

Terms of Business Agreement

About us

CaSE Insurance is a trading name of CaSE Insurance Services Limited an appointed representative of aQmen Limited of James House, Emlyn Lane, Leatherhead, Surrey KT22 7EP. aQmen Limited is authorised and regulated by the Financial Services Authority. Its FSA Firms Registration Number is 453263. We are permitted to arrange, advise on, deal as an agent of insurers and clients and assist in claims handling with respect to non-investment insurance policies. You can check these details on the FSA's Register by visiting the FSA's website <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. You must ensure that all such information is complete and accurate and that any facts which may influence the insurer's decision to accept the policy and/or what terms are applied must be disclosed. *Failure to disclose material information may invalidate your insurance and could mean that part, or all, of a claim may not be paid.*

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 administering your insurance or where we are required by law.

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. Your data will be held in accordance with the Data Protection Act 1998, under which you have a right of access to see personal information about you that is held in our records, whether electronically or manually. If you have any queries, please write to the Company Secretary, CaSE Insurance Services Limited at the above address.

How to claim

Please refer to your policy summary or your policy document if you need to notify a claim. You should contact the insurer direct as soon as possible using the contact details provided. If in doubt about whom you should contact, please contact us on 0845 225 2288.

Fees and charges

We receive either a commission from insurers (which is a percentage of the premium) and/or a service fee from you. In addition, we may make Policy Fee charge to cover the administration of your policy and any mid-term adjustments. Any fees will be agreed with you in advance of policy inception.

Our earnings

You are entitled, at any time, to request information regarding any commission which we may have received as a result of placing your insurance business.

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 our principal, aQmen Limited, will hold it in a client bank account on trust for you.

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

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 Company Secretary, CaSE Insurance Services Limited at the above address or call 0845 225 2288. You may be entitled to refer the matter subsequently to the Financial Ombudsman Service. You can contact the Financial Ombudsman Service by telephone on 0800 0 234 567 and further information is available at <http://www.financial-ombudsman.org.uk/>. If you do decide to refer any matter to the Financial Ombudsman Service your legal rights will not be affected.

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 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, also without any upper limit. Further information about compensation scheme arrangements is available from the FSCS on 020 7892 7300 or by visiting <http://www.fscs.org.uk/>.

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www.caseinsurance.co.uk