Authorised and regulated by the Financial Conduct Authority

Our Service
In arranging insurance for our customers, 1st Sure Ltd. act as an Appointed Representative of Midway Insurance Services Ltd. Midway Insurance Services Ltd are authorised by the Financial Conduct Authority (FCA), Firm's Reference Number 303945. Details of our status can be checked by visiting the FCA website at www.fca.org.uk. Our service includes advising you on your insurance needs, arranging your insurance cover to meet your requirements and helping you with any ongoing changes you have to make. We can also assist you with making a claim. We offer blocks of flats insurance from a single provider, Aviva Insurance Ltd.

Disclosure
It is your responsibility to provide complete and accurate information to insurers when you take out your insurance policy, throughout the life of the policy, and when you renew your insurance. Failure to disclose information pertaining to your insurance, or any inaccuracies in information given, could result in your insurance policy being invalid or cover not operating fully.

It is important that you ensure all statements you make on proposal forms, claim forms and other documents, are full and accurate. If a form is completed on your behalf, you should check that the answers shown to any questions are true and accurate before signing the document.

Please note that under the Rehabilitation of Offenders Act 1974 you are not required to disclose convictions regarded as "Spent".

You are advised to keep copies of any correspondence you send to us or direct to your insurer.

If you are in any doubt about whether information is material, you should disclose it.

Confidentiality and data protection

All personal and sensitive information about our customers is treated as Private and Confidential.

We will only use and disclose the information we have about customers in the normal course of arranging and administering their insurances, and will not disclose any information to any other parties without their written consent. Unless we are notified of any changes, we shall assume the personal and sensitive data we hold about our customers is correct, and shall use it to provide quotations when policies fall due for renewal.

In the interests of security and to improve our service, telephone calls you make to us may be monitored and/or recorded.

We may pass information about you to credit reference agencies for the purposes of arranging payments by instalments, and may also pass to them details of your payment record with us.

Under the Data Protection Act 1998, individuals have a right to see personal information about them that we hold in our records. A charge may be made for this service. If you wish to exercise this right, or have any other related queries, you should write to us at the above address.

Home insurance anti-fraud registers

Insurers share information with each other via the Claims and Underwriting Exchange Register, to aid the prevention of fraudulent claims.

In the event of a claim, the information you supply on the claim form, together with any other information relating to the claim, will be put on the Registers.

Use for marketing purposes

We may use information held about you, to provide you with information about other products and services that we feel may be appropriate to you, by email, telephone, post or other means.

You may exercise your right to give notice to stop data being processed for marketing purposes by contacting us at any time. Please contact us on the above telephone number or write to us at the above address.

Claims

We have no authority to handle claims on behalf of the insurer. In the event of an incident occurring that may give rise to a claim under your policy, you should notify the insurer direct as soon as possible using the contact details in your policy documents.

When we receive notification of an incident that might give rise to a claim under your policy, we will inform the insurer without delay and in any event, within 2 working days.

We shall use our best endeavours when acting on your behalf in relation to a claim, to handle all the elements of the claim with due care, skill and diligence.

We will advise you promptly of insurers' requirements concerning claims, including the provision, as soon as possible, of information required to establish the nature and extent of a loss.

If there is any conflict of interest, we shall only handle a claim on your behalf after we have disclosed to you all information you require, to enable you to decide whether to give your informed consent, and you have given that consent.

We will forward any payments received from insurers in respect of any claim, to you, without delay.

We will notify you of any request for information we receive from your insurers.

Complaints

It is our intention to provide you with a high level of customer service at all times. If there are occasions when we do not meet these standards, please contact the member of staff you were dealing with, either verbally or in writing. They will take details of your concerns and we will then acknowledge in writing, advising you of who is dealing with the matter. A copy of our full Complaints Handling Procedures is available on request

Premiums and financial aspects

In order to be able to offer you credit facilities, we are registered under the Consumer Credit Act and our Licence Number is 074807.

We normally accept payment by cash, guaranteed cheque or the following credit/debit cards:

- Visa
- Mastercard
- Maestro
- Delta

You may be able to spread your payments through a credit scheme with a third party finance provider. We will give you full information about your payment options when we discuss your insurance in detail.

Premiums that we collect from you are held in an insurance broking bank account specifically used for the purpose of holding client premiums. By virtue of agreements we hold with insurers, we collect premiums as agent of the insurer. Therefore, once we have collected premiums from you, under the terms of our agreements with insurers, those premiums are treated as having been paid to the insurer. We will remit the premiums to insurers, after deduction of our commission, in accordance with the terms of our agreement with the insurer.

Return premiums

Return premiums usually arise if an insurance risk is reduced or a policy cancelled.

On a return premium, we repay commission on the amount to your insurer and this will be deducted from the final amount due to you.

If a policy is cancelled, we will refund any return premium due (after deduction of the commission and our charge).

Charges

1st Sure Ltd reserves the right to make charges, in accordance with a scale which is available on request, in addition to any insurance premiums, for arranging, amending and cancellation of any policy of insurance. These charges will always be clearly shown

Policy terms, conditions and warranties

You should read through all policy terms, conditions and warranties shown on your policy documentation. Please ensure you understand them and are able to follow their requirements exactly. If not, please advise us immediately, as a breach of any terms, conditions or warranties may enable your insurer to terminate your policy from the date of that breach, and/or repudiate a claim under your policy.

Renewal premiums paid by instalments
In good time before the renewal of your policy, we will provide you with the renewal premium and terms for the coming year.

If you have not contacted us before renewal date, we shall renew the policy automatically on your behalf. If you do not wish to renew the policy, please let us know as soon as possible. We should also advise you to cancel your direct debiting instruction with your bank prior to renewal date.

If it is your intention to renew the policy, no action is required by you, and the policy will renew automatically. We shall send your new certificate of insurance to you.

Financial Services Compensation Scheme (FSCS)
We 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.

Further information about compensation scheme arrangements is available from FSCS

Governing law
This Agreement shall be governed by the laws of England and Wales and the parties agree herewith that any dispute arising out of it shall be subject to the exclusive jurisdiction of the English Courts.

Other taxes or costs

Other taxes or costs, or both, may exist in relation to the products and services offered by us that are not paid through, nor imposed by, us.