

Terms and Conditions of Business

The Financial Conduct Authority

Bridge Insurance of 239a Wellington Road South, Stockport, SK2 6NG is authorised and regulated by the Financial Conduct Authority (FCA). Our FCA Register number is 304722. Our permitted business is advising, arranging, dealing as agent and assisting in the administration and performance of general insurance contracts, and credit broking. You may check this on the FCA's register by visiting the FCA website, www.fca.gov.uk/register or by contacting the FCA on 0845 606 1234.

Our Service

Our rôle is to advise you and make a suitable recommendation after we have assessed your needs. In situations where we are able to arrange insurance for you but do not offer advice, we shall confirm the position to you in writing. We will not in any circumstances act as an insurer nor guarantee or warrant the solvency of any insurer. We offer a range of personal and commercial insurances in addition to easy payment instalments through separate lending organisations.

Commercial insurances:

We select commercial insurance products from a range of insurers but, for certain products, we may select from a limited number of insurers

Personal insurances:

We select Motor & Household insurance products from a range of Insurers.

We only select Travel products from a limited number of insurers.

You may ask us for a list of the insurers we deal with for these products.

Complaints and compensation

We aim to provide you with a high level of customer service at all times, but if you are not satisfied, contact us: in writing to Bridge Insurance at the address above, e-mail to info@bridgeinsurance.net or by Telephone on 0161 477 7172.

If you are still not satisfied, you may refer the matter to the Financial Ombudsman Service (except in the case of commercial customers with a group annual turnover of £1m or more, or trustees with a net asset value of £1m or more).

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 insurance, size of the business (if a commercial customer) and the circumstances of the claim. Further information about compensation scheme arrangements is available from the FSCS.

Payment for our services

We normally receive commission from the insurers or product providers and may make charges for handling your insurances.

Full payment of premium and fees is due before cover commences, or as otherwise stated in the debit note, invoice or statement issued to you.

Looking after your money

Money received from you or on your behalf will be protected in one of the following ways:

- (1) Most insurers have appointed us as agents for the receipt of money and where this applies their money is held in an Insurer Premium Account.
- (2) In other circumstances we hold your money in a client account under a statutory trust derived under the Financial Conduct Authority rules until it is passed to the insurer or returned to you.

In either event we will only use your money to pay insurers or intermediary brokers for your insurance. We will retain any interest earned on these accounts.

Cancellation of Insurances

You should make any request for the cancellation of a policy in writing and any relevant certificate of insurance should be returned to us or to the insurer concerned. In the event of cancellation, we shall charge for our services, we shall also deduct any commission due from any refund made to you. The terms of your policy may allow insurers to retain the premium in full or to charge short-period rates in the event of cancellation.

Conflict of interests

Occasions can arise where we or one of our associated companies, clients or product providers will have a potential conflict of interest with business being transacted for you. If this happens and we become aware that a potential conflict exists, we will write to you and obtain your consent before we carry out your instructions, and detail the steps we will take to ensure fair treatment.

Termination of authority

You may terminate our authority to act on your behalf with 14 days notice or as otherwise agreed without penalty. Notice of this termination must be given in writing and will take effect from the date of receipt. Termination is without prejudice to any transactions already initiated which will be completed according to these terms of business unless otherwise agreed in writing. You will be liable to pay for any transactions or adjustments effective prior to termination and we shall be entitled to retain any and all fees or brokerage payable in relation to policies placed by us prior to the date of termination.

Your responsibilities

You are responsible for providing the complete and accurate information, which insurers require in connection with any proposal for insurance cover. This is particularly important before taking out a policy and at renewal, but it also applies throughout the life of a policy. You should check all details on any proposal form or Statement of Facts and pay particular attention to any declaration you may be asked to sign.

You should read all insurance documents issued to you and ensure that you are aware of the cover, limits and other terms that apply. Particular attention should be paid to any warranties and conditions as failure to comply with them could invalidate your policy.

You should take note of the required procedures in the event of a claim, which will be stated in the policy documentation. Generally, insurers require immediate notification of a claim or circumstances that might lead to a claim.

You should inform us immediately of any changes in circumstances that may affect the services provided by us or the cover provided by your policy.

If you are unsure about any matter, please contact us for guidance.

Confidentiality of personal data

All personal information is treated by us as confidential and is processed in accordance with the relevant legislation. We will not use or disclose personal information without your consent, other than in the normal course of arranging and administering your insurances, except where we are compelled by law (including by regulators or law enforcement agencies) to disclose such information. In such instances personal information held by us may be disclosed on a confidential basis, and in accordance with the Data Protection Act 1998, to such third parties.

Claims handling arrangements

We shall employ due care and skill if we act on your behalf in respect of a claim.