



## Terms of Business Agreement



Ahs Insurance is an insurance intermediary and we act on behalf of you our client in quoting on or arranging general insurance cover as requested.

AHS Insurance is a trading style of Associated Householders Services Ltd and we transact business from the following address: -

12<sup>th</sup> Floor Alexandra House, Alexandra Road, Swansea, SA1 5ED

Tel No. 01792 465141, Fax no. 01792 643237, E-mail: [business@ahs.co.uk](mailto:business@ahs.co.uk)

You will not receive advice or recommendations from us for any types of non-investment insurance contracts, we may ask some questions to narrow down the selection of cover that we will provide details on. However, you will then need to make your choice about how to proceed.

AHS Insurance is regulated by the Financial Services Authority (FSA), and our registration number is 300417.

This fact can be checked by visiting the FSA's website <http://www.fsa.gov.uk/register> or by contacting the F.S.A. on 0845 606 1234.

You maybe required to pay a fee for our services however if you are at anytime during the life of the non-investment insurance contact you will receive prior notice of this fee. In the event of you cancelling a policy mid-term or altering the risk resulting in a return of premium, the return premium will be processed net of any commission clawed back by the insurer.

- **Training** of staff is an important issue and ongoing training is provided to staff to ensure compliance with procedures, product awareness, including choice of market and to continually review general insurance knowledge.
- We will not reveal **confidential information** unless you the client agrees or we are required to by law.
- We will handle your **claims** as part of our service. In the event of injury, loss or damage, please contact us when we will be pleased to help you and explain any actions required.
- **Material facts** are those that allow the underwriter to decide whether he wishes to accept a risk and enable him to charge the appropriate premium. You have an important obligation to **disclose** any changes to our understanding of the risk at inception and throughout the life of the policy. **Failure to disclose could invalidate cover.**
- Our Terms of Business are 'Payment within 7 days of inception or renewal date'. However, you may be able to **spread your payments** through insurers' instalment facilities or through credit schemes we have with finance providers and we will give full details of your options if requested.
- We will hold premiums due to insurers, which we have collected from you in an appropriately designated account. Any return/interest received on these premiums, which exceeds £20.00, will be reported to you. This reporting will not apply to premiums if we collect as agent of the insurer, or if you are a commercial customer.
- We will automatically renew all policies payable by instalment plans unless specifically advised to the contrary. However we will give you prior notice of the renewal by that means.
- Under the Data Protection Act 1998 you have the right to see personal information about you that we hold in our records. If you have any queries please contact us at A.H.S. Insurance.
- Your agreement to these terms of business does not affect your normal legal rights.
- We at A.H.S. Insurance are happy to answer any questions that you may have on these terms of business.

## Your views are important to use

A.H.S. Insurance is committed to respond promptly and fairly to any complaints or expressions of dissatisfaction from its customers. Below you will find details of our internal Customer Complaints Procedures, including timescales in which we will respond to any issues which you raise.

Our aim is always to satisfactorily resolve any complaint at the earliest opportunity, so please help us by following these guidelines. Records of all complaints that we receive are kept to provide us with valuable feedback on how we can improve our services.

## How to Complain

- Write a letter of complaint addressed to the following personnel:

**The Managing Director At: 12<sup>th</sup> Floor, Alexandra House, Alexandra Road, Swansea, SA1 5ED**

- In this letter, you should set out your complaint and make clear how you want the dispute resolved to your satisfaction.
- You should expect to receive written acknowledgement within five working days of receipt of this letter by us.
- A written response to your complaint will be issued within 28 days of receipt of your complaint.

## How to Claim

If you want to make a claim under this policy, call us on 01792 465141. We will offer help and assistance on what you need to know to claim. Alternatively write to us at: 12<sup>th</sup> Floor, Alexandra House, Alexandra Road, Swansea, SA1 5ED

## Cancellation Rights

**As a private or retail customer you have the right to cancel your policy during a period of 14 days after the later of the day of purchase of the contract or the day on which you receive your policy documentation.** If you wish to cancel and the insurance cover has not yet commenced, you will be entitled to a full refund of the premium paid. If you wish to do so and if the insurance cover has already commenced, you will be entitled to a refund of the premium paid, subject to a deduction for the time for which you have been covered. This will be calculated on a *pro-rata* basis for the period in which you received cover and will include an additional charge to cover the administrative cost of providing the policy. If you have made a claim under the policy the premium is payable in full and there will be no entitlement to a refund. If you pay by a premium finance agreement arranged by us, we reserve the right to cancel the policy in the event of default, as from the date of default. We also reserve the right to cancel cover in the event of a failure to pay any premium due.

To exercise your right to cancel your policy, please contact AHS Insurance at the address shown on your policy schedule. If you do not exercise your right to cancel your policy, it will continue in force for the term of the policy and you will be required to pay the premium as stated.

## Copy Policy Availability

A policy booklet was issued at the commencement of your cover. However, if you would like to receive a new policy booklet please contact us.

## The Financial Services Compensation Scheme

We are 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 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.

Further information about compensation scheme arrangements is available from the FSCS.