

## 'Customer Charter'

### **Regulation**

Highhouse Insurance Services Limited, are based at 101 High Street, Selsey, West Sussex, PO20 0QL. and are authorised and regulated by the Financial Conduct Authority (FCA) to advise on and arrange general insurance products. Our FCA reference number is 446552. This can be verified on the FCA website; [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the FCA on + 44 800 111 6768.

### **Our Services to You**

When arranging your insurance for you we act as an independent intermediary and act on your behalf.

Our services include:

- Arranging your insurance cover with insurers to meet your requirements.
- Helping you with all ongoing changes you have to make.
- Offer a range of general insurance products. We have access to a number of insurers who we can place your insurance with. We will give you details of these insurers should you request them.

### **Vulnerable Customer Policy**

It is our intention to provide you with a service that does not have any negative impact upon vulnerable customers. Vulnerable customers are customers and prospective customers whose ability or circumstances require us to take extra precautions in the way that we sell and provide our services to you to ensure that you are not disadvantaged in any way.

Our staff are trained to identify vulnerable customers however, it is not always possible to recognise these characteristics. Therefore, if you believe you may fit the criteria for a vulnerable customer, please notify us immediately of your particular needs.

If we can't help you, we will try and make sure that you understand what alternative options are available to you.

### **Disclosure of Information**

It is important that you take reasonable care to provide complete and accurate answers to the questions that we or your Insurers ask.

You should be aware that if the information provided by you is not complete and accurate we may :

- Cancel your policy and refuse to pay any claim, or
- Not pay any claim in full, or
- Revise the premium and/or change any excess, or
- Revise the extent of cover or terms of the insurance.

You should disclose facts or information which may influence your insurer as to the acceptability or otherwise of your proposal or renewal. For your own protection you are advised to keep copies of documentation sent to us and received from us. Please do consult us if you are in doubt on any aspect. The disclosure of information not only applies at commencement and renewal of your policy, but also at any time during the period of insurance.

### **Awareness of Policy Terms**

When a policy is issued, you are strongly advised to read it carefully, as it is this document, the schedule and any certificate of insurance that are the basis of the insurance contract you have purchased. If you are in doubt over any of the policy terms or conditions, please seek our advice immediately.

### **Fees and Charges**

We reserve the right to make charges, in addition to the insurance premiums, for arranging, amending, renewing and cancelling of a policy of insurance. Details of charges made will be declared in all correspondence with you.

For personal insurance our standard policy charge will normally be no more than £35. All fees will be detailed to you at quotation or at the renewal stage.

Any adjustment that gives rise to a return or premium to you this will be returned net of commission and subject to the policy charge (for confirmation of projected return premium please contact us). We reserve the right to retain any refund lower than £15.00.

Other insurances may be subject to larger fees, but these fees will be detailed to you at quotation or at the renewal stage.

### **Financial Crime**

Please be aware that current UK money laundering regulations require us to obtain adequate 'Know Your Client' information about you. We are also required to cross check you against the HM Financial Sanctions List as part of the information gathering process. We are obliged to report to the Serious Organised Crime Agency any evidence or suspicion of financial crime at the first opportunity and we are prohibited from disclosing any such report.

## **Client Money**

The FCA rules protect you in the event that any insurance intermediary fails or is unable to transfer:

- Any premium money that is received from you to the insurer; or
- Any claims or return premium monies that it has received from the insurer to you.

We are governed by strict rules pertaining to client money, set down by the FCA, where we hold clients' monies in a client bank account, we may earn interest on these monies held and this will be retained by us. If you are unhappy with these arrangements then please contact us. We will hold client money separately from our own with an approved bank and segregated in a bank account designated as subject to a Statutory Trust, We act as Trustees' of our clients' monies and must meet certain legal and regulatory conditions.

## **Customer Protection Information**

It is our intention to provide you with a high level of customer service at all times. If there are occasions when we do not meet your standards, please contact Neil Kimber either verbally or in writing, who will take details of your concerns. We will acknowledge in writing, advising you who is dealing with your concerns and attempt to address your concerns within five working days. If our investigations take longer, we will provide a full response within twenty days or explain our position and provide timescales for a full response.

If we cannot satisfy your complaint you may be entitled to refer it to the Financial Ombudsman Service. If during the investigation it is concluded that the complaint should be directed to another party for example your insurer, we will advise you that the complaint has been passed to them and who the person is that will be dealing with your complaint. We will of course assist you in every way possible during this process.

## **Compensation Arrangements**

We are covered by the Financial Services Compensation Scheme. Depending on the circumstances of **your** claim **you** may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) if **we** cannot meet **our** obligations. See <https://www.fscs.org.uk/>

## **Cancelling this Policy**

### **Your Statutory Rights**

You have a statutory right to cancel your policy within 14 days of either:

- the date you receive the policy documentation, or
- the start of the period of insurance,

whichever is the latter.

If you wish to cancel and your cover hasn't started we will refund your premium in full.

If you cancel after your cover has started and provided there hasn't been a claim we will refund the full premium paid less a proportionate deduction for the time we have provided cover.

### **Your Right to Cancel this Policy**

If you wish to cancel your policy after 14 days you can do so at any time by contacting your broker.

On policies where the annual premium has been paid in full a refund of premium will be calculated from receipt of this notice on a pro-rata basis providing no incidents have occurred which give rise to a claim.

On policies where the premium is paid by monthly payments the cancellation will take effect from the end of the period for which you have paid and therefore no refund will be due.

## **Data Protection**

### **EU General Data Protection Regulation: Privacy Notice - How information about you as EU Citizen Clients will be used**

#### **What Information we collect:**

When you contact us for an insurance quotation we collect the relevant information needed by an insurer to calculate the premium and understand your insurance needs. We collect this information during our meetings and/or telephone conversations with you and through the completion of a Proposal Form and/or Statement of Insurance. We will use this information to carry out our business on your behalf.

#### **How your information will be used:**

The information we collect will be passed to insurers to enable them to calculate a competitive insurance quotation to meet your requirements. In order for us to obtain the most suitable cover for you it may be necessary to pass your information to other insurance intermediaries who are authorised and regulated by the Financial Conduct Authority. Information provided by you may be put onto a register of claims and shared with other insurers to prevent fraudulent claims.

We will retain any information we have collected about you for up to 6 years after our professional relationship has terminated however, data held electronically may be retained for longer.

#### **Your rights of access to your data:**

You have a right to obtain a copy of the personal information that we hold about you. If you believe that any information held is incorrect or incomplete, you should contact us. Any information that is found to be incorrect or incomplete will be amended promptly.

You have a right to "be forgotten", this means you can ask for the information which we hold about you to be deleted from our records but this will mean that we will be unable to continue to handle your insurance arrangements.

If you have any queries, please write to our Compliance Manager at:

Highhouse Insurance Services Limited, 101 High Street, Selsey, West Sussex, PO20 0QL.