



Your complimentary
use period has ended.
Thank you for using
PDF Complete.

[Click Here to upgrade to
Unlimited Pages and Expanded Features.](#)

TERMS OF BUSINESS

and supersedes all Terms of Business previously issued by us. It sets out the details of our regulatory and statutory responsibilities. It also sets out the terms and conditions of the insurance cover fully.

These Terms of Business which you do not understand or with which you

ABOUT OUR COMPANY

Waveney Group Schemes Ltd (WGS) of Schemes Suite, Seymour House, 30-34 Muspole Street, Norwich, Norfolk NR3 1DJ, is a specialist insurance broker, authorised and regulated by the Financial Services Authority (FSA) to transact general insurance business. Our FSA Registration number is 454376. You can check this information on the FSA's Register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

We are also members of the British Insurance Brokers' Association (BIBA).

OUR PRODUCTS AND SERVICES

For driving school insurance, we will inform you at inception and at every renewal how we made our product selection and the capacity in which we are acting.

For motor breakdown insurance, we only select the products of one insurer.

Unless we tell you otherwise, we select products for all other insurances from a limited range of insurers. The names of the insurers used are available on request.

If we ever choose a personal insurance product which falls outside the above selection criteria, we will tell you before you agree to take out or renew that particular policy.

Unless otherwise advised, the services we provide are as follows:

- Advice on risk exposure and insurance needs
- Arranging cover to meet requirements
- Help with ongoing changes to your insurance
- Assistance with claims made on insurance policies we have arranged for you

For most types of insurance we are also authorised to issue policy documentation and/or certificates on behalf of the insurers.

LEGAL EXPENSES INSURANCE

All WGS motor insurance customers automatically benefit from Total Incident Management and Legal Expenses insurance whenever they make a claim. The premium for this is met by WGS. The product is designed to meet the demands and needs of customers who require assistance with the recovery of uninsured losses following an accident. Full details of the cover will be provided to you in separate documentation.

INSURER SECURITY

Whilst we monitor the financial strength of the insurers with whom we place business it should be noted that the claims-paying ability of even the strongest insurers could be affected by adverse business conditions. We cannot, therefore, guarantee the solvency of any insurer or underwriter.

A liability for the premium, whether in full or pro rata, may arise under policies where a participating insurer becomes insolvent.

DISCLOSURE

You are responsible, on an ongoing basis, for providing us and/or your insurers with all material facts relating to the insurance covers we arrange on your behalf. Material facts are those which are likely to affect the assessment and acceptance of risks being insured. Failure to provide full and accurate information may mean that your cover is invalid. If you are in any doubt as to what facts are considered to be material then you should disclose them to us or your insurers.

It is very important that information given to us, whether by telephone or in writing, is correct. You are advised to keep copies of any correspondence you send to us or direct to your insurers.

OUR REMUNERATION

We are remunerated by commission, which is a percentage of the insurance premium paid by you and allowed to us by the insurer with whom the insurance policy is placed and administration charges, details of which are attached.

We also receive income from claims handling/management companies where your details have been disclosed to them in connection with a claim and from providers of premium finance facilities where, with your agreement, we have arranged deferred payments on your behalf.

SETTLEMENT TERMS

You are responsible for the prompt settlement of insurance premiums so that we can make the necessary payments to your insurers.

We have no obligation to fund any premiums on your behalf and cannot be held responsible for any loss which you may suffer as a result of a policy being cancelled or otherwise prejudiced due to the late payment of a premium where the delay is attributable to you.

HANDLING CLIENT AND INSURER MONEY

We hold client money collected for onward transmission to insurers and return premiums due to clients from insurers in a Client Bank Account, under a Non-statutory Trust in accordance with FSA rules. The Deed of Trust permits us to use the account to make advances of credit from time to time to our clients, in order to fund their premiums, subject to strict conditions. In dealing with us you agree to our holding client money in this way. A copy of the Deed of Trust is available on request.

For7v



PDF Complete
Your complimentary use period has ended.
Thank you for using PDF Complete.

[Click Here to upgrade to Unlimited Pages and Expanded Features.](#)

es which were originally arranged through another insurance broker or accept liability for any claim arising out of the advice given by that broker, s or gaps in your current insurance protection.

ould any aspect of a policy which has been transferred to us cause you wise we will endeavour to review all transferred policies as they fall due for

MAKING A CLAIM

Please ensure that you report all incidents that could give rise to a claim to our claims helpline as soon as you become aware of them. In certain circumstances late notification may result in your claim being rejected.

If the claim involves damage to your vehicle, please do not authorise repair work until instructed to do so by our claims handlers. If your claim involves damage to third party property or injury to persons please pass copies of all correspondence, including solicitors' letters, to us immediately and unanswered. Any attempt to negotiate or respond to the incident without prior reference to your insurers or us might prejudice your cover.

You should be aware that a claim arising after renewal of the policy has been invited might affect the assessment and acceptance of renewal by your insurers.

COMPLAINTS PROCEDURE

We recognise the importance of service and set ourselves high standards. Should there be an occasion when we do not meet your expectations, we are equally committed to dealing with any complaint in a thorough professional manner and we will endeavour to respond to you as quickly as possible

If you wish to register a complaint please contact us:

- In writing, addressed to The Managing Director, Waveney Group Schemes Ltd, Schemes Suite, Seymour House, 30-34 Muspole Street, Norwich, Norfolk NR3 1DJ
- By telephone to 01603 753888
- By email to admin@schemes-uk.com

If you cannot settle your complaint with us you may be entitled to refer it to the Financial Ombudsman Service.

COMPENSATION

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

Further details about compensation scheme arrangements are available from the FSCS.

TERMINATION OF AUTHORITY

You may terminate our authority to act on your behalf with 14 days' written notice or as otherwise agreed. Notice of this termination must be given in writing and will take effect from the date of receipt. Termination is without prejudice to any transactions already initiated unless otherwise agreed in writing. You will be liable to pay for any transactions or adjustments effective prior to termination.

CANCELLATION RIGHT

If you take out a personal policy through us which lasts for more than one calendar month you may cancel the cover up to 14 days from the later of:

- The policy start date or the date you receive full policy documentation from us or your insurers
- The renewal date or the date you receive full renewal documentation from us or your insurers

You will be informed if you have such a Cancellation Right in separate documentation.

Should you decide to exercise the Cancellation Right you will be entitled to a refund of premium less an appropriate pro rata charge for the period of cover given before the cancellation right was invoked. If the premium has not been paid, a charge may be made for the period of cover given prior to the exercise of the Cancellation Right.

Should any claim occur prior to the exercise of the Cancellation Right where the claim terminates the insurance cover, your insurers may not allow a refund of any of the premium paid.

If this Cancellation Right is not exercised within the 14-day period as stated above, and you decide to cancel the policy at a later date, the amount of any premium refund will depend upon the cancellation terms of your insurance policy.

To exercise the Cancellation Right you should contact us at our normal address or your insurers at the address shown on your policy.



PDF Complete

Your complimentary use period has ended. Thank you for using PDF Complete.

[Click Here to upgrade to Unlimited Pages and Expanded Features.](#)

other than as described in the section headed Cancellation Right, you may long as no claims have occurred during the time you have been on cover. ate to the remaining period of cover. Additionally you should note that your certificate of insurance to us or your insurers in accordance Part V,

and you any documentation and information to which you are entitled on request.

LAW AND JURISDICTION

These Terms of Business shall be governed by and construed in accordance with English Law. In relation to any legal action or proceedings arising out of or in connection with these Terms of Business we both irrevocably submit to the exclusive jurisdiction of the English courts.

YOU ARE DEEMED TO HAVE ACCEPTED THESE TERMS OF BUSINESS AND GIVE YOUR CONSENT FOR US TO OPERATE IN THE WAYS DESCRIBED, UNLESS YOU ADVISE US OTHERWISE WITHIN 7 DAYS OF RECEIPT.



*Your complimentary
use period has ended.
Thank you for using
PDF Complete.*

[Click Here to upgrade to
Unlimited Pages and Expanded Features.](#)

under an insurance company's direct debit scheme or a separate finance administering' charge will be applied.

service charge will be applied. This includes any amendments made under insurance schemes.

Lost Certificates

Where a certificate of motor insurance has been issued to you, and it has been lost or mislaid and a cover note is required for taxation purposes, or where a duplicate certificate is required, a £10 service charge will be applied (in addition to any charge made by the insurance company.)

Un-cleared Cheques

If our bank advises us of an un-cleared cheque (either where the cheque is retained or where it has to be re-presented) a £15 service charge will be applied.

Rescinding of Instructions

Where we have provided a quotation for a new policy and it has been accepted but the instruction is subsequently cancelled prior to cover being in force, a full return premium will be provided less a £50 service charge.

Where we have issued an invitation to renew a policy and it has been accepted but the instruction is subsequently cancelled prior to cover being in force, a full return premium will be provided less a £50 service charge.

Policy Cancellation

Any return premium allowed by the insurer company following cancellation of an insurance policy will be made after deduction of our commission and a service charge of £10.

In addition, where we have discounted the insurance company's standard premium and the policy is cancelled during the same year, the amount of the discount allowed will also be deducted from the insurance company's return premium.

Minimum Refunds

No return premium of less than £20 will be refunded.