

Customer Information for Homes

This leaflet is intended to give you important additional information concerning our approach to arranging Consumer insurance for Clients and how we handle your insurance.

Please read this in conjunction with the enclosed documents and keep it safely for future reference. If any points are unclear please contact our helpline on: **0161 234 9330**



ABOUT US

Bridge Insurance Brokers Limited registered number 996284 is an independent insurance intermediary registered in England. No insurance undertaking has any shareholding in our business and in turn, we have no shareholding in any insurance undertaking.

We are authorised and regulated by the Financial Conduct Authority(FCA) details of which can be confirmed on the Financial Services Register at <https://register.fca.org.uk> or by contacting the FCA on 0800 111 6768. Our FCA Register number is 308815.

Our intention in issuing this Customer Information Sheet is to establish clearly and concisely with you the basis on and extent to which we will provide you with placing services in relation to each policy which we arrange on your behalf, unless there is a more specific agreement in writing between us. This document also highlights certain important insurance practices and procedures that apply when arranging insurance, and provides you with more general information on our services.

We are required by our Regulator to provide this information.

We would therefore urge you to read this document carefully, and use the information to decide if our services are right for you. If you do not wish our relationship to be governed in such a manner, you need to advise us in writing before we proceed to arrange the insurance.



OUR SERVICES

In respect of Home Insurance we offer specific products as follows :

ClearChoice Home Insurance from Royal & Sun Alliance Insurance plc.

We are not contractually obliged to deal with Royal & Sun Alliance Insurance plc and review their position in the market periodically.



YOUR DUTY TO PROVIDE INFORMATION

We are obliged to point out that you have a legal duty to answer all insurer questions fully and accurately before commencement of the policy and at each subsequent renewal. If such information is not disclosed by you, your insurer has the right to avoid your insurance from its commencement or to vary terms applied and/or pay a reduced settlement.



MATCHING YOUR REQUIREMENTS

We aim to answer all our calls or correspondence promptly and to be courteous in the way we deal with you at all times.

After we have, together with you, assessed your demands and needs we will provide information relating to the ClearChoice policy. Your demands and needs requirements for this insurance are addressed in our quotation letter.

We may ask some questions to narrow down the options within the policy/ies and to determine whether your risk is acceptable to the ClearChoice policy but this will not involve any comparison with cover or costs available from the insurance market in general.

We will not provide any information outside the details of these specific policies; therefore you will need to make your decision about the most suitable way to proceed.



INFORMATION ON COSTS

Our premiums are normally quoted inclusive of UK Insurance Premium Tax at the prevailing rate. If there are any additional charges, including those, which are liable during the currency of the policy, we will identify these and inform you before conclusion of the contract.



CANCELLATION (COOLING OFF PERIOD)

If having examined your policy documentation you decide not to proceed with the insurance, you may cancel it within 14 days starting on the day you receive the policy documentation.

To cancel please write to the address or call the number shown on your policy schedule. On receipt of your notice, you may be entitled to a refund of premium provided that no claim has been made.

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NATURE AND BASIS OF REMUNERATION

Our method of remuneration for the placement of this policy is in the form of a proportion of the insurance contract premium paid by you and allowed by Royal & Sun Alliance Insurance plc (known as brokerage).

Brokerage is earned for the entire policy period and we will be entitled to retain this in full upon policy placement.

Additionally we may receive incentive commission from Royal & Sun Alliance Insurance plc in recognition of our account profitability; however, your premium is not affected by our receipt of any such payment.

Where a return premium is allowed, the amount will be net of our brokerage commission.



CLAIMS HANDLING

We recognise the importance of a claim and the information provided in our documentation explains what you need to do.



CONTRACT LAW APPLICABLE

Unless otherwise agreed, any insurance arranged will be subject to English Law and any dispute relating to it, subject to the jurisdiction of the English courts.



CONFIDENTIALITY & SECURITY

We will treat all personal information as private and confidential to us and anyone involved in providing your insurance, even when you are no longer a customer. We will not give your personal information to anyone unless it is:

- at your request or with your permission;
- a legal requirement, such as by a court of competent jurisdiction, governmental or by regulation; or already in the public domain. .

We will take all appropriate steps to make sure that documents or information we handle or hold is maintained within a secure environment.

Telephone calls may be recorded.

Please refer to our Fair Processing Notice.



DEALING WITH COMPLAINTS

If you are unhappy with our service for any reason or have cause for complaint you should initially contact the person who arranged the policy for you at Bridge Insurance Brokers Ltd. at the address shown. They will tell you what they will do to resolve your concerns and how long it will take. If matters are not resolved to your satisfaction, please write to the Compliance Officer at the address shown below. If you cannot settle your complaint with us you may have the right to refer the matter to the Financial Ombudsman Service.

Bridge Insurance Brokers Ltd
Cobac House
14-16 Charlotte Street
Manchester M1 4FL

Financial Ombudsman Service
Insurance Division
Exchange Tower
Harbour Exchange Square, London E14 9SR



FINANCIAL SERVICES COMPENSATION SCHEME

Bridge Insurance Brokers Ltd is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation in the event any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies. 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.

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



LOCATION OF INSURERS

Insurance is arranged with insurers as follows

Royal & Sun Alliance Insurance plc
St. Mark's Court
Chart Way
Horsham
West Sussex RH12 1XL
UNITED KINGDOM