



PLEASE ASK IF YOU REQUIRE THIS DOCUMENT IN LARGE PRINT OR ELECTRONIC FORMAT

Our Terms of Business & Agreement for Consumers

This document details our services and our arrangements for dealing with Your insurance. Please read it carefully and retain a copy for Your records. The English language will be used for all communications, the contractual terms and conditions, and any information we are required to supply to You, before and during the duration of the contract and this agreement shall be subject to English Law. **We have designated you as a Consumer, which means your insurance requirements are NOT related to a trade or business.**

The Financial Conduct Authority is the independent watchdog that regulates financial services. Grout Insurance Brokers Limited is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 311059. You can check our status at <https://register.fca.org.uk> or by contacting the FCA on 0800 111 6768. Our permitted business includes arranging, dealing in and assisting with the placing and administration of General Insurance policies.

How we treat information you give us

We are a data controller and our data protection officer is Douglas Grout.

We act as Your agent and will collect data, including personal information and risk details, solely to enable us to obtain and provide insurance quotations, arrange and administer Your insurance. Data collected by us is contractual, and for Our legitimate business interests as an insurance broker and We will be unable to offer any quotation or insurance if You refuse to provide certain personal data, including health, financial and criminal records data which is collected under the lawful basis of public interest, where these would affect the provision of cover and/or performance of insurance contracts.

Your information will be held securely by us and shared with insurers, and anyone else involved in the normal course of arranging and administering Your insurance which could include reputable providers outside the EU, to enable them to provide accurate terms and we/they will also obtain data about You and Your insurance history from various insurance anti-fraud databases, such as the Claims and Underwriting Exchange (CUE) as well as publicly available websites and 'soft checks' with credit referencing agencies, which will not affect your credit rating.

We will also share Your contact information with Mailchimp who provide Our clients with newsletters and updates on Our service and other products available, but We will not give anyone else any personal information except on Your instructions or authority, or where We are required to do so by law, or by virtue of Our regulatory requirements. Information about You and Your insurances will be held while You are a client and for a minimum of three years, and in certain circumstances up to six years, after expiry of Your policies. Under the Data Protection Act data subjects have the right to see, and correct, personal information about them that We hold. Please write to our data protection officer at our usual office address if You wish to exercise Your rights or have a complaint about our use of Your data.

Our service to you and the products we offer

We are an independent insurance intermediary, who acts on our customers' behalf in arranging insurance. Our services include: assessing Your insurance needs and Personally Recommending policies suitable for You; arranging Your insurance cover with insurers to meet Your requirements; and helping You with any ongoing changes You have to make. We usually offer advice from a range of insurers, representing a fair analysis of the market, however, under certain circumstances we may only deal with a limited panel, or single insurer and we will notify You of the insurers considered when this applies.

We will advise and make a personal recommendation for You after we have assessed Your demands and needs. Our advice will be confirmed in a demands & needs statement, giving reasons for our recommendation.



Information on Payment Options and How we will treat Payments You make to Us

We normally accept payment by cheque or Bacs. You may be able to spread Your payments through insurers' instalment schemes. Rates and acceptance may be subject to a full credit check. We will give You full information about Your payment options when we discuss Your insurance in detail.

Under the terms of our agreements with the Insurance companies with whom we place business; we receive premiums You pay to us as Agent of the Insurer. We do not pay any interest on premiums held by us in the course of arranging and administering Your insurance.

Our fees and charges for providing our services to you

We usually receive a commission from the insurer, which is taken from the amount You pay us, Insurer commission could typically be up to 20%.

We do not charge any fees to cover the administration of Your insurance.

How you can complain to us

Our aim is to provide a first-class service, however, if You wish to register a complaint,

please contact Us **by writing to Grout Insurance Brokers Limited**, Selsdon house, 212 – 220 Addington Road, South Croydon, London, CR2 8LD, or, **by phone** on 020 8686 1708, or, **by email** at info@groutinsure.co.uk.

If You cannot settle Your complaint with us, You may be entitled to refer it to the Financial Ombudsman Service, for an independent assessment. The FOS Consumer Helpline is on **0800 023 4567** and their address is: Financial Ombudsman Service, Exchange Tower, London E14 9SR Their website is at: <http://www.financial-ombudsman.org.uk/>

The Financial Services Compensation Scheme (FSCS) We are covered by the Financial Services Compensation Scheme (FSCS). Insurance advising and arranging is covered for 90% of the claim, without an upper limit. For compulsory insurances (eg., motor insurance and employers' liability insurance), insurance advising and arranging is covered for 100% of the claim, without an upper limit. Further information about compensation scheme arrangements is available from the FSCS.

Your responsibility to provide information

You must take reasonable care to answer all questions honestly and to the best of Your knowledge, and if You volunteer any other information, You must ensure that the information is not misleading.

If any information that You have provided to us changes before You take out Your insurance, during the life of the policy or at renewal, You must inform us of the change. If You deliberately, recklessly or carelessly misrepresent any information in relation to this insurance then Your policy may be cancelled without refund, or treated as if it never existed, or Your claim rejected or not fully paid.

Reporting Claims: As part of our service, we will assist You with any claim You need to make and tell You what Your responsibilities are in relation to making claims. All incidents which could lead to a claim must be reported as soon as practicable. Your insurer's claims contact number is shown in Your policy.

Your right to cancel

You have a legal right to cancel Your policy or credit agreement for any reason, subject to no claims having occurred, within 14 days of receiving the full terms & conditions. You will always be advised where this Right applies. A charge will apply for the period of cover provided and, if You cancel a credit agreement You will need to repay any sums provided in full. If You cancel after the 14 days has elapsed, short-period cancellation rates apply. **If You wish to cancel a policy You must advise us in writing, prior to expiry of the 14-day cancellation period, to our usual office address.**