

STORE & INSURE – TERMS OF BUSINESS

If you are a customer classified “consumer” (i.e. where you are acting for purposes outside of your trade, business or profession) you have the right to cancel your policy within 14 days of receiving your Policy documentation. If you decide to cancel your insurance contract within this timeframe and the Policy has not incepted and/or you have not made a claim on the policy, you will receive a refund of any premium paid, less any commission or fee to cover our administration costs.

Confidentiality

Any information in our possession relating to you or your business is confidential. However, it will be necessary to disclose information which is material to the risk being insured to insurers. Any sensitive information will be handled appropriately. Under the terms of the Data Protection Act 1998, you are entitled to see any personal information that we hold on our records. All activities undertaken by us are for your exclusive use and all reports, recommendations, proposals, data or other information provided by us are for your sole use and you agree not to divulge such information to a third party without our written permission.

Law and Jurisdiction

These terms of business shall be governed and construed in accordance with English Law. In relation to any legal action or proceedings arising out of these terms of business both parties irrevocably submit to the jurisdiction of the courts of England and Wales.

Duty of Disclosure

Any information provided to us by you or to your Insurer is your responsibility and must be full and complete. Any failure to make such a full and complete disclosure or you fail to declare a relevant fact material to the insurance may lead to a claim not being paid by your insurer and cover could be invalidated.

Insurers

It is our normal practice to assess on a regular basis the financial strength of the financial institutions that we introduce to our clients. This process involves monitoring the financial ratings applied by independent rating agencies such as Standard & Poor's and Moody's along with other publicly available information.

The ratings applied to each firm are a reflection of the agencies' views on the medium to long-term ability of each firm to meet its obligations to its policyholder. Where an insurer achieves or exceeds our minimum requirements we place it on our acceptable list. It should be noted that whilst we take every care to promote only the strongest institutions, we are unable to guarantee the financial strength of any insurance company.

Store and Insure is a trading style of Insure Your Move Ltd who are registered in England and Wales (Company Number 6687352).

Insure Your Move Ltd is an Appointed Representative of Sennocke International Insurance Services Ltd, an independent insurance intermediary, who are regulated by the Financial Conduct Authority (FRN 309040) and are registered at 6 Pembroke Road, Sevenoaks, Kent, TN13 1XR (Company Number 02489110).

Complaints

We are committed to providing our customers with a high standard of service but things can go wrong in any business. If for any reason we have not met your expectations please let us know by contacting our Complaints Department on 0333 577 1699 or write to us at Complaints Department, Store & Insure, The Apex, 2, Sheriffs Orchard, Coventry CV1 3PP.

If you are not happy with our response you may be eligible to refer your complaint to the Financial Ombudsman Service (FOS). Full details of their service can be found at www.financial-ombudsman.org.uk or you can call them on 0845 080 1800.

Fees and Commissions

Similar to other brokers and intermediaries our income is derived from fees and/or commissions and prior to purchasing cover you will be provided with a clear written statement of cost. In respect of you cancelling your Policy prior to inception, you will a full rebate of all premiums and fees paid less a £ 15.00 administrative charge.

The Website

This website and the insurance products and services offered within are intended for use and purchase by residents of the United Kingdom only.

The insurance product and services offered in this website are subject to individual terms and condition that are readily available for inspection before a purchase is made. You should refer to the terms and condition relating to the product and service before undertaking a purchase.

You are entirely responsible for deciding whether or not to purchase any of these products or service. If you are in doubt as to whether the insurance product and service offered for purchase on this web site is suitable for your needs or specific requirements please contact us prior to making a purchase. Contact details can be found on the contact page.

Store & Insure reserves the right to modify the content or format of the web site at any time and reserves the right to change the information on this page if necessary. Please read the contents of this page each time you view this web site. There are no elements within this web site that alter any of the configuration or other settings on any machinery used to view the site. Store & Insure accepts no liability whatsoever for any damage, either temporary or permanent, occurring to either electronic equipment or software that might occur whilst using this site as any such damage will be deemed to be coincidental.

This website, in its entirety is the property of Store & Insure as stated and is protected by the copyright laws of the United Kingdom. All the company name, logos and any trademarks included in this web site are the property of Store & Insure.

This website must not be used for any reason other than the purposes of purchasing, obtaining a quotation for or obtaining information about the insurance products and services offered.

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You must not copy, reuse or distribute, attempt to sell, hire or rent or use in any way other than previously defined the material contained in this web site without the written permission of Store & Insure or the stated owner of that material. This applies to both private and commercial use. You must not attempt to imply ownership of or association with material contained in this website. You may not provide links to this website from external sources or include this web site in part or in whole within an external web site without first obtaining written permission to do so from Store & Insure.

You may print out copies of the pages in this web site for private use only but must not change or edit in any way the format or content of such printed material. You must not remove any copyright or trade mark information from material printed from this web site.

Exchange of information

We exchange personal information with other approved organisations for underwriting and fraud prevention purposes and we may provide such information to others where required or permitted by law. We will use and analyse your personal information for the following purposes:-

Managing and administering products and services that are supplied. In the case of insurance products this will include underwriting, reinsurance and claims handling purposes and this may include disclosing it to other insurers, reinsurers, regulatory authorities or to our agents who provide services on our behalf.

Financial risk assessment, money laundering checks, compliance and regulatory reporting and fraud prevention.

Assisting in making decision on insurance proposals and any claim made by you connected with your insurance proposal and claims

Your personal information will only be disclosed to third parties if:-

It is necessary for the performance of your agreement with us; or

You have given consent; or

Such disclosure is required or permitted by law; or

We are entitled to transfer rights and/or obligations as provided under the terms of any policy you may purchase; or

Any such third party provides benefits or services to you under or in connection with our agreement with you; or

It is a credit reference agency or fraud prevention agency; and

Any such third party has agreed to keep your personal information strictly confidential and use it for the purpose for which we provide it to them.

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Fraud Prevention

In order to prevent fraud we may at any time:-

Share personal information about you with other insurers or financial institutions;

Check your details with fraud prevention agencies. If you give us false or inaccurate information and we suspect fraud, we will records this and pass this information to fraud prevention agencies.

Personal Information for the Purpose of Marketing

Unless you have informed us to the contrary, personal information held may be used by Store & Insure to carry out research and to inform you by letter, telephone or e-mail of other products which Store & Insure believe may interest you.

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STORE AND INSURE – ENSURING PEACE OF MIND