



## FREEDOM INSURANCE SERVICES LIMITED

### TERMS OF BUSINESS

#### OUR SERVICE

Freedom Insurance Services Limited are Independent Insurance Brokers. Our services include: informing you of policy benefits, terms and conditions, arranging your insurance cover with insurers and helping you with any ongoing changes you should make.

If we cannot provide you with the appropriate insurance we may, to assist you, be able to suggest alternative suppliers. In doing so, we make no endorsement or recommendation about any services or products which they may subsequently offer.

#### CONFIDENTIAL INFORMATION

We are a data controller and our data protection officer is Thomas Giffin. We will treat your personal information confidentially. We will collect data, which will include 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 the legitimate business interest of effecting a contract of insurance and we will be unable to offer any quotation for insurance if you refuse to provide certain personal data where these would affect the provision of cover and/or performance of insurance contracts.

Your information will be shared with insurers, which could include reputable providers in other countries, to enable them to provide accurate terms and they will also obtain data about you and your insurance history from various insurance anti-fraud databases, such as the Claims and Underwriting Exchange (CLUE) as well as publicly available websites and credit referencing agencies. 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 our regulatory requirements. Information about you and your insurances will be held while you are a client and for six years after expiry of your policies. Under the Data Protection Act 1998 (and from the 25 May 2018, The General Data Protection Regulation (GDPR)) data subjects have the right to see personal information about them that we hold. Please write to our data protection officer at our usual office address.

#### YOUR DUTY TO PROVIDE ACCURATE INFORMATION

It is your responsibility to provide complete and accurate information when you take out your insurance policy, and throughout the life of your policy. It is important that you ensure that all statements you make are full and accurate.

#### CHARGES

The information provided to you is free of charge. We work on a commission payable to us by the Insurers with whom cover has been arranged. We do not make any additional handling charges.

#### PAYMENTS

We normally accept payment by most credit and debit cards or by cheque.

#### DOCUMENTATION

We will normally forward your policy documentation to you on the day of purchase. If this is not possible for any reason we will endeavour to ensure any delay does not exceed 24 hours.