

Your Motor Insurance - Terms of Business and Important Details

Who are we?

Reference: 0532832/021

BDML Connect Ltd, The Connect Centre, Kingston Crescent, Portsmouth, PO2 8QL.
 BDML Connect Limited is an independent intermediary offering a range of personal insurances (Private Car, Motorhome, Commercial Vehicle, Motor Cycle, Home, Pet and Travel) and has access to some of the leading insurers in the market place. (A full list of insurers is available upon request.)

Who Regulates us?

BDML Connect Limited is authorised and regulated by the Financial Services Authority (FSA). Our FSA number is 309140.
 Our permitted business is arranging general insurance contracts.
 BDML holds money as agent of the insurer.
 You can check this information on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

Who Owns us?

BDML Connect Limited is a part of The Capita Group Plc.

Advice

We do not give opinions or recommendations. We will give you information about a product but cannot make a decision for you.

What to do if you need to complain

Please phone our Customer Service Department on 0870 6061369 or write to the Quality Manager, BDML Connect Ltd, The Connect Centre, Kingston Crescent, Portsmouth PO2 8QL.
 Should you remain dissatisfied with our response, you may approach the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR, 0845 080 1800.
 Full details of our complaint procedure are given in our Policy Booklet, a copy of which is available on request.

Charges

In addition to premiums charged by insurers we make the following charges:

Duplicate documents	£20.00				
All mid term adjustments	£20.00				
Cancellation of the policy within the first 14 days	Providing there has not been a claim and you have written to tell us, a pro rata refund and a charge of £20.00 will be made if you decide to cancel the policy within 14 days of receipt of the policy documents.				
Cancellation of the policy	Your policy is a contract for 12 months. If your insurance is cancelled for any reason after the first 14 days the following charges will be applied on top of the charge made for the time on risk by your insurer:				
	<table border="1"> <tr> <td align="center">1st Quarter £85</td> <td align="center">2nd Quarter £70</td> <td align="center">3rd Quarter £55</td> <td align="center">4th Quarter £40</td> </tr> </table>	1st Quarter £85	2nd Quarter £70	3rd Quarter £55	4th Quarter £40
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	There will be no return of premium if a claim has been made during the current year of insurance. If you pay by instalments, please also refer to your credit agreement. There is no refund on Extended Personal Accident, Motor Legal Protection, Premier Plus Breakdown, Premium Protection Insurance or Extended Hire Car Cover.				
Other charges that may apply	If you are paying your premium by monthly instalments on Direct Debit we reserve the right to apply a charge for any unsuccessful collection of a monthly instalment. This currently stands at £20 per rejected instalment.				

Withheld documents

We may keep certain documents such as proof of no claim discount while we are awaiting payment of outstanding premium or administration charges. We will ensure that you have any documents you are required to have by law.

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Renewal

We will automatically invite your renewal with our most competitive insurer. If you would prefer us to renew with your current insurer, please tell us. Before your renewal date we will send your renewal documentation detailing the premium payable and the terms and conditions, this will be done 21 days prior to your renewal.

If you are paying by Direct Debit

If you pay by Direct Debit you need do nothing, we will collect the monthly instalments from your bank as usual.

If you pay monthly instalments by any other method

You will need to contact us to continue payments, before the policy runs out.

Payments made by any other method

You will need to make payment to us by your usual method before the policy runs out.

Your Duty to Disclose

It is important that all information you give us verbally or in writing when proposing for, renewing or making changes to your insurance or making a claim is full and correct, and that you tell us about changes such as vehicle, address, occupation, drivers, convictions etc. Failure to do so could invalidate your policy or claims made under it. Under the conditions of your policy you must tell us about any insurance related incidents such as fire, theft or loss). When you tell us about an incident we will pass information relating to it to a database.

Fraud Prevention and Detection

In order to prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies including the Police;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this.

We and other organisations may also search these agencies and databases to:

- Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
- Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity;
- Undertake credit searches and additional fraud searches.

Data Protection

For Data Protection Act purposes MasterQuote is the data controller. We will hold and process your personal data for insurance administration and marketing. For this purpose, the information may also be passed to selected third parties, insurers and reinsurers, and may be processed outside the EEA. You understand that all personal data you supply must be accurate, and you have the specific consent of those other persons insured to disclose their personal data. You can ask us for more information about this. At the request of many of our customers and to make managing your insurance more convenient, it is our policy to deal with your spouse or partner who calls us on your behalf, provided they are named on the policy. If you would like someone else to be able to deal with your policy for you on a regular basis please let us know. In some exceptional circumstances we may also deal with other people who call us on your behalf. If at any time you would prefer us to deal only with you, please call us to let us know.

MasterQuote likes to keep you up to date about its own products and services and those of other companies which might be of interest to you. However, if you prefer not to be kept informed please tick this box and return this letter to: Motor Quoteline, Freepost, Hampshire, PO2 8ZY.

Law applicable to this policy

You and we are free to choose the law applicable to this contract but in the absence of agreement to the contrary the law of the country in which you are resident at the time of the contract will apply. If you are not resident in the United Kingdom, the law which will apply will be the law of England and Wales.

Financial Services Compensation Scheme ('FSCS')

The Administrators and the Insurer 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 £2000 and 90% of the remainder of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim without any upper limit. Further information about compensation scheme arrangements are available from the FSCS on www.fscs.org.uk

A specimen Policy Booklet is available on request.