

Terms of Business Agreement

<p>Who are we? BDML Connect Limited. Policies are arranged and administered by BDML Connect Limited, 1000 Lakeside North Harbour, Western Road, Portsmouth PO6 3EN. BDML Connect Limited is an independent intermediary offering a range of personal insurances (Private Car, Commercial Vehicle, Motorcycle, Home, Pet and Travel) and has access to some of the leading insurers in the market place. A full list of insurers is available on request.</p>	
<p>Who regulates us? BDML Connect Limited is authorised and regulated by the Financial Services Authority (FSA), number 309140. Our permitted business is arranging general insurance contracts. You can check this information on the FSA's Register by visiting the FSA's website www.fsa.gov.uk or by contacting the FSA on 0845 606 1234. BDML Connect Limited holds money as agent of the insurer. Please note that the Financial Services Authority, the Financial Ombudsman Service and the Financial Services Compensation Scheme do not operate in respect of Channel Islands or Isle of Man risks.</p>	
<p>Who owns us? BDML Connect Limited is owned by Capita Plc.</p>	
<p>Advice We do not give opinions or recommendations. We will give you information about a product but cannot make a decision for you.</p>	
<p>Demands and needs Our products meet the demands and needs of those who require insurance cover, depending on the type of insurance. Our motor insurance products will meet someone's needs if, in the event of a motor accident, claims are made against them by third parties for personal injury or damage to property during the policy term. Cover may be extended to include fire, theft and accidental damage to the insured vehicle. Our home insurance product will meet someone's needs if their home and/or its contents are lost or damaged by a range of specified events such as fire and weather during the policy term. Our travel insurance product will meet someone's needs for claims in respect of the financial impact that may result from a range of specified unforeseen circumstances or events such as medical emergencies, delayed or missed departures, cancellation and curtailment relating to or occurring during the trip.</p>	
<p>What to do if you need to complain Please phone our Customer Service Department on 0844 335 1028 or write to The Quality Manager, BDML Connect Limited, The Connect Centre, Kingston Crescent, Portsmouth PO2 8QL. If you remain dissatisfied with our response, you may approach the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Telephone: 0300 123 9123. Full details of our complaint procedure are given in our policy booklet, a copy of which is available on request.</p>	
<p>Charges We set out below the charges we make for the services we provide to you.</p>	
Duplicate documents	£25 per duplicate document
All changes to your policy during the period of insurance	£25 per change
Cancellation of the policy within the 14 day "cooling off period"	You have the right to cancel your policy, providing you have written or telephoned us to cancel it within 14 days of the date you agree the price and terms of cover with the insurer, or the date of receipt by you of your policy documentation (whichever is the later). We will charge you a cancellation fee of £20 to cover our administration costs.
Cancellation of the policy after the 14 day "cooling off period"	If your policy is cancelled for any reason later than 14 days after the date you agree the price and terms of cover with the insurer, or the date of receipt by you of your policy documentation (whichever is the later), we will charge you a cancellation fee of £65.
Other cancellation costs	Practices vary between insurers with regard to premium refunds on cancellation, so please refer to your policy documentation to find out what premium, if any, is refundable. Generally no premium will be refunded if a claim has been made. In the event of cancellation of your main policy, any optional extras that have been purchased will be cancelled at the same time (whether or not they are included in your main policy or covered under a separate policy) and premiums may not be refundable.
<p>Refunds The minimum amount we will refund is £10 therefore any refund below this amount will not be given.</p>	
<p>Withheld documents We may keep certain documents such as proof of no claims discount while we are awaiting payment of outstanding premiums or administration charges. We will ensure that you have any documents you are required to have by law.</p>	
<p>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. At least 21 days before your renewal date we will tell you the premium payable and the terms and conditions for renewal.</p>	

<p>If you are paying by Direct Debit you need do nothing. We will collect the monthly instalments from your bank as usual.</p> <p>If you are paying by any other method. You will need to make a payment to us by your usual method before your cover runs out.</p>
<p>Your duty to disclose</p> <p>It is important that all information you give us verbally or in writing when proposing for, 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.</p>
<p>Fraud prevention and detection</p> <p>In order to prevent and detect fraud we may at any time :</p> <ul style="list-style-type: none"> • 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. <p>We and other organisations may also search these agencies and databases to:</p> <ul style="list-style-type: none"> • Help make decisions about the provision and administration of insurance, credit and related services for you and member 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. <p>Law enforcement agencies and organisations based in other countries may also access and use the information held by fraud prevention agencies. Please contact us if you want to receive details of the relevant fraud prevention agencies and databases that we use.</p>
<p>Data protection</p> <p>For Data Protection Act purposes BDML Connect Limited is the data controller. We will hold and process your personal data, including sensitive data, for insurance administration and marketing. For this purpose, and to prevent fraud, the data may also be passed to selected third parties, insurers and re-insurers, and may be processed outside the EEA. All personal data you supply must be accurate and you must have the specific consent of any other persons insured to disclose their personal data. You can ask us for more information about this. Please note that as part of future reorganisations within the Capita Group the name of your data controller may change. If this happens you will be notified. At the request of many of our customers and to make managing your insurance more convenient, it is our policy to accept information or instructions from your spouse or partner who calls us on your behalf, provided they are named on the policy. You may ask us not to do this or you may nominate someone else if you wish. In any event we will only accept instructions to cancel or reduce cover or delete or change drivers from you personally.</p> <p>BDML Connect Limited likes to keep you up-to-date about its own products and services and those of other companies which may be of interest to you. If you do not want us to do this, Please write to: Insurance Administration, 1000 Lakeside North Harbour, Western Road, Portsmouth PO6 3EN.</p>
<p>Law applicable to this contract</p> <p>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 a resident in the United Kingdom, the law which will apply will be the law of England and Wales.</p>
<p>Financial Services Compensation Scheme ('FSCS')</p> <p>If we or your insurer were unable to meet our obligations you might be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about the scheme is available from the FSCS website at www.fscs.org.uk or by calling us.</p>
<p>If you pay by Instalments</p> <p>If you choose to pay by direct debit, your monthly instalment plan will be financed by Premium Credit Limited. Premium Credit will send you a welcome pack which will include a credit agreement.</p> <p>In assessing your application Premium Credit will search the public information a credit reference agency holds about you. The credit reference agency will add details of the search to their records whether or not the application for credit proceeds. This and other information may be used to make credit decisions about you and to undertake checks for the prevention and detection of money laundering. Failing to make a payment when it is due will result in cancellation of the credit agreement and may result in cancellation of your insurance.</p>
<p>A specimen Policy Booklet is available on request</p>