premium Finance for this arrangement.
- 8.2 Close Premium will search the public information that a credit reference agency holds about you and any details of their search will be added to their records, whether or not your application for credit proceeds. Failing to make a payment when it is due will result in cancellation of the credit agreement and may result in the cancellation of your insurance.

Protecting your money

- 9.1 We are the Agent of the Insurers for the purpose of collecting premiums and refunding premiums.
- 9.2 This means that premiums are treated as being received by the Insurer when received in our bank account.
- 9.3 We will retain your debit/credit cards for the purpose of automatic renewals and to pay or refund any other premium that may become due.

Renewal

- 10.1 We automatically compare the prices and level of cover offered by alternative providers and we invite your renewal with our most competitive insurer. If you prefer to stay with your existing insurer then please inform of this at least 20 days before your renewal is due. In response to product developments or changes in products we may feel it appropriate to review your cover and enhance or add to the cover that is offered. You should check that the level of cover offered at renewal is appropriate for your needs.

10.2 Automatic renewal

For your added protection we reserve the right to automatically renew your policy and any additional covers up to 5 days prior to the renewal date and we will take payment by the same method as you paid the previous year. Should we do this on your behalf we will write to you confirming what the premium will be and giving you time to opt out of the process.

How to claim

- 11.1 Please refer to your policy summary or your policy document if you need to make a claim. If you are involved in an accident or have occasion to claim on your policy for any other reason you must notify your insurers immediately.
- 11.2 Failure to do so could make your cover invalid. You should not admit liability or agree to any course of action, other than emergency measures to minimise your loss, until you have agreement from your Insurer.

Charges for our services

- 12.1 For our services we may make the following charges which are in addition to the charges made by your insurers.
- 12.2 Our fees are as follows:
- The policy fee for new sales and renewals is from £20 up to £50 per vehicle.
 - Mid term adjustments are chargeable from £20 up to £50.
 - Duplicate documents will cost £20.
 - Cancelled cheques will be charged from £30 up to £50.
 - If you ask us to set up a finance agreement the charge may be up to £25.
 - Agreed Valuation fee is £24.
 - Cancellation charges are from £20 to £50. If your insurers instruct us to void your contract of insurance from inception we will retain our policy fee or a minimum charge of £30 to cover our administration costs.
- 12.3 With return premiums we repay commission to your insurer and this amount may be deducted up to 30% from the sum refunded to you.
- 12.4 Postal delivery of documents may be charged from £3 to £4.50.
- 12.5 Credit cards are subject to an additional 2.5% charge.
- 12.6 Where applicable all refunds will be processed to the same credit/debit card that was used to make payment on the policy.

Financial services compensation scheme

- 13.1 If we are unable to meet our obligations you may be entitled to compensation from the scheme.
- 13.2 Further information about compensation scheme arrangements is available from the FSCS website www.fscs.org.uk
- 13.3 Please note that this scheme may not be available where the insurer has become insolvent.

Complaints

- 14.1 It is our intention to provide a high level of service at all times. However if something goes wrong please contact us and we will try to put things right if we can.

If your complaint is about Classic Line then please contact us on:

Phone 01455 639 000
Email info@classiclineinsurance.co.uk

- 14.2 If your complaint is about your insurers please contact your insurer directly, all insurers detail their complaint process in their policy documentation, if you are unsure then please contact us and we will be able to pass on their details.

- 14.3 If Classic Line or the insurer has given you a final response and you are dissatisfied you may refer your case to Lloyd's of London www.lloyds/complaints/policyholders if the insurer is regulated by them. If the complaint is not resolved by Lloyd's you are then entitled to refer the matter to the Financial Ombudsman. The contact details are as follows:

Address Referral to Lloyd's,
 Policyholder and Marketing Assistance,
 Lloyd's, Fidentia House, Walter Burke Way,
 Chatham Maritime, Kent, ME4 4RN

Phone 0207 327 5693
Email complaints@lloyds.com

- 14.4 **Referral to Financial Ombudsman Service:**

Address Financial Ombudsman Service, South Quay Plaza,
 183 Marsh Wall, London, E14 9SR
Phone 0800 0234 567 or 0300 123 9123 (from mobiles)
Email complaint.info@financial-ombudsman.org.uk
Web www.financial-ombudsman.org.uk

Please note if you ask someone else to act on your behalf you will need to provide the regulators with the authority to deal with them. If you employ a professional to represent you, you will need to meet their costs yourself.

Protecting your information

- 15.1 Classicline Insurance hold and process your personal data for insurance administration and marketing and the information may also be passed to selected third parties or insurers.

- 15.2 Please note that telephone calls may be monitored or recorded.

- 15.3 At your request it is our policy to deal with your spouse or partner who calls us on your behalf provided they are named on your policy. If you would like someone else to be able to deal with your policy then please let us know. In exceptional circumstances we may also deal with other people who call on your behalf but if at any time you would prefer only to deal with us then please inform us.

- 15.4 We would like to keep you informed of other products and services, however if you prefer not to be kept advised then please write to:

Address The Data Protection Officer,
 ClassicLine Insurance,
 138 Castle Street, Hinckley, LE10 1DD
Email info@classiclineinsurance.co.uk

- 15.5 Motor Insurance details are also added to the Motor Insurance Database operated by the Motor Insurers Information Centre MIIC which was formed to identify uninsured drivers and may be searched by the Police to help to confirm who is insured to drive. In the event of an accident, this database may be used by insurers to identify relevant policy information.

- 15.6 Insurers may also add other related databases in the future.