

Our terms of business with you

The Green Insurance Company
1 Masterton Way
Tannochside Business Park
Uddingston G71 5PU
www.greeninsurancecompany.co.uk

Who regulates us?

The Green Insurance Company Limited is authorised and regulated by the Financial Services Authority. Our FSA Register Number is 469333. Our permitted business is general insurance mediation. The Green Insurance Company is a wholly owned subsidiary of Kwik Fit Financial Services Limited, which is owned by Ageas (UK) Limited.

You can check this 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**.

How to contact us?

Customer Services – 0845 272 7603

Monday to Friday 9am – 5.30pm, Saturday 9am – 1pm, Sunday - Closed
(Customer Services cannot help in the event of a claim or if your car breaks down – please call one of the numbers below).

Motor Claims – 0845 634 6181

24 hours a day (for existing claims, please contact your insurer)

Windscreen Repairs – 0845 634 6188

24 hours a day (only if you have comprehensive cover)

Breakdown Assistance – 0800 781 4413

24 hours a day (only if you have paid for breakdown assistance)

Please note that opening hours are subject to change.

Which companies do we deal with?

For car insurance we deal with a limited number of insurers who underwrite our policy, including Ageas Insurance Limited. We can only deal with Ageas Insurance Limited for the following types of cover;

- Legal Expenses
- Identity Theft
- Personal Accident
- Key Cover
- Keep Motoring
- Gadget Insurance

The Green Insurance Company Limited is a wholly owned subsidiary of Kwik Fit Financial Services Limited, which is owned by Ageas (UK) Limited. Kwik Fit Financial Services Limited is a sister company of Ageas Insurance Limited.

We can only deal with certain other insurers for the other products we offer. You can ask us for a list of the insurers and products we deal with, or view this list on our website.

For the servicing and administration of your policy, you will deal directly with us. If you make a claim on your policy, you will deal directly with your insurer.

Which service will we provide you with?

You will not receive advice or a recommendation from us. We will ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

We will not in any circumstances act as an insurer nor guarantee or warrant the solvency of any insurer.

What will you have to pay us for our services?

Car Insurance

Our fees are in addition to any charge made by the insurer. If you tell us about a change to any of the information shown on your Statement of Insurance a fee of £10 to £30 will be applied. In addition to this, if you fail to send us proof of your no claims bonus or driving licence a £15 fee will apply and you will be charged £25 for any requests for duplicate documents.

Our fees are in addition to any charge made by the insurer. These charges must be paid either by debit or credit card at the time, or if you are paying by direct debit, we will add the charge to your direct debit instalments. We will discuss this with you at the time.

If you pay your insurance by instalments, a credit arrangement fee of £35 will apply and an interest charge may apply. A late payment fee of £20 will apply if you fail to make an instalment payment on time. We will tell you your payments and the interest rate in writing.

All insurance premiums include Insurance Premium Tax at the current rate, which is collected by HM Government. We are not aware of any other taxes or costs payable to any other organisation for your insurance.

Your right to cancel

If your car insurance policy is cancelled within 14 days of the start date or within 14 days of receiving your documents, whichever is the latter, a £25 fee will be charged to cover our processing costs. If your policy is cancelled after the 14 day period, a charge of £50 will be made. Please note that if you cancel, any fees charged for setting up your policy (including a credit card charge or direct debit arrangement fee) are non-refundable.

If you do wish to cancel, please call us on **0845 272 7603** and return your certificate of insurance. If there have been no claims, your insurer will charge you on a pro rata basis for the number of days on cover.

Please note the following charges that apply for cancellation of car insurance optional extras;

- If cancelled within 14 days of the policy start date, and no claim has been made you will receive a full refund. If cancelled after this time or if a claim has been made, the premium will be charged in full.

You can find full details of how to cancel a policy in the policy book(s).

Renewals

For your convenience and protection, if you are paying for your insurance by instalment plan or are using your own debit/credit card, we will normally automatically renew all your motor policies, unless you have asked us not to. We won't automatically renew your policies if your payment does not authorise, and we may, at our discretion, choose not to automatically renew if you have an unpaid balance or have had difficulty in making your payments previously.

We will write to you before the renewal date to remind you of this and to let you know what the policy terms and new payments will be.

The renewal premium quoted only applies provided no claim happens or is reported to the insurer between the date the renewal quotation is issued, and the renewal date.

Renewal is invited as long as the insurer has been told of any change that may affect the risk since the original application or last renewal, including, but not limited to: change of address; change of use; change of occupation for any driver; any convictions, fixed penalty offences, pending prosecutions, serious illness and/or disability of any known drivers; change of additional drivers (particularly those under 25 years of age); any modifications or engine conversions to the insured car.



What to do if you have a complaint

If you wish to register a complaint, please contact us:

- By phone on **0845 272 7300**
- In writing to The Managing Director,
The Green Insurance Company, 1 Masterton Way,
Tannochside Business Park, Glasgow, G71 5PU
- By e-mail to Customer Services at
complain@greeninsurancecompany.co.uk

If we cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the Financial Services Compensation Scheme (FSCS), which means that if we are unable to meet our obligations to you the FSCS will meet 90% of the costs of your insurance claim. Further information about Compensation scheme arrangements can be found on the FSCS website at www.fscs.org.uk.

Your payment

If you pay for a new insurance policy by credit card, a non-refundable £5 administration fee will be applied. For details of the total price of your insurance, please see your letter, or your insurance documents. We will not pay you the amount of any interest that we earn from investing your money before paying it to the insurer.

When insurance monies are paid to us (either by you to pay for your insurance, or by your insurer if they are paying your claim via us), we act as agent of the insurer when holding this money before paying it onto them (premiums), or you (claims). By allowing us to arrange your insurance, you agree to any amounts you may owe us, or our debt recovery agency, being deducted from any premium refund due to you.

If your insurance is cancelled and there is a balance to be paid to us, or if a charge has been applied, we may use payment card details on your file (even if they are not in your name) to collect any amounts that are due to us. If a balance is due to you we will pay this in to the bank account details on your file or make a refund to a payment card on your file. We will always notify you in advance before taking any payment.

Disclosing the full facts

It is an offence to make false statements or withhold information to get motor insurance. If you don't tell us about all material facts, your insurance could be invalid and not give protection in the event of a claim. In particular you should tell us about all accidents and claims (whether your fault or not and whether you claimed or not). If you are in any doubt about whether to tell us about something, please ask us about it.

Keeping us informed

You have a duty to tell us about any changes to your circumstances. In particular you must call us before you change your car or if you move address. For other examples of changes you should tell us about, please see your policy document.

Note: You should keep a record (including copies of letters) of any information supplied to us.

Data Protection Act

The information you give to us, including sensitive personal information such as convictions, is passed to the insurer(s) of your policy(s).

What your insurer does with your information

- They use this information for underwriting purposes, to service your policy, and for statistical and administration purposes. They may share your information with other organisations such as their reinsurers (for reinsurance purposes) and claims handling companies (for the supply of claims services). These organisations may not use your information for purposes other than those stated.

- Your insurer may use third party organisations to carry out audits on their behalf. This will only happen if a confidentiality agreement is in place between your insurer and the organisation. Your insurer may pass your personal data to other companies for processing on their behalf. Some of these companies may be based outside Europe in countries which may not have laws to protect your personal data, but in all cases they will make sure that it is kept securely and only used for the purposes for which you have given it. Details of the companies and countries involved can be given to you on request.

- Insurers pass information to and use various databases to help check the information given and also to prevent and find fraud. This includes but is not limited to; the Claims and Underwriting Exchange Register, the Motor Insurance Anti-Fraud and Theft Register, Credit Industry Fraud Avoidance System, and the Motor Insurance Database. For more about this, please see your Statement of Insurance or your policy document.

What we do with your information

- We use your information to service your policy, and for statistical and administration purposes. We will also pass your details to a credit reference agency whenever we process a quotation for a new policy or renewal, and may do so when processing a quotation for a change to your policy. These results are shared with the insurers we deal with, to help them decide how to price your quotation.

- If there is an unpaid balance on your account, we will pass your details to a debt collection agency for them to collect this amount on our behalf.

- We may allow our auditors, finance providers and the FSA access to your information as part of an audit process or to facilitate their rights or obligations.

- Please note, only you can cancel your car insurance policy or change your address. No-one else can do this on your behalf. However, we will allow any named driver, or your spouse/partner to make changes to your car policy on your behalf. If you do not wish this, please call us on **0845 272 7603** and we will note our records.

- We may record and monitor calls for the protection of both you and us, and to maintain our high standards.

- To tell you about our range of financial products and special offers which could save you money, we will contact you in the future (including by e-mail if you give your e-mail address), and may share your contact details with other carefully selected companies, as well as other companies within the Ageas Group, which includes The Green Insurance Company Limited, and any other holding companies, subsidiaries and other linked companies. If you won't want this, please call us on **0845 272 7603**.

insurance
green and simple

