

## Personal lines Department

Home Insurance  
Car Insurance  
Motorcycle insurance  
Small Van Insurance  
Classic Car Insurance  
Pet Insurance  
Breakdown Cover  
Travel insurance

Call 01323 843311

Personal service,  
lasting relationships

Sharing the benefit

Phone - Web - Face to Face

Personal Service based in the UK

**oneanswer**  
insurance

Professional Insurance Service and  
Advice

1 Answer to your insurance needs



## Commercial Department

Public Liability insurance  
Business Insurance  
HGV Insurance  
Shop Insurance  
Landlords Insurance  
Fleet Insurance  
Taxi Insurance

Call 01323 446485

Discounts when you insure a  
2nd policy with us.

Access to over 50 insurance companies

Instalments available

Regulated by the Financial Services Authority

Personal lines

01323 843311

Commercial Department

01323 446485

[www.1answer.co.uk](http://www.1answer.co.uk)

# 1 Answer Insurance Services Limited

## Terms and Conditions

### About us

1 Answer Insurance Solutions of 8 George Street, Hailsham, East Sussex, BN27 1AE is authorised and regulated by the Financial Services Authority. We are permitted to arrange and deal as an agent of insurers and clients, with respect to non-investment insurance policies. You can check these details on the FSA's register by visiting their website at <http://www.fsa.gov.uk/register> or by contacting the FSA on 0845 606 1234.

### Your duty of disclosure

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.

### Fees and charges

Please refer to our tariff of administration charges for fees payable under the Terms of Insurance Business. These will apply if you instruct us to carry out a mid-term adjustment, renewal, cancellation, or any other alteration on your behalf.

### 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 The Compliance Manager at the above address. You may be entitled to subsequently refer your complaint to the Financial Ombudsman Service. Further information is available at <http://www.financial-ombudsman.org.uk/>

### How to claim

Please refer to your policy summary or your policy document if you wish to notify a claim. You should contact the insurer direct as soon as possible using the contact details provided.

### Unpaid Premiums

Any unpaid premiums will be passed to our debt recovery company for collection of the full amount owed. This will result in a 10% administration charge, which will be added to the debt. We will always notify you by recorded delivery letter if we are passing your debt to our recovery agency and give you seven days notice to make a settlement payment.

### 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 the administration of your insurance, or where the law requires us. The FSA may ask us 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 may be passed to insurance and other companies for underwriting, claims and premium collection purposes. Under the Data Protection Act of 1988 you have a right of access to any personal information about you that is held in our records, whether electronically or manually. If you have any queries, please write to The Compliance Manager at the above address.

Calls to 1 Answer Insurance may be recorded for training & monitoring purposes and for our mutual protection.

### 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 need to transfer your money to another intermediary in some cases. However, your money will be protected at all times by the requirements of the FSA rules. We also reserve the right to retain interest earned on this account. By accepting these Terms of Insurance Business, you are giving your consent for us to operate in this way.

### Withholding documentation

We may keep certain documents such as your insurance policy document or certificate whilst we are waiting for full payment of premiums. In these circumstances, we will ensure that you receive full details of your insurance cover and will provide you with any documents you are required to have by law. By accepting these Terms of Insurance Business, you are giving your consent for us to operate in this way.

### 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 100% of the first £2,000 and 90% of the remainder 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 information about compensation scheme arrangements is available from the FSCS at <http://www.fscs.org.uk/>

### Instalment Customers

1 Answer offer a facility to pay for your insurance through a credit loan company who set up an agreement to spread the cost of your insurance over several months. In this instance, your premium is paid by the credit Company and your monthly payments are to repay the resulting loan with them. Please note that your loan is not directly connected to your insurance company and you must meet the monthly payments, regardless of any changes to, or cancellation of your insurance policy. If you have any questions with regards to the credit agreement, please do not hesitate to contact 1 Answer on 01323 843311.

### Quotations

All quotation premiums are guaranteed for the calendar month in which they are quoted.

### Cancellations

#### Cooling off period

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

#### Mid Term Cancellations

If you wish to cancel outside the cooling off period, you may not receive a pro rata refund of premium; refer to policy wording for details. We will also keep an amount that reflects our administrative costs of arranging and cancelling the policy. Please refer to our Tariff of Charges for further information. A cancellation will only become effective from the date the original Certificate/Cover note is received by 1 Answer Insurance. Any refund due will be allowed as a rebate to you at the NET amount given by the insurer, minus our initial commission, less our £30.00 cancellation charge. If there are any outstanding monies due to us on your account, this will be deducted from the refund given by the insurer. Please note if you are paying via direct debit through a credit company, you will have to settle any outstanding balance with them after your refund has been allowed.

No refund will be allowed if there is an outstanding claim or if a fault claim is made on your policy. If you change your policy risk to something that is unacceptable to your insurer, you will receive a pro-rata refund at the net amount, after our initial commission, less our £30.00 cancellation charge. Your insurer will require written evidence that you have insured your vehicle elsewhere to allow a pro-rata discount.

### Vehicle Rescue

If you have purchased Vehicle Rescue and your policy is cancelled we are unable to issue a refund on this policy, as the Vehicle Rescue is not linked to your insurance premium. Please note that your Vehicle Rescue policy will continue to run it's course if your insurance is cancelled with 1 Answer.

## Tariff of Charges

In addition to the premiums charged by insurers, we normally make charges to cover the administration of your insurance. Full details of our standard charges are set here, and these charges will be confirmed with you before any chargeable commitment is made with 1 Answer.

New Business set up Charge £30.00

Renewal Charge £20.00

Special Delivery Post £ 7.50

Legal Cover £25.00

Adjustment Charge £15.00

Duplicate Certificate £15.00

Unpaid Cheque £25.00

Cancellation Charge £30.00

Instalment charge £10.00

Commercial Charges are variable.

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insurance