

Crystal Insurance Terms of Business

Tenants Risks

Who is this policy for?

Thistle Tenant Risks Contents Insurance has been designed to meet the demands and needs of social housing residents looking to purchase home contents insurance. The cover is subject to the terms, conditions, limitations and exclusions contained in the Policy Wording, which you should read carefully.

Based on the information which has been provided to you if you are unsure whether this insurance policy is right for you please contact Thistle Tenant Risks.

Our Terms Of Business - Important customer Information Introduction

This leaflet gives you important information on your rights and how we deal with you and your insurance and must be read in conjunction with the accompanying correspondence and documentation. We recommend that you read it carefully and keep it with your insurance documents. Our intention in issuing this document is to establish clearly and concisely the basis on and extent to which we will provide you with services (“the Services”) in relation to each insurance policy which we arrange on your behalf.

If you are unsure about any aspect of our Terms of Business or have any questions regarding our relationship with you please contact our Customer Services Team at Ground Floor, Southgate House, Southgate St, Gloucester, GL1 1UB or by calling us on 0345 450 7286.

1. Regulation

The Financial Conduct Authority (FCA) is the independent watchdog that regulates financial services. We are authorised and regulated by the Financial Conduct Authority. The authorisation includes a number of trading names and our permitted activities as an insurance intermediary include arranging general insurance contracts. Our FCA Firm Reference Number is 310419. These details and our trading names can be verified by visiting the Financial Services Register at website <https://register.fca.org.uk> or by contacting the FCA on 0800 111 6768. Our company is registered in England & Wales. Company Registration Number 00338645, Registered Office: Rossington's Business Park, West Carr Road, Retford, Nottinghamshire, DN22 7SW.

For the avoidance of doubt, this document and the terms stated within shall continue to apply if, in the event that, our company name changes. If our Company Registration Number or FCA Firm Reference Number changes, you will also be notified.

2. Whose Products and What Service We Offer

We will offer you an insurance product from the insurer named in the accompanying document. We provide this under an agreement with them, which allows us to provide a quotation, confirm cover and issue policy documents to you, acting on their behalf. All quotes offered will be valid for 30 days from the day you obtain the quotation.

We also collect your premium and all other insurance monies on their behalf, which we then hold as their agent in a designated account separately from the firm's money.

We accept no responsibility for the financial performance of an insurer. We will not in any circumstances guarantee the solvency of an insurer.

You will not receive advice or recommendation from us. We may 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.

3. How we are Paid

We arrange the policy with the insurer on your behalf. You do not pay us a fee for doing this. We receive commission from the insurer which is a percentage of the total premium.

In addition, we receive income;

- Your insurer will provide us with additional income in respect of your insurance policy which is dependent upon the overall account of the business with which you are dealing or our overall Group account meeting certain criteria. This will normally be calculated as a small percentage of our whole account which, depending on the profitability of your insurance policy, can be calculated as a percentage of the total annual

premium you pay (excluding Insurance Premium Tax (IPT)).

- From the provider of the monthly direct debit facility for your 'pay as you go' policy, we retain a fee based on the amount of the transaction, subject to a minimum fee charged by the provider.
- From the interest earned on insurance monies passing through our bank accounts at the rate paid by the bank.

4. **Complaints and Compensation**

We take all complaints seriously. If you are dissatisfied with the level of service you have received from your insurer please follow the complaints procedure laid out in your policy document. If your complaint is regarding ourselves, please contact us:

If you have a complaint about any aspect of, our service, call us on 0345 450 7286 or write to: Thistle Tenants Risks, Ground Floor, Southgate House, Southgate St, Gloucester, GL1 1UB. Or: Email: Customerrelations@thistleinsurance.co.uk.

We will promptly acknowledge your complaint in writing.

If following our investigation and response to you, you are not satisfied with the outcome or we do not complete our investigation within 8 weeks, you may be eligible to contact the Financial Ombudsman Services (FOS). Details of this will be provided to you in our response. A copy of our complaints procedures is available on request.

If you bought one of our products online, you can register your complaint via the Online Dispute Resolution (ODR) platform where you may be able to get help raising your complaint with the Financial Ombudsman Service.

We are covered by the 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 90% of the claim amount with no 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 is available from the FSCS and can be found on their website www.fscs.org.uk. The FSCS does not apply to the following types of insurance: aircraft, ships, goods in transit, aircraft liability, liability of ships and credit.

5. **Claims Handling**

If you need to make a claim, please refer to the guidance in the relevant section of your insurance policy. Insurers generally require immediate notification of a claim or circumstances that may lead to a claim. If you need any additional assistance, please contact us.

6. **Cancellation details**

You have a statutory right to cancel your policy if it does not meet your requirements or for any other reason within 14 days of the date you receive your policy documents or the inception date, whichever is the latest. If no claims have been made you will

receive a full refund. Insurers reserve the right to make a charge for any cover provided during this time.

You may cancel after the 14 days have expired, however you will not automatically be entitled to any refund of premium. Insurers at their discretion may allow a refund of premium for any unexpired period of cover. No return of premium will be given in the event that any claim has been reported to insurers. We reserve the right to make a charge including administration charges in relation to the time policy coverage was in place and to make reasonable charges for additional administration incurred. These charges will be notified to you prior to them being levied.

We and/or the insurers may cancel the Policy at any time by giving you 7 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to you at your last known address.

Minimum Refunds – we will not refund where the amount is £5.00 or less.

7. **Consumer Insurance (Disclosure & Representation) Act 2012**

Please take reasonable care to answer all the questions honestly and to the best of your knowledge. If you don't answer the questions correctly, your policy may be cancelled, or your claim may be rejected or not fully paid. It is important that you read all insurance documents issued to you and ensure that you are aware of the cover, limits and other terms that apply. Particular attention must be paid to any warranties and conditions as failure to comply with them could invalidate your policy.

Once cover has been arranged, you must immediately notify us of any changes to the information that has been provided to your insurers.

8. **Data Protection**

We are registered with The Information Commissioners Office in the UK and we undertake to comply with the most current Data Protection Act in all our dealings with your personal data. Your personal information will be kept secure.

Our Data Protection Officer's contact details are: Data Protection Officer, PIB Group Limited, 3rd Floor, 70 Gracechurch Street, London, EC3V 0HR.

We collect your personal data for use by PIB Group Limited and subsidiary companies. We use this personal data for the provision of information or to fulfil the requirements of a contractual or service relationship which may exist between you and our organisation. In addition, special categories of personal data such as data about your health and criminal convictions may be processed on a public interest basis if this is necessary for insurance purposes.

Your data may be passed on to other insurance providers and claims management companies to fulfil the contract or service. More information on how the Insurance market works is available from the London Insurance Market Core Uses Information Notice available on-line here: www.londonmarketgroup.co.uk/gdpr

We may share your information with credit agencies and other companies for use in credit decisions, for fraud prevention and to pursue debtors. Specifically, if you ask us to arrange finance for your payment of premium, the companies we ask may perform a credit check. This may happen at inception and each renewal of the policy.

We may use your personal data for other similar purposes, including marketing and communications, but that will only occur if we have your consent or another legal justification for doing so. You have a right at any time to stop us from contacting you for marketing purposes.

Please be aware that telephone calls may be monitored and/or recorded.

You have the right to request access to any of your personal data we may hold. If any of that information is incorrect, you can request that we correct it. If we are not using your information correctly, you can request that we stop using it or that we delete it completely.

If you would like to make a request to see what personal data of yours we hold, you may make a request to our Data Protection Officer using the details above.

Where we have asked for your consent to use your personal data, you have the right to withdraw that consent at any time. If you withdraw your consent, we will stop using your personal data where legally possible. Any processing undertaken before your withdrawal remains valid and lawful.

9. Conflicts of Interest

Occasions can arise where we, or one of our associated companies, clients or product providers, may have a potential conflict of interest with business being transacted for you. If this happens, and we become aware that a potential conflict exists, we will write to you to obtain your consent before we carry out your instructions and we will detail the steps we will take to ensure fair treatment.

10. Renewal details

We will endeavor to provide you renewal terms within a reasonable period or notify you that renewal is not being invited. Attached to the renewal terms will be a statement of any changes to the terms of the policy, and changes to any information required under EU directives, it will also contain a statement of price and information about cancellation. If we do not receive your instructions prior to the renewal date, we reserve the right to renew your policy and if you pay by instalments to continue to accept payment unless you notify us that you wish to cancel your policy, however we are not obligated to renew on your behalf. If we have assumed that renewal is required, where your instructions were not received, you may be liable to make payment to us/Insurers.

11. Pay as you go

If you have selected to pay weekly, fortnightly, or monthly, we will endeavour to provide you with your policy terms (including the policy wording and schedule) upon the anniversary of the Scheme Policy

in place with your Local Authority/Housing Association.

Attached to the Scheme Policy terms will be a statement of any changes to the terms of your policy, and changes to any information required under EU directives, it will also contain a statement of price and information about cancellation. Providing you continue to make payment, your cover will remain in force, unless you notify us that you wish to cancel your policy.

12. Limit of Liability – Your attention is specifically drawn to this clause which limits or excludes our liability to you

Our liability for losses suffered by you as a direct consequence of any negligent performance of our services shall be limited in all circumstances to £20,000,000 per claim.

In respect of any other claim arising out of our performance or non-performance of the services hereunder our liability shall be limited to the amount of commission and fees which we have received for arranging your insurance cover during the 12 months prior to such claim arising.

If you feel that the above limits are not sufficient for you, we will be happy to discuss a higher limit of liability. If agreed, this will be set down in writing and form part of these Terms of Business. Please be aware that there may be an additional charge or other terms if we agree to amend this clause, these will be discussed with you prior to any amendment taking place.

13. Third Party Rights

Nothing in these Terms of Business will give any person any right to enforce any term which that person would not have had but for the Contracts (Rights of Third Parties) Act 1999.

14. Money Laundering/Proceeds of Crime

We are obliged to report to the National Crime Agency any suspicion of money laundering or terrorist financing activity and we are prohibited from disclosing any such report.

Claims payments will be made in favour of you, the insured.

15. Liability for Directors, Officers or Employees

You acknowledge and agree not to make any claim personally against any employee, director or officer arising out of the work and services provided under these Terms of Business. This clause does not in any way limit or affect our liability to you as set out above.

16. Termination of this agreement

You may cancel these Terms of Business with us at any time. If you do so, we will continue to be entitled to receive any fees or commissions payable. We reserve the right to resign as your broker. If policies are to be cancelled, due notice will be given in accordance with the terms of the insurance policies. We will continue to fulfil any outstanding regulatory responsibilities to you following termination of these Terms of Business.

17. General

Each of our rights or remedies is without prejudice to any other right or remedy we may have whether under a contract or not.

Our failure or delay in enforcing or partially enforcing any provision of a contract will not be construed as a waiver of any of our rights under a contract.

18. Severability

If any part of these Terms of Business is or becomes illegal, invalid or unenforceable then that part shall be deemed to be removed from these Terms of Business and shall not in any way affect the legality, validity or enforceability of the remaining Terms of Business.

19. Waiver

Your rights and our rights under these Terms of Business may be waived if specifically agreed in writing by you and us but not otherwise.

20. Law applicable

These Terms of Business shall be governed by and construed in accordance with English Law and shall be subject to the exclusive jurisdiction of the courts of England and Wales.