

FREEDOM INSURANCE SERVICES LIMITED

TERMS OF BUSINESS

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.

Freedom Insurance Services Limited is registered in England number 4399749. Freedom Insurance Services Limited is authorised and regulated by the Financial Conduct Authority reference number 306536. You can check our status at <https://register.fca.org.uk> or by contacting the FCA on 0800 111 6768.

Our Privacy Statement: Freedom Insurance Services Ltd is a data controller and our data protection officer is Thomas Giffin. 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, 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 (CUE) 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 virtue of Our regulatory requirements. Information about You and Your insurances will be held while you are a client and for a period of 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 & the Products We Offer: We are an independent insurance intermediary, who acts on our customers' behalf in arranging insurance. Our services include: arranging your insurance cover, although we will not provide any advice; and helping you with any ongoing changes you have to make. We provide policies from a single, specialist insurer for each of the product lines we sell and we will notify you of the identity of the insurer concerned with any cover you purchase.

In respect of all policies purchased and any related premium finance facility you will not receive advice or a recommendation from us and you will then need to make your own choice about how to proceed. Guidance on the circumstances in which any policy is likely to meet customer's needs, will be confirmed in a demands & needs statement with the quotation.

Information on Payment Options & How we Treat Payments Made to Us: We accept payments by most credit or debit cards, or by cheque. We will give you full information about your payment options when discussing your insurance. 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.

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

Your Duty 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: All incidents which could lead to a claim must be reported as soon as possible. Your insurer's claims contact number is shown in your policy.

Your Right to Cancel: You have a legal right to cancel your policy for any reason, subject to no claims having occurred, within 14 days of receiving the full terms & conditions. If you cancel after the 14 days has elapsed, short-period cancellation rates may apply. If you wish to cancel a policy you must advise us by contacting us at our usual office address.

What to do if you have a Complaint: Freedom Insurance Services Limited is covered by the Financial Ombudsman Service. If you have a complaint, please contact us in the first instance so that we can put things right. Further information about the Financial Ombudsman Service can be found at their website: <http://www.fos.org.uk>

Freedom Insurance Services Limited

58 Market Square
St Neots
Cambridgeshire
PE19 2AA



If your complaint relates to your policy, please contact June Green, Managing Director of Freedom Insurance Services Limited, by telephone on 01480 220676 or in writing at Freedom Insurance Services Ltd, 58 Market Square, St Neots, Cambridgeshire. PE19 2AA. Please be ready to quote your policy reference number.

If your query is regarding claims service or the emergency assistance service please contact:

For all claims except medical assistance claims:

Lifestyle Claim Complaints Team
3rd Floor, Brooke Lawrence House
Civic Drive
Ipswich
IP1 2AN

Email: lifestyleclaimcomplaints@axa-insurance.co.uk

For medical assistance claims:

AXA Travel Insurance Ltd
The Quadrangle
106-118 Station Road
Redhill
Surrey
RH1 1PR

Email: claimcomplaints@axa-travel-insurance.com

If you remain dissatisfied with the outcome, you can ask the Financial Ombudsman Service (FOS) to review your case. Their address is Exchange Tower, Harbour Exchange Square, London, E14 9SR. For enquiries and consumer helpline telephone 0300 123 9123 from a mobile or 0800 023 4567 from a landline. Further information can be found at their website www.financial-ombudsman.org.uk. FOS can only consider complaints after YOU have received a final response from US. YOU are also able to use the EC On-line Dispute Resolution (ODR) platform at <http://ec.europa.eu/consumers/odr> who will notify FOS on your behalf.

Services and Remuneration Disclosure

1. Our Service

We have determined that the policy offered is consistent with your stated demands and needs but have provided only factual information about the product. We have not provided any advice or recommendation and you will need to make your own decision on whether the policy is suitable for your individual circumstances. We will act as **your** Agent when sourcing a policy consistent with your demands and needs. When placing the insurance, we will act as Agent of the **Insurer**.

We only offer cover from a single insurer.

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.

2. Remuneration Statement: Commission

We have received a commission, which is calculated as a percentage of the insurance premium and is taken from the premium you pay to us.

We may also receive additional bonus commission from the insurer if the volume of business we place and the overall profitability of our account with them reaches a specific target.

We would remind you that you are entitled, at any time, to request information regarding any commission we may have received as a result of placing your insurance business.

3. Remuneration Statement: Fees

We do not make any additional handling or arrangement fees.