

## **About our insurance services**

### **1. Who are we?**

- Event Insurances Ltd is a general insurance intermediary.

### **2. We are authorised and regulated by the Financial Services Authority (FSA)**

- The FSA is the independent watchdog that regulates financial services.
- Our FSA Register number is 309998. You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234. Our permissions enable us to act in relation to non-investment insurance contracts.

### **3. Whose products do we offer?**

- We normally only offer products from a single insurer.

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

- You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

### **5. What you will have to pay us for this service?**

- There is no fee for our services.

### **6. What to do if you have a complaint?**

- It is our intention to provide you with a high standard of service at all times but if you wish to register a complaint, please contact us:
  - In writing: to the Managing Director at the above address
  - By telephone: 01425 470360
- If you cannot settle your complaint with us you may be able to refer to the Financial Ombudsman Service.

### **7. Are we covered by the Financial Services Compensation Scheme (FSCS)?**

- We are covered by the FSCS and you may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the claim circumstances.
- Insurance arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim without any upper limit. Further information is available from the FSCS.

### **8. Looking after your money**

- The insurer has appointed us as agents for the receipt of money and in accordance with their instructions we hold your money in an insurer premium account until it is passed to the insurer or returned to you.

### **9. Payment**

- You are responsible for paying premiums by the due date. We have no obligation to fund premiums for you and have no responsibility for any loss you may suffer as a result of the insurer cancelling the policy due to non-payment.
- We normally accept payment by cheque, debit or credit card.

### **10. Your duty of disclosure**

- It is your responsibility to provide complete and accurate information to insurers when you take out your insurance policy.
- It is important that you ensure all statements you make on proposal forms, claim forms and all other documents are full and accurate.
- If you fail to disclose any material facts to your insurers at the outset or other relevant time including renewal this may invalidate your insurance and result in all or part of a claim not being paid. If you are unsure what constitutes a material fact you may ask us for guidance.

Event Insurance Services Limited  
20A Headlands Business Park  
Ringwood  
Hants  
BH24 3PB

**11. Your responsibility to read all documents**

- When a policy and related documents, e.g. policy summary, are issued you are strongly advised to read them carefully as they form the basis of the cover you have purchased.
- If you are in doubt over any of the policy terms or conditions, please tell us promptly.

**12. Your cancellation rights**

- Consumers have the right to cancel new policies within 14 days of receipt and renewal instructions within 14 days of renewal. Full details are provided in your policy summary.
- This right does not apply to a short period policy of less than one month duration where cover has already commenced.

**13. Protecting your data**

- Insurers share information with each other to aid the prevention of fraudulent claims. In the event of a claim information is placed on industry registers for analysis.
- Under the Data Protection Act you have the right of access to your personal records held on our files and we will tell you the fee if you ask us for a copy of your information.
- Confidential data is not otherwise shared with other parties unless it is a legal or regulatory requirement.

**14. What to do in the event of a claim**

- If you want to claim on your policy you should use your insurer claim line (details in your policy) or notify us immediately by telephone on 01425 470360.
- You should not admit liability nor agree to any course of action, other than emergency measures carried out to minimize the loss, until you have agreement from either your insurer or us.

**15. Conflict of Interest**

- Although we settle most claims on behalf of the insurer under a delegated authority agreement our objective is to settle every customer claim in a fair manner in accordance with policy terms.
- If we believe in a particular claim that a conflict may arise we will tell both the customer and the insurer in order that a mutually acceptable way forward can be agreed.

**16. Quotation validity**

- Unless we specifically advise to the contrary we will stand by quotations for 3 months from date of issue.

**17. Commission Disclosure**

- Prior to the conclusion of each insurance contract, or upon renewal, we will remind commercial customers of their right to be advised of the level of commission we receive from underwriters. You are entitled at any time to request information regarding commission we may have received as a result of placing your insurance business.

**18. Governing law**

- The laws of England & Wales govern this agreement and the parties agree that any dispute arising from it is subject to the exclusive jurisdiction of the English courts.