

1. Who are we? - Sale Insurance Services Ltd is an independent intermediary.

2. We are authorised and regulated by the Financial Services Authority (FSA) - The FSA is the independent watchdog that regulates financial services.

Our FSA Register number is 306620. 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. Our permissions enable us to act in relation to non-investment insurance contracts.

3. Whose products do we offer? - We offer products from a range of insurers for motor, commercial vehicle, household, liability, shops and offices and travel. For other classes we may only be able to offer products from a single or limited range of companies. Ask us for a list of these insurers.

4. Which service will we provide you with? - We will advise and make a recommendation for you after we have assessed your needs.

5. What you will have to pay us for this service? - We are normally remunerated by commission deducted from the premium but also reserve the right to supplement or replace this with a fee for our services in arranging, amending, renewing and cancelling any insurance policy. A non-refundable fee of £25 is normally charged for administering a new policy or renewal. If a higher amount is necessary this will be clearly explained before you commit to the insurance. For policy adjustments we charge a non-refundable fee of £25 minimum up to a maximum £100. A non-refundable dishonoured cheques fee of £25. A fee of £15 for each request for a duplicate certificate.

6. What to do if you have a complaint - It is our intention to provide you with a high standard of service at all times but if you wish to register a complaint please contact the Managing Director at the above address or telephone number. Where we are unable to resolve matters immediately we will formally acknowledge your complaint within two working days and will keep you informed of progress and time scales for resolution. If we find your complaint is valid we will agree a mutually acceptable form of redress. If you cannot settle your complaint with us you may be able to refer to the Financial Ombudsman Service.

7. Are we covered by the Financial Services Compensation Scheme (FSCS)? - We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. Non Compulsory Insurance is covered for 90% of the claim without any upper limit. For Compulsory classes of insurance advising and arranging is covered for 100% of the claim without upper limit. Further information about the compensation scheme arrangements is available from the FSCS.

8. Looking after your money - All our Insurers have appointed us as agents for the receipt of money and they specify the banking arrangements for their money. Your premium is held in an insurer premium account until it is passed to the insurer or returned to you.

9. Payment - You are responsible for paying premiums by the due date. We have no obligation to fund premiums for you and have no responsibility for any loss you may suffer as a result of the insurer cancelling the policy due to non-payment. We normally accept payment by cash, cheque, debit or credit card. Direct debit facilities may be available with your insurer. Please ask for details. We offer instalment facilities through a single provider, Close Premium Finance, with a maximum 30% deposit and the balance paid over 9 months. We provide details of interest payable if you are interested in this option.

10. Your duty of disclosure - It is your responsibility to provide complete and accurate information to insurers when you take out your insurance policy and you must ensure all statements you make on proposal forms, claim forms and all other documents are full and accurate. If you fail to disclose any material facts to your insurers at the outset or other relevant time including renewal this may invalidate your insurance and result in all or part of a claim not being paid. If you are unsure what constitutes a material fact you may ask us for guidance.

11. Your responsibility to read all documents - When a policy and related documents, e.g. policy summary, demands and needs statement, are issued you are strongly advised to read them carefully as they form the basis of the cover you have purchased. If you are in doubt over any of the policy terms or conditions, please seek our guidance promptly.

12. Your cancellation rights - Consumers have the right to cancel new policies within 14 days of receipt and renewal instructions within 14 days of renewal. If this right is exercised insurers will charge for the cover provided including administration costs. Full details are provided in your policy summary. This right is in addition to any other cancellation right consumers have after expiry of the 14-day period and which is detailed in the policy summary or policy document. For commercial customers if there is any right to cancellation or refund this is detailed in your policy. Our own charges for all customer types are separate and if the policy is cancelled at any time neither these nor the commission we earned for arranging the policy will be refunded. At our option we may in addition calculate premium payable in accordance with the following scale

Period of Cover up to:	One Month	Two Months	Three Months	Four Months	Five Months	Six Months	Seven Months	Eight Months
Premium Payable	30%	40%	50%	60%	70%	80%	90%	100%

13. Protecting your data - Insurers share information with each other to aid the prevention of fraudulent claims. In the event of a claim information is placed on industry registers for analysis. Under the Data Protection Act you have the right of access to your personal records held on our files and we will tell you the fee if you ask us for a copy of your information. Confidential data is not otherwise shared with other parties unless it is a legal or regulatory requirement.

14. What to do in the event of a claim - If you want to claim on your policy you should contact our 24 hour claims line on 0845 833 5285. You should not admit liability nor agree to any course of action, other than emergency measures carried out to minimize the loss, until you have agreement from either us or your insurer.

15. Quotation validity - Unless we specifically advise to the contrary we will stand by quotations for 30 days from date of issue.

16. Document retention - We reserve the right to retain certificates at this office until all payments due under the policy have been made and any cheques cleared through our bank account. By accepting this agreement you agree that delivery of any certificate of insurance to Sale Insurance Services Ltd shall constitute delivery to yourselves in accordance with statute law.

17. Commission Disclosure - Prior to the conclusion of each insurance contract, or upon renewal, we will remind commercial customers of their right to be advised of the level of commission we receive from underwriters. You are entitled at any time to request information regarding commission we may have received as a result of placing your insurance business.

18. Governing law - The laws of England & Wales govern this agreement and the parties agree that any dispute arising from it is subject to the exclusive jurisdiction of the English courts.