

Your Household Insurance – Terms of Business & Important Details

Who are we?

Masterquote is a trading name of BDML Connect Limited, 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 0300 500 5000.

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.

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 we cannot make a decision for you.

What to do if you need to complain

Please phone our Customer Service Department on 0844 3351028 or write to the Quality manager, BDML Connect Limited, 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 - Telephone: 0845 080 1800. Full details of our complaint procedure are given in our Policy Booklet, a copy of which is available upon 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	You have the right to cancel your policy, providing you have written or called to cancel within 14 days of your policy start date, or receipt of the policy documentation (whichever the latter). A pro rata refund and a charge of £20.00 will be made. If however, you make a claim, or any claims are made against you, the full premium becomes payable.			
Cancellation of the Policy after the first 14 days	If your insurance is cancelled for any reason after the first 14 days, the following charges will be applied in addition to the charge made by your insurer, for the time you have had on cover:			
	1 st Quarter £60	2 nd Quarter £45	3 rd Quarter £30	4 th Quarter £15
If you make a claim or any claims are made against you during the current period of insurance, the full premium becomes payable. If you pay by instalments, please also refer to your credit agreement.				
There is no refund on Family Legal Protection, Home Emergency Assistance or Boomerang Key Cover.				
If you pay by Direct Debit				
If we are unable to collect the payment due and your bank returns the payment 'refer to payer' (insufficient funds), we will always represent the request for payment twice. If it is unsuccessful for a second time, we reserve the right to apply a charge of £20.00.				

Buildings rebuild cost

It is a condition of your policy that the buildings sum insured must reflect the rebuild value of your home. You are reminded that it is your responsibility to ensure that the buildings sum insured as indicated on the policy schedule is for the correct sum.

Important – The use of the Buildings Cost Information Service provided by the Royal Institute of Chartered Surveyors will only provide an indication of the rebuild cost and no liability can be accepted as the accuracy or suitability of any indicated cost. This service is offered by BDML Connect Limited and use of this service is entirely at the discretion of the policyholder. To obtain an accurate figure for insurance purposes clients should obtain professional advice from a Chartered Surveyor.

Valuations

If you make a claim but have not already provided evidence of value or proof of purchase for any valuable over the single article limit of £2,500, the insurer may refuse to deal with the claim until such evidence or proof is provided.

New for old cover

Claims will be reduced by an allowance for wear and tear on household linen, clothing and furs.

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.

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 sum insured, address, occupation, 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, Detection & Claims History

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, 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.

If you are a sole policyholder we will only talk to you, unless you nominate someone to act on your behalf. Where there are joint policyholders, we will accept information or instructions from either, but we will not cancel or reduce cover until we have confirmation from both policyholders.

Masterquote 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, 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')

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.

A specimen Policy Booklet is available on request