

## Terms of Business Agreement

Welcome to Freshcover, a trading name of Bastion Insurance Services Ltd. Please read this document carefully as it sets out the terms on which we agree to act for our clients and contains details of our regulatory and statutory responsibilities. Please contact us immediately if there is anything in these terms of business that you do not understand or with which you disagree. Your Policy Wording should be read carefully to ensure your insurance suits your requirements.

### **Our Service**

This insurance is arranged and administered by Bastion Insurance Services Ltd T/A Freshcover, and underwritten Astrenska Insurance Limited, Cutlers Exchange, 123 Houndsditch, London, EC3A 7BU.

Astrenska Insurance Limited are authorised by the Prudential Regulation and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm reference number 202846.

Bastion Insurance Services are authorised and regulated by the Financial Conduct Authority. Firm Reference 650727. This can be checked on the Financial Services Register at [www.fca.org.uk/firms/systems-reporting/register](http://www.fca.org.uk/firms/systems-reporting/register)

We do not offer advised sales services however we may ask some questions to narrow down the selection of products on which we will provide details; you will then need to make your own choice about how to proceed.

### **Provision of documentation by us**

We will endeavour to issue your policy documentation via email within 24 hours of you buying the policy. We offer automatic renewals and all renewal documentation will be issued via email as well.

### **Your responsibilities**

You are required to take care to supply accurate and complete answers to all the questions in the declaration and to make sure that all information supplied is true and correct. You must tell us of any changes to the answers you have given as soon as possible. This also applies to your responses in relation to any assumptions you may agree to in the process of applying for insurance cover. This is particularly important before taking out a policy but also at renewal or of if you make a mid-term amendment to your policy.

You must check all details on your policy schedule including cover limits and other terms that may apply and pay particular attention to all eligibility questions and any declaration/s you may be asked to sign. Ensure all details are correct and you have understood the terms and conditions of this policy as failure to comply with them could invalidate your policy or mean that claims may not be paid.

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

### **Payments for our Services**

Freshcover arranges this policy with the insurer on your behalf. You do not pay us a fee for doing this; we receive commission from the insurer which is a percentage of the total annual premium.

## **Cancellation Rights**

You may cancel the insurance, without giving reason, by sending us written notice and returning the insurance documents within 14 days of it starting or (if later) within 14 days of you receiving the insurance documents if you are a new customer or 14 days from the renewal date if you are an existing customer. If you wish to cancel your insurance after the initial 14 day withdrawal period you can do so by writing to Freshcover, Temple Court Mews, 109 Oxford Rd, Oxford OX4 2ER, or by telephoning 01865 818930, or by emailing [cancellations@freshcover.co.uk](mailto:cancellations@freshcover.co.uk).

## **Complaints and compensation**

We aim to provide you with a high level of customer service at all times but, if you have any questions or are not satisfied, please inform us via any of the methods within the 'Contact Us' section of this document.

We'll try to resolve your complaint as quickly as we can. If we can't, then we'll:

- Email you acknowledging your complaint
- Let you know when you can expect a full response
- Let you know who is dealing with the matter

In most instances, we'll be able to address your complaint within 48 hours of this being notified to us. On occasion, further investigation may be necessary, but we'll provide you with a full written response to your complaint within eight weeks of notification

If you are still not satisfied, you may be entitled to refer the matter to the Financial Ombudsman Service (FOS). For further information you can visit FOS website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS) for our insurance mediation activities. You may be entitled to compensation from the scheme if we cannot meet our obligations. Further information about compensation scheme arrangements is available from the FSCS on 0800 678 1100 (freephone) or 020 7741 4100 or [www.fscs.org.uk](http://www.fscs.org.uk)

## **Ending your relationship with us**

In circumstances where we feel we cannot continue providing services to you, we will give you a minimum of 14 days' notice. Valid reasons may include but are not limited to non-payment of premium, failure to provide requested documentation or information, deliberate failure to comply with terms set out within the Terms of Business or insurer's documentation, deliberate misrepresentation or non-disclosure or attempted fraud, use of threatening or abusive behaviour or language, or intimidation or bullying of our staff or suppliers.

## **Claims handling arrangements**

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

**Contact Us**

If you need to contact us for any reason about your policy, please use the contact details below:

Write to us:

Customer Services - Freshcover, Temple Court Mews, 109 Oxford Rd, Oxford OX4 2ER

Tel: 01865 818930