

# Terms of Business Agreement

## UK Sure Services Ltd

### **The Financial Conduct Authority (FCA)**

The FCA is the independent watchdog that regulates financial services. UK Sure Services Ltd is authorized and regulated by the Financial Conduct Authority. Our Firm Reference Number is 923039. Our permitted business is advising and arranging non-investment insurance contracts. You can check this on the Financial Services Register by visiting the FCA's website at <https://register.fca.org.uk>

### **Whose products do we offer:**

We offer a range of policies from a limited range of providers from across the market which does not represent the whole market. A list of providers we offer policies from can be found at the end of this TOBA.

### **Which service will we provide you with?**

We provide a non-advised service. We will ask you some questions to help us ascertain your demands and needs, and we will then provide you with sufficient information on what we believe to be a 'suitable product', but not necessarily the most suitable product, for your demands and needs. The information we provide is intended to help you make an informed decision about how to proceed. Ultimately, you will need to make your own decision about how to proceed. In all cases, we will arrange the product on your behalf.

### **Disclosure of Information**

It is important that you understand that any information, statements, or answers made by you to us, or your Insurer are your responsibility and must be correct, as failure to disclose facts material to the insurance or any inaccuracies in your answers may invalidate your insurance cover. These facts must be disclosed at the earliest opportunity and certainly at each renewal. If you are a retail client you are duty-bound to avoid any misrepresentation & if you are a commercial client, you are duty-bound to make a fair representation of risk, (more information is available upon request). Responsibility for this is solely yours as we cannot be expected to have known facts that have not been disclosed to us. Please keep copies of any documentation sent to you for future reference.

### **What will you have to pay for the service?**

For **new business** and **renewals**: We charge a non-refundable broker fee of £75 or 15% of the gross insurance premium (whichever is greater) which is payable on the inception of your policy. We may also receive a commission of up to 30% from the insurance provider.

For **Mid-Term Adjustments**: If you need to make an amendment to your policy, we reserve the right to charge you an "amendment fee" of £29.00. This amendment fee is for our services relating to the amendment only. Your insurance provider may also apply their own charge for any amendments to your policy (please note that you also have the option of approaching the insurer directly to make the amendment). We may also receive a commission of up to 30% from the insurance provider.

### **Professional Indemnity Insurance**

We conform to the FCA requirements in respect of Professional Indemnity Insurance. This type of insurance is mandatory for insurance intermediaries.

### **Banking**

We hold Client money in a statutory trust account, and where interest received exceeds £20, we will disclose this to you at the time.

### **Cancellation rights**

If you wish to cancel your policy please contact your insurer directly, on the details provided within the Cancellation Section of your policy wording.

Alternatively, please contact us in writing at UK Sure Services Ltd, Cancellations Department, 10 Susans Rd, Eastbourne, East Sussex, BN21 3HA, by email: [info@uk-sure.co.uk](mailto:info@uk-sure.co.uk) or, by telephone on 01323 416706.

We reserve the right to charge a fee of £39 upon cancellation of a policy, where we cancel the policy on your behalf unless the cancellation is within 14 days of inception or renewal of the policy. Please note that we operate on an auto-renewal basis, in that all policies will be automatically renewed upon at renewal date, unless specified otherwise or unless you have informed us of your intention to lapse the policy. Your statutory rights are not affected.

### **What to do if you have a complaint**

If you wish to register a complaint, please contact us in writing at UK Sure Services Ltd, Complaints Department, 10 Susans Rd, Eastbourne, East Sussex, BN21 3HA or by phone on 01323 416706. If you wish to obtain a copy of the firm's Complaint Handling Procedure, please be in contact with UK Sure Services Ltd.

Please be assured that we treat complaints seriously. For your further protection if you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service ('FOS'). Full details can be found on the FOS website at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

We are covered by the Financial Services Compensation Scheme (FSCS)

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. Advising and arranging of optional insurance policies are covered for 90% of the claim, without any limitation. Compulsory insurance policies are covered at 100%.

### **Data Protection**

You may request confirmation of the information we hold about you, to which we will respond within 30 days. You consent to us, or any company associated with us, processing your personal data in accordance with the [Privacy Notice](#) of the firm. If you wish to obtain a copy of the firm's Privacy Notice, please be in contact with us in writing at UK Sure Services Ltd, 10 Susans Rd, Eastbourne, East Sussex, BN21 3HA or by phone on 01323 416706.

We may undertake checks via credit reference and fraud prevention agencies to manage your account with us. Please note that these checks should not affect your credit rating.

Furthermore, any of our Product Providers (including Credit Providers), may also undertake checks via credit reference and fraud prevention agencies to obtain information with regards to your credit profile. This may affect your credit rating.

We may communicate with you via various methods including email. Although all our emails are scanned for viruses, it is recommended that any attachment(s) be scanned by yourselves as we cannot be held liable for any loss or damage caused by software viruses. If you choose to communicate with us via email, please be aware that email communications without the use of encryption, may not be the safest method of communication. If you wish to guarantee the safety and confidentiality of any information you send to us via email, encryption methods should be used.

The list below is designed to provide you with an exclusive list of the insurers and brokers we work with when arranging a policy on your behalf:

AJ GALLAGHER Underwriting	Taxi Insurance – Goods in Transit Insurance - Courier Insurance
Ageas Insurance	Private Car Insurance - Commercial Vehicle Insurance - Home Insurance -Motorbike Insurance
Alan Blunden & Company Ltd	Commercial Property Insurance - Landlords Insurance - Holiday Home Insurance - Rent Protection Insurance
Arya Underwriting	Goods in Transit Insurance - Liability Insurance
Ark Insurance	Liability Insurance - Caravan Insurance - Home Insurance - Rent Guarantee Insurance - Property Owners Insurance - Static Caravan Insurance - Commercial Vehicle Insurance
Auto Legal Protection	Legal Expenses - Replacement Hire Vehicle - Excess Protection Insurance - Road Rescue (Breakdown Recovery) - GAP Insurance - Tools in Transit Insurance
Aviva	Life Insurance, Critical Illness Insurance, Protection Insurance
AXA	Private Car Insurance - Commercial Vehicle Insurance - Courier Insurance
Broker Direct	Private Car Insurance - Commercial Vehicle Insurance - Home Insurance
Century Underwriting	Fleet Insurance
Chapman & Stacey Underwriting Agencies	Commercial Property Owners Insurance - Unoccupied Commercial Property Insurance - Professional Indemnity Insurance - Public Liability Insurance - Employer`s Liability Insurance
Coast Insurance	Caravan Insurance - Static Caravan Insurance – Park Home Insurance
Cobra Network	Commercial Combined – Professional Indemnity – Property Owners – Shop Insurance – Pubs & Restaurants Insurance – Offices & Surgeries Insurance – Tradesman Insurance – Commercial Vehicle
Covea Insurance	Private Car Insurance - Commercial Vehicle Insurance
DCL - Direct Commercial	Commercial Vehicle - Courier Insurance - Fleet Insurance
Essential Supplementary Medical Insurance	Commercial Vehicle - Courier Insurance - Fleet Insurance
ERS	Classic Car Insurance – Private Car Insurance – Taxi Insurance – Minibus Insurance – Coach & Buss Insurance – Courier Insurance – Truck Insurance – Horsebox Insurance
Ridersure Underwriting	Motorbike Insurance

Granite Underwriting	Courier Insurance - Commercial Vehicle Insurance - Commercial Car Insurance - Private Car Insurance
Go Shorty Insurance	Short-term Private Car Insurance - Short-term Van Insurance - Learner Driver Insurance
Howden UK Brokers Ltd	Motor Trade Insurance
Inshur	Courier Insurance – Commercial Vehicle Insurance – Motorcycle Insurance – Taxi Insurance – Car Insurance
Jackson Lee Underwriting	Travel Insurance - Learner Driver Insurance
Just Insurance Agents Ltd	School Trip Travel Insurance - Leisure Travel Insurance
Jensten Underwriting	Caravan Insurance - Motorhome Insurance - Commercial Vehicle Insurance - Courier Insurance - Fleet Insurance - Special Types and Agricultural Vehicles Insurance - Truck Insurance - Liability Insurance - Employers Liability Insurance - Goods In Transit - Professional Indemnity - Residential Property Owners Insurance - Unoccupied Residential Property Owners Insurance
LV	Life Insurance, Critical Illness Insurance, Protection Insurance
Kinetiq Underwriting	Taxi Insurance - Courier Insurance - Liability Insurance - Goods in Transit Insurance
Magenta Insurance	Property Insurance (Holiday Home Insurance - Unoccupied Property Insurance - Home Insurance - Non-Standard Home Insurance)
Markel Insurance	Professional Indemnity Insurance - Public Liability Insurance - Employer`s Liability Insurance - Commercial Legal Expenses Insurance
Modus Underwriting	Commercial Property Owners Insurance - Unoccupied Commercial Property Insurance - Short-Term Residential Property Insurance - Residential Property Insurance
NIG Insurance	Commercial Vehicle Insurance - Residential Property Insurance - Commercial Property Insurance - Liability Insurance - Employers Liability Insurance - Fleet Insurance - Agricultural Fleet Insurance
Peliwica Insurance	Horse Mortality & Vets fees Insurance - Horsebox Insurance - Agricultural Motor insurance - Mini Fleet Insurance - Commercial Combined Insurance - Property Owners Insurance - Shop Insurance
Prestige Underwriting	Private Car Insurance - Commercial Vehicle Insurance - Home Insurance
Q Underwriting	Combined Liability Insurance - Contractors Combined Insurance - Excess Liability Combined Insurance - Land & Property Owners Liability Insurance - Tradesman & Professionals Insurance - Motor Trade Road

	Risks - Taxi & Executive - Taxi & Executive Liability - Taxi Fleet Insurance
Sabre Insurance	Private Car Insurance - Commercial Vehicle Insurance - Courier Insurance
Stubben Edge (Risk) Limited	GAP Insurance - Motor Breakdown Insurance - Home Emergency Insurance - Multi Appliance Insurance - Accident Only Income Protection - Term Life Insurance - Over 50`s Guaranteed Life Cover

Address: UK Sure Services Ltd, 10 Susans Rd, Eastbourne, East Sussex, BN21 3HA

UK Sure Services Ltd is authorized and regulated by the Financial Conduct Authority. Our Firm Reference Number is 923039.

Updated: 28/03/2024