

#### About us

Sharrock Insurance Services Ltd of Watsons' Mill, Ride's Passage, High Street, Sheerness, Kent, ME12 1UD is authorised and regulated by the Financial Services Authority. Our Firms Registration Number is 502369. We are permitted to arrange, advise on and deal as an agent of insurers and clients 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 and you must ensure that all such information is complete and accurate, and that any facts that may influence the insurer's decision to accept the policy and 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.

#### How to cancel

You may have a statutory right to cancel this policy within a short period. Please refer to your policy summary or your policy document for further details. If you cancel you will receive a pro rata refund of premium from the insurer. Insurers are also entitled to make an administrative charge. We may keep an amount that reflects the administrative costs of arranging and cancelling the policy. If you wish to cancel outside this period you may not receive a pro rata refund of premium. We may also keep an amount that reflects the administrative costs of arranging and cancelling the policy (see tariff of charges).

#### 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, and except where law requires us. 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 on our records, whether electronically or manually. If you have any queries, please write to the Manager 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 01795 580800

#### Fees and charges

Please refer to our Tariff of Administration Charges for fees payable under this Terms of Insurance Business document. These will apply if you instruct us to carry out a mid-term adjustment, renewal, cancellation or other work on your behalf. We never make charges to clients in excess of the premium amount charged by insurers.

#### Tariff of Administration Charges

Private Motor, Household, Travel Insurance	£10.00
Commercial Insurance	£20.00 minimum charge
Should we charge an increased fee this will be disclosed prior to your acceptance	
Recorded Delivery Letter	£15.00
Cancellation Fee	£25.00
We withhold the right to maintain commission earned on original premium	
Unpaid Cheque	£20.00
Lost Certificate or Duplicate Documents	£10.00
Mid Term Adjustments	£10.00

#### 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.

#### 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 Managing Director, Alan Doucy at the above address or ring 01795 582910. You may be entitled to refer the matter subsequently to the Financial Ombudsman Service. You can contact the Financial Ombudsman Service by telephone on 0845 080 1800 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 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, 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/>

#### 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 we 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.

By accepting this Terms of Insurance Business document, you are giving your consent for us to operate in this way.

#### Normal Working Hours

Monday	9:00am-5:30pm
Tuesday	9:00am-5:30pm
Wednesday	9:00am-5:30pm
Thursday	9:00am-5:30pm
Friday	9:00am-5:30pm
Saturday	Closed

Please note that we are closed for lunch between 12.30pm and 1.30pm

For Regular Updates Regarding Our Service Please Visit [www.sharrockinsurance.co.uk](http://www.sharrockinsurance.co.uk)