# Our Terms of Business (Home and Car Insurance)

Police Mutual

**Purpose**
**This document governs your relationship with PMGI Limited and sets out our respective rights and responsibilities**

## Accepting our Terms of Business

These Terms of Business form the agreement upon which PMGI Limited (“we”, “our”, “us”) intends to rely when quoting for and arranging insurance for you. For your own benefit and protection you should read them carefully before giving us your instruction.

If you are unsure about any aspect of our Terms of Business or have any questions regarding our relationship with you, please contact us.

## The Financial Conduct Authority

PMGI Limited, trading as Police Mutual, is authorised and regulated by the Financial Conduct Authority (FCA). Our registered office is Brookfield Court, Selby Road, Leeds, LS25 1NB. Our Financial Services reference number is 114942. You can check this on the Financial Services register by visiting https://register.fca.org.uk or by contacting the FCA on 0800 111 6768.

## Our Service

Our role is to arrange insurance for you. We are an insurance intermediary and act on your behalf. We will not in any circumstances act as an insurer nor guarantee or warrant the solvency of any insurer.

We will provide you with information about the cover to help you make an informed choice, you will not receive advice or recommendation from us. We only offer cover from a single provider.

Prior to the end of any contract of insurance we will write to you with the terms of the renewal of your policy. If we have changed the Scheme insurer you will be informed at that time, when you will be able to decide if you wish to continue with a contract with the new insurer. We have the authority from the insurer to set premiums fairly according to each individual’s circumstances and within parameters laid down by the insurer.

## Personal Insurances

For Car Insurance we offer insurance from ERS. Optional Motor Legal Protection is provided by ARAG plc.

For Home Insurance we offer insurance from Bspoke Underwriting Limited, underwritten by SiriusPoint International Insurance Corporation. Home insurance includes Home Emergency cover provided by ARAG plc.

The optional Family Legal and Identity Theft Protection is also provided by ARAG plc.

Bspoke Underwriting Ltd & PMGI Ltd, trading as Police Mutual are both part of the Bspoke Group of Insurance companies.

For further information, please visit
http://www.policemutual.co.uk/about us/legal

## Complaints

We hope that you will be happy with the service we provide. However, if for any reason you are unhappy, we would like to hear from you. You can contact us using any one of the following methods:

**By telephone** - 0151 242 7640

**By email** - info@policemutual.co.uk

**In writing** - Police Mutual, 3rd Floor, Exchange Station, Tithebarn Street, Liverpool, L2 2QP

If for any reason we are unable to resolve your complaint to your satisfaction, you may also have the right to refer your complaint to the Financial Ombudsman Service.

You can obtain further information by visiting www.financialombudsman.org.uk or by calling 0800 023 4567.

## Compensation scheme

PMGI Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of insurance and the circumstances of the claim. Further information about the compensation scheme is available from the FSCS on 0800 678 1100 or by visiting www.fscs.org.uk.

## Payment for our services

We receive commission from the insurers or product providers which is a percentage of the total annual premium. If you wish to know how much commission we receive in respect of your policy please ask.

## Fees that Police Mutual will apply to your policy

We’re upfront about any fees related to your policy. Here’s a quick breakdown:

Home Insurance Arrangement Fee - £30 – covers setting up or renewing your insurance and preparing your documents.

Car Insurance Arrangement Fee - £40 – covers setting up or renewing your insurance and preparing your documents.

Mid-Term Adjustment Fee - £25 – applies if you make changes or update your policy details during the policy term.

Cancellation Fee - £40 – There will be no fee if you cancel within 14 days of the policy start date (you’ll only pay for the time covered). After that, a £40 fee applies, plus time covered.

You will receive a quotation which will tell you the total price to be paid, showing any fees, taxes and charges separately from the premium, before your insurance arrangements are concluded.

## Handling client and/or insurer money

We act as the agent of the insurer when collecting your premiums. Premiums are held in a separate bank account for the benefit of the insurer. This is a safeguard for you as it means that your money and insurance cover is not at risk if we became insolvent.

## Cancellation of insurances

You can cancel at any time. If you cancel, you will only be charged for the time you’ve been covered, subject to a minimum charge of £25 plus IPT (Car insurance Only). If you cancel more than 14 days after your policy start date we will also charge a £40 cancellation fee. If you make a claim or are going to make a claim, your premium will be payable in full.

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## Ending your relationship with us

You may terminate our authority to act on your behalf with 14 days' notice or as otherwise agreed. Notice of this termination must be given in writing or by phone and will take effect from the date of receipt. Unless otherwise agreed in writing, if our relationship ends, any transactions previously initiated will be completed according to these Terms of Business. You will be liable to pay for any transactions concluded prior to the end of our relationship and we will be entitled to retain commission received for conducting these transactions

## Your responsibilities

You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out, make changes to, or renew your policy. Please tell us immediately if there are any changes to the information set out in the Application Form/Statement of Fact or on your policy schedule. We will tell you whether your insurer is able to accept the change, and if so, whether the change will result in revised terms and/or premium being applied to your policy

If the information provided by you is not accurate your insurer may cancel your policy and refuse to pay a claim, may not pay a claim in full or may revise your cover, excess or premium.

If you are unsure about any matter, please contact us for guidance.

## Claims handling arrangements

Car insurance claims are administered by ERS.

Home insurance claims are administered by Innovation Group (Buildings and Contents) and Kennedys Law (Liability).

Claims for Home Emergency, Family Legal And Identity Protection and Motor Legal Protection are administered by ARAG plc.

## How we use your information

PMGI Limited (trading as Police Mutual) uses the information you give us to process your application, provide and manage your product or service, and meet our legal and regulatory obligations. We may also use it to improve our products and services and, where we are allowed to do so, contact you about relevant products and services.

We only use your information where we have a valid reason to do so, including to provide our services, meet legal requirements, for our legitimate business interests, and in some cases with your consent.

For full details of how we use your information and your rights, please see our Privacy Policy at www.policemutual.co.uk/privacy-policy/ or scan the QR code. You can request a paper copy from your Police Mutual representative.

You can exercise your data protection rights or update your preferences at any time by emailing info@policemutual.co.uk or calling 0151 242 7640. You also have the right to complain to the Information Commissioner's Office at ico.org.uk.