



## Terms of insurance business

BTIC Limited t/as Brian Thompson Insurance Consultants, 26 Lansdowne Terrace, Gosforth, Newcastle upon Tyne, NE3 1HP is authorised and regulated by the Financial Services Authority No 306433. We are permitted to arrange, advise on, deal as an agent of insurers and assist in claims handling with respect to this type of insurance.

You can check this on the FSA's Register by visiting the website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234. We provide advice to customers based upon a fair analysis of the insurance market with respect to this type of insurance.

For certain classes of business, we may deal with a small number of insurers or a single specialist insurer. You will be informed if this situation applies.

Your insurance is based upon the information provided to the insurance company and you must ensure that all such information is complete and accurate, and that any facts that may influence the insurer's decision to accept and pay a valid claim are disclosed.

**Failure to disclose material information may invalidate your insurance cover and could mean that part, or all, of a claim may not be paid.**

All personal information about you will be treated as private and confidential (even when you are no longer a customer), except where the disclosure is made at your request, with your consent, in relation to administering your insurance or where law requires us. As part of the FSA's duties, we may be asked to provide them with access to our customer records in order that they may carry out a review of our activities.

Some or all of the information you supply to us in connection with your insurance proposal will be held on computer and may be passed to other insurance companies for underwriting and claims purposes. Under the Data Protection Act 1998 you have a right of access to see personal information about you that is held in our records, whether electronically or manually. If you have any queries, please write to the managing director at the above address.

**Refer to the policy summary if you wish to notify a claim.**

**You may also have cancellation rights under your policy.**

Prior to your premium being forwarded to the insurer, and for your protection, we either hold your money as an agent of the insurer, or hold it in a client bank account on trust for you. Any bank interest payable is retained by ourselves.

Type of transaction	Notes	Service Charge
New Policy Inception and Renewal, Changes to Existing Policies (other than Change of Address or Foreign use extension on motor policies for which there is no charge), Duplicate documents and cover-notes, Returned cheques.	Where a transaction results in a premium credit, any refund to you will be reduced by any service charge and any other sums owing in respect of the policy. If a duplicate certificate is requested at the same time as a request for a cover-note then only one £20.00 charge will be made	£20.00
Cancellations	Where you instruct us to cancel any contract of insurance (other than at normal renewal date) we reserve the right to deduct from the refunded premium the amount of any commission which we are obliged to return to the insurers and our cancellation charges we may impose resulting from such	£35.00
Instalment charges (where payment is not by Direct Debit)	£5.00 per instalment	

It is our intention to provide a high level of service at all times. If, however, you have reason to make a complaint about our service you should contact the managing director. You may be entitled to refer it to the Financial Ombudsman Service. Further information is available at: <http://www.financial-ombudsman.org.uk/>

We are covered by the Financial Services Compensation Scheme (FSCS). You may under certain circumstances be entitled to compensation if we fail to meet your insurance obligations. This does depend on the type of business arranged and the circumstances of the claim. Insurance advising and arranging is covered for 100% of the first £2000 and 90% of the remainder of the claim. For compulsory covers 100% of the claim is covered. Any further information required can be obtained from the FSCS on 020 7892 7300 or <http://www.fscs.org.uk/>