

Terms and Conditions of Business

Please read this carefully as it sets out the terms of business between ourselves and contains important information

About Us – Complete Cover Group Limited is a broker not an insurer, authorised and regulated by the Financial Conduct Authority and is on the Financial Services Register number 309611 (www.fca.org.uk/register/). The company is registered in England & Wales number 03578103 with its registered office at Elmbrook House, 18-19 Station Road, Sunbury on Thames, Surrey TW16 6SU.

Trading names – The following are trading names of Complete Cover Group Limited:

Complete Car Cover, Complete Van Cover, Complete Home Cover, Complete Drive Cover, Complete Taxi Cover, Complete Travel Cover, Complete Car EXTRA+, Complete Van EXTRA+, Complete Car EXPRESS, Complete Van EXPRESS, Fare Cover, Hyper Hotline and Prestige Keep Moving.

Our service and the products we offer – We offer products for motor, household and commercial business from a range of insurers, including Mulsanne Insurance Company Ltd which is part of the Complete Cover Group, and we have procedures in place to manage any conflicts of interest which may arise. We can also offer additional products such as vehicle breakdown and excess recovery provided by a single insurer although we are not required by contract to do so. All of our insurer partners are carefully selected and specialise in the type of cover we offer. You will not receive advice or a recommendation from us on any product but we will offer you products that meet your demands and needs and give you enough information for you to choose whether or not to proceed. A list of the insurers included in our panel can be accessed through www.completecovergroup.com/panel/.

Insurer Security – As an insurance broker that specialises in non-standard insurance risks, we work with a range of insurers, both rated and unrated. This is to ensure that we can provide appropriate cover that matches the needs of our customers and their personal circumstances. There is no requirement for an insurer to be rated and the status doesn't necessarily guarantee an insurer's ability to fulfil its obligations to its customers. As the broker, we cannot and do not guarantee an insurer's solvency or continued ability to trade throughout the duration of your insurance policy, it is for you to decide on the suitability of an insurer and whether you wish to proceed.

Our service charges – We make the following charges which are in addition to your insurance premium and these are non-refundable.

Arranging a new policy	£95 Broker Fee
Renewing a policy	£90 Broker Fee
Making a change to a policy	£50 Broker Fee
Cancellations	Refer to the Cancellation section of this document

How we are paid – We are usually remunerated by commissions from insurers, included as part of the premium. In some instances, instead of or in addition to the commission, we will be remunerated via a Service Charge. Service Charges will be clearly stated on the documents we provide to you. Additional income may also be generated through arranging finance on your behalf.

Insurance documents – Your insurance documents will be issued electronically, as part of our efforts to reduce our carbon footprint and operate in an environmentally acceptable and responsible way. This will also mean that you will receive them as soon as we send them to you and you will be able to access them wherever you are (provided you can access the internet). However, if this method is not acceptable to you we can issue your insurance documents by post upon request.

Payment options – The premium must be paid in full to the insurer at the inception of your policy. You can choose to do this by either paying us the full premium or requesting us to arrange a loan through a third-party finance provider so that you can pay the premium in instalments. The finance provider will conduct a full credit check on all credit applications which will show on an individual's credit report, they will also send out their own terms and conditions to you. In the event of a claim, instalments must continue to be paid until the full premium and charges have been settled. Other charges you will need to pay to the finance provider are listed below:

Administration of a missed payment	£30
Cancelling/reinstating the finance agreement	£15

Credit/debit card payments – If you choose to pay by credit or debit card, any refunds will only be made back to that card. We do not charge for either debit or credit card transactions.

Short term insurance – Any single policy which doesn't cover the insured for a full 12-month period is considered 'Short Term Insurance'. Where we offer short term insurance, we will discuss charges for this service together with any rights to cancel when setting up the policy.

Credit check – To make sure you get our best offer at any time (including renewal) we will use public and personal data which we obtain from a variety of sources. This includes credit reference agencies and other external organisations, which will help protect you from fraud. We will use this to verify your identity and ascertain the most appropriate payment options for you. Our search will appear on your credit report whether or not you choose to buy from us.

Unpaid premiums – If you do not pay any sums due to us and we have to appoint a debt recovery agent, they may charge you a fee for their service.

Introductory motor insurance discounts – New customers without any no claims bonus may be given an introductory discount if proof of prior driving experience, such as being a named driver on another policy or having use of a company car can be provided. If documentary proof cannot be provided any such discount already given may have to be withdrawn. Introductory discounts may not be transferrable to another insurer at renewal.

Your duty of care – Please take reasonable care to answer all questions honestly and to the best of your knowledge. Carefully read the Statement of Fact and all policy documentation sent to you and inform us immediately of any incorrect information shown. You must inform us of any changes to your details during the life of your policy, including at renewal. For instance, you must tell us if you change job, become unemployed or receive any endorsements on your licence. If your information changes, your premium might go up or down or the insurer may not be prepared to offer further cover. For your protection, insurers maintain a central database of claims and underwriting information to verify the facts and to prevent fraud.

If you give us inaccurate or misleading information or do not notify us of any changes then the insurer may cancel your policy without refund and be entitled to refuse all or part of a claim.

Cancellations – Cancellation fees are applicable regardless of whether cancellation is at your request or invoked by the insurer. Any discounts offered at the inception of the policy will be adjusted to reflect the time on cover, as all discounts are offered subject to you maintaining the policy for the agreed duration.

If you decide to cancel – Before cancelling you should always discuss this with us on 0800 440 2997 as there may be other options available. Please note that cancelling your Direct Debit does not cancel your policy. Failing to maintain your finance agreement will impact your credit score and may make obtaining credit in the future difficult.

You may cancel your policy at any time during the period of cover; however, charges vary depending on when you cancel:

Before your policy starts – There will be a £50 cancellation charge if you instruct us to start a policy for you and then change your mind before it starts.

The right to change your mind – For all single policies with a duration greater than 30 days you have a 'Cooling Off Period' in which to cancel your policy without giving any reasons for the cancellation. The 'Cooling Off Period' is defined as 14 days from the start date of your policy, or from the date you receive your documents, whichever is later. Cancellation within the 'Cooling Off Period' will incur our charge of £50 and the insurer will charge for any days of insurance cover provided plus an administration fee.

After 14 days – Our charge is £125, or for customers who have renewed with us our charge is £75. Most insurers will make a charge for the time the insurance policy has been on cover, known as 'pro rata'. Some insurers will charge a percentage of your premium depending on how long the insurance policy has been in force, known as 'Short Period'. Examples of typical 'Short Period Rate' charges can be seen in the table below:

Period On Cover Up to (months)	1	2	3	4	5	6	7	8
Premium Payable	30%	40%	50%	65%	75%	80%	90%	100%

Refund of premium – If there has been any claim made on the policy, the full premium is payable and no refund will be due. If you have paid your premium in full and have had no claims, you may be entitled to a refund of part of your premium. If you have chosen to pay by instalments, any refund from the insurer will be used to settle the remaining balance of your finance first before any refund is calculated.

There is no refund following cancellations for short term insurance less than 30 days. Some other policies do not offer any refunds at all after 14 days, for example additional products or short term insurance where cover is less than for 12 months. Any refunds, if due will only be paid once the insurer has processed the payment which can take 10-14 working days and in exceptional circumstances up to 30 days or more.

Renewal of your policy – If your policy is eligible for an automatic renewal, we will confirm this to you. You'll be required to check the details we hold are correct and up to date. Where this is the case you need do nothing and the policy will be renewed, where there are differences you'll need to call us to arrange your renewal. If your policy isn't eligible for automatic renewal, we will need your instruction to renew your policy. You will be sent a renewal invitation in good time before the end of your policy. If you do not wish to accept this, or if you wish to amend any of the details, you must call us before the end of your current policy on the number provided on the renewal invitation.

Important – If you have not received written confirmation that your policy is being automatically renewed please contact us prior to your policy ending to arrange cover.

If you have a complaint – We are committed to treating customers fairly and encourage our customers to inform us when dissatisfied with the service we have provided.

In the event you are dissatisfied with any aspect of our service you can:

Write to us at: Complaints Department
Complete Cover Group
Unit 5, Brecon Court, William Brown Close,
Llantarnam Industrial Park, Cwmbran,
NP44 3AB
NOTE: Be sure to provide your phone number and reference number in your correspondence.

Call us on: 0800 440 2483 or 0333 400 9817

Email us at: Complaints@completecovergroup.com

If after our response you remain dissatisfied, you may be able to refer your complaint to the Financial Ombudsman Service, for further details go to: www.financial-ombudsman.org.uk

Email at: Complaint.info@financial-ombudsman.org.uk

Call on: 0800 023 4567 or 0300 123 9123

Financial Services Compensation Scheme (FSCS) – We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. For further information about compensation scheme arrangements go to: www.fscs.org.uk.

Protecting your money – We hold your premium (payment or refund) in a trust account as agent of the insurers until it is passed to the insurers or refunded to you. While it is in the account, your money cannot be used for any purpose other than paying the insurers or any brokers through whom we may have arranged your insurance. We will retain any interest earned on the account.

Governing law – The laws of England and Wales govern this agreement and any dispute is subject to the jurisdiction of the English courts.

Your personal data – Complete Cover Group Limited is the data controller, as such we determine the purposes for which and the manner in which any personal data is processed. We are on the public register of data controllers, registration number Z5709245.

We will use your data to supply the services you have applied for.

In the event of renewal, we will use your data to offer a quote and, if appropriate, to your policy arrange an auto renewal.

For full details on how we can use your data please refer to our 'Privacy Notice'.