

## About us

Sharrock Insurance Services Ltd of Watsons' Mill, Ride's Passage, High Street, Sheerness, Kent, ME12 1UD is authorised and regulated by the Financial Conduct Authority. Our Firm's Registration Number is 502369. We are permitted to arrange, advise on, deal as an agent of insurers and clients and assist in claims handling with respect to non-investment insurance policies. You can check these details on the FCA Register by visiting the FCA website [www.fca.gov.uk/register](http://www.fca.gov.uk/register) or by contacting the FCA on 0800 111 6768. We are also authorised by the FCA for consumer credit broking. We act for a single lender.

## Our service

We offer insurance products from a range of insurers. Where we only have a single insurer for a product, you will be advised of this at the time of quotation. A list of insurers is available on request.

## Your duty of disclosure

**Commercial customers:** Where we arrange insurance wholly or mainly for purposes related to your trade, business or profession, you have a duty under The Insurance Act 2015 to make a fair representation of the risk. This means that you must disclose every material circumstance which you and/or your senior management and/or anyone responsible for arranging your insurance know or ought to know. Alternatively, you must disclose sufficient information which would put the insurer on notice that it needs to make further enquiries for the purpose of revealing those material circumstances. You are expected to carry out a reasonable search in order to make a fair representation of the risk and will be deemed to know what should reasonably have been revealed by the search. Your duty of fair representation applies at the start of the policy, at renewal and when any variation of the policy is arranged. If you fail to make a fair representation, the insurer may refuse to pay your claim or reduce the settlement amount, depending on the circumstances.

**Retail Consumers:** You must take reasonable care not to make a misrepresentation to the insurer. This means that all the answers you give and statements you make as part of your insurance application, including at renewal and when an amendment to your policy is required, should be honest and accurate. If you deliberately or carelessly misinform the insurers, this could mean that part or all of a claim may not be paid.

## How to cancel

You may have a statutory right to cancel this policy within a short period. Please refer to your policy summary or your policy document for further details. If you cancel you will receive a pro rata refund of premium from the insurer. Insurers are also entitled to make an administrative charge. We may keep an amount that reflects the administrative costs of arranging and cancelling the policy.

If you wish to cancel outside this period you may not receive a pro rata refund of premium. We may also keep an amount that reflects the administrative costs of arranging and cancelling the policy (see tariff of charges). Any refund that is due will be issued to you within 30 days of effective date or when the monies are received by the insurer whichever is greater. Instructions to cancel a policy must be made in writing to us.

## Protecting your information

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 or with your consent in relation to administering your insurance or where we are required by law. Some or all of the information you supply to us in connection with your insurance proposal may be passed to insurance and other companies for underwriting, claims and premium collection purposes. Your data will be held in accordance with the Data Protection Act 1998, under which 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 Proprietor at the above address. We, the insurers and credit providers may use publicly available data from a variety of sources, including credit reference agencies and

other external organisations to verify your identity or creditworthiness, to avoid fraud, to obtain beneficial quotes and payment options on your behalf. Each of these searches may appear on your credit report whether or not your application proceeds. **By agreeing to these terms and conditions you agree to these uses of your information.**

## How to claim

Please refer to your policy summary or your policy document if you need to notify a claim. You should contact the insurer direct as soon as possible using the contact details provided. Alternatively, please contact us on 01795 580800.

## Fees and charges

### Private Motor, Household, Travel

New Business, Renewal & Mid-term Adjustments £15.00 minimum

### Commercial Insurance

New Business & Renewal £25.00 minimum

Mid-term adjustments £15.00 minimum

Unpaid cheques, Recorded delivery/Recorded

E-Mail £20.00

Cancellation £25.00

Confirmation of Cover Document £15.00

Charges for commercial customers will vary and will be notified before you commit to the insurance. We never make charges to clients in excess of the premium amount charged by insurers.

All refunds are made after deduction of any fee, however we maintain the right to withhold our commission for the policy. No refund will be given if a claim has occurred within the current period of insurance. If you pay your premium by instalments we will inform you of any additional fees, charges or interest due as part of your credit arrangement.

## Our earnings

You are entitled at any time to request information regarding any commissions which we may have received as a result of placing your insurance business.

## Protecting your money

Prior to your premium being forwarded to the insurer, and for your protection, we either hold your money as an agent of the insurer (in which case your policy is treated as being paid for), or we hold it in a client bank account on trust for you. We may extend credit to other customers from this account and we may transfer your money to another intermediary in some cases. However your money will be protected at all times because of the requirements of FCA rules. We also reserve the right to retain interest earned on this account. **By accepting this Terms of Business Agreement, you are giving your consent for us to operate in this way.**

## Complaints

It is our intention to provide a high level of service at all times. However, if you have reason to make a complaint about our service you should contact Alan Doucy at the above address or call 01795 580800. You may be entitled to refer the matter subsequently to the Financial Ombudsman Service. You can contact the Financial Ombudsman Service on 0800 0 234 567. Further information is available at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk). If you decide to refer any matter to the Financial Ombudsman Service your legal rights will not be affected.

## Compensation arrangements

We are covered by the Financial Services Compensation Scheme. 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. 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, also without any upper limit. The scheme does not apply to Consumer Credit. Further information about compensation scheme arrangements is available from the FSCS on 020 7892 7300 or by visiting [www.fscs.org.uk](http://www.fscs.org.uk)