

Customer Charter – General Insurance

Our promise to you is simple; we will aim to find the right insurance for your circumstances and help to make the process of applying as hassle free as possible

Our partnership with Uinsure Ltd allows us to provide products for Residential Home Insurance & Landlord Insurance. We provide products from Uinsure Ltd on a non-advised basis. This means we can provide you with all of the information you need for you to decide if the cover available is suitable to meet your demands and needs. We will not assess the suitability of the products on offer and we will rely on the information you provide.

We can provide a list of underwriters Uinsure Ltd deal with on request.

Our promise to you

1. Make your application as easy as possible

We are real people at the end of the phone and we will support and guide you through the application process. Your paraplanner will be on hand to answer your questions about the process

2. Be honest, impartial and transparent

From how we get paid to which providers we work with, we will explain everything to you in plain English so you'll know exactly what you're getting as part of our service.

Eligibility?

As long as you live in the UK we can help. However there may be limits to your eligibility if you:

- don't live in the UK;
- normally live abroad and are currently staying in the UK; and/or
- are currently staying in the UK and plan to move to another country.

If you think any of these apply to you, please discuss this with us.

Important Information you need to know

How we charge for our services

Fees

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 annual premium.

Which? Insurance Advisers is authorised and regulated by the FCA

Which? Insurance Advisers is a registered trading name of Which? Financial Services Limited of 2 Marylebone Road, London NW1 4DF. Which? Financial Services Limited is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 527029.

Our permitted business is advising on and arranging non-investment insurance. You can check this on the Financial Service's Register by visiting the FCA's website www.fsa.gov.uk/register/home.do or by contacting the FCA on 0800 111 6768.

Financial Services Compensation Scheme (FSCS)

Insurance providers are covered by the FSCS. You may be entitled to compensation from the scheme if the insurers cannot meet their obligations. This depends on the type of business and the circumstances of the claim.

The maximum level of compensation for non-compulsory insurance is 90% of the claim with no upper limit. This depends on the type of business and circumstances of the claim.

The maximum level of compensation for compulsory insurance is 100% of the claim with no upper limit. This depends on the type of business and circumstances of the claim.

Further information about compensation scheme arrangements is available from the FSCS.

Which? Insurance Advisers and conflict of interest

We offer products from a limited range of insurers for Residential Home Insurance & Landlord Insurance contracts. Please ask us for a list of insurers we offer insurance from. Occasions may arise where we or one of our other clients have some form of interest in business being transacted for you. If this happens or we become aware of it, we'll write to you for your permission and set out all the steps we'll take to make sure you get fair treatment.

Which? Insurance Advisers indirect benefits

We may receive non-monetary benefits from product providers. We will tell you before the transaction if we will receive some form of benefit that is above the level we have set out under "Fees".

Protection & Specialist Insurance

Which? Insurance Advisers also offer the following products on an advised basis through our insurance advisers: level or decreasing term assurance, critical illness cover and income protection. This is offered on the basis of fair market analysis. This means that we listen to your circumstances, and, if we can, we should be able to find the most suitable product for your needs from across the insurance market.

If you need information about Guaranteed Over 50s Plans, Whole of Life Policies, Key Person Insurance or Group Business Protection, we can introduce you to Lifesearch Limited. They provide products from a fair analysis of the market and can give you advice and recommendations on the correct product for you. If you decide to go ahead with their advice and recommendation, we will receive 40% of any fees or commission they make (excluding VAT). This arrangement lasts throughout your relationship with Lifesearch.

Your money

We never handle your money. We never accept a cheque made payable to us or handle cash.

Important Information you need to know

How we use your data:

Which? Insurance Advisers is committed to protecting your information when you use our services:-

In order to arrange your application for the insurance policy we will need to process sensitive personal information such as any criminal convictions or pending prosecutions. We will always be clear to explain when and why we need this information and the purposes for which we will use it. We will obtain your explicit consent to use sensitive personal information.



Sharing your data:

Which? Insurance Advisers may receive specific personal data from Which? Mortgage Advisers (part of Which? Financial Services) to help identify you and inform us of your financial situation. These details will have been collected by Which Insurance Advisers as part of your dealings with them.

In order to provide you with insurance quotations we will need to share your personal data and sensitive personal data with third parties that are relevant to the process.

To read our privacy policy, please visit our sister website www.which.co.uk/privacy-policy/which-financial-services/

Copy of your information and correction

We want to make sure that your personal information is accurate and up to date. Please always let us know if you think it is not by contacting us.

You are also entitled to a copy of the information we hold about you, so if you'd like a copy of this information you can do so by:

- Telephone: 0800 912 8822
- Email: Compliance@whichmortgageadvisers.co.uk
- Address: Head of Compliance, Which? Insurance Advisers, First Floor, One Castlepark, Tower Hill, Bristol, BS2 0JA

We will not charge you for this information and we will do our best to respond to you as quickly as possible and in any event, within 40 days of receipt of your written request unless we need additional information (for example, to verify your identity or to locate the data you are looking for).

Using your data for marketing

We will ask for your permission before including you in our marketing campaigns. If at any time you decide that you would prefer not to receive marketing information, you can let us know by using the contact details below.

We will not pass your personal information to any third parties, outside of the Which? Group, to use for their own marketing purposes without your prior express permission.

We will continue to contact you in regard to the servicing of your Insurance Contracts.

- Telephone: 0800 912 8822
- Email: Compliance@whichmortgageadvisers.co.uk
- Address: Customer Services, Which? Insurance Advisers, First Floor, One Castlepark, Tower Hill, Bristol, BS2 OJA

How we will contact you

We can get in touch in writing, by email, phone or SMS. Please let us know which method you prefer. If we give you advice, we'll confirm this to you in writing.

Providing us with the information we need

If we ask you for any information over the phone or ask you to fill out any forms or documents, you commit to provide this promptly, accurately and honestly. If you enter information which is inaccurate or untruthful your insurer may withhold some or all of any claim you make.

Additionally, you may be committing a criminal offence. We will not be liable to you if you suffer financially because of inaccurate or untruthful information you've provided verbally or in writing.



When requested you must provide instructions to us in a timely and clear manner.

Ending the relationship

You or we may end our relationship at any time, without penalty. This means we no longer have authority to act on your behalf.

Notice must be given either verbally or in writing and will take effect from the date of receipt. If there are transactions in progress, these will be completed unless otherwise agreed in writing. You'll be liable to pay for any transaction and any fees which may be outstanding.

Applicable law and jurisdiction

These terms of business will be interpreted and construed in accordance with English law and is subject to the exclusive jurisdiction of the English courts.

How to make a complaint

We strive to offer a great level of service to every single customer.

If you are unhappy about any aspect of the service provided by Which? Insurance Advisers and would like to make a complaint please get in touch with us using the following contact details:

- Telephone: 0117 981 7788
- Email: Compliance@whichmortgageadvisers.co.uk
- Address: Compliance Dept, Which? Insurance Advisers, First Floor, One Castlepark, Tower Hill, Bristol, BS2 OJA

We operate an effective complaints policy which helps to ensure that regardless of the outcome of the complaint we consistently deliver fair treatment to complainants and act proactively to reach a resolution.

We will usually acknowledge your complaint within 5 working days and provide a final response within 8 weeks. If you are dissatisfied with our final response to your complaint you will have the right to refer your complaint to the Financial Ombudsman Service (FOS):

- Telephone: 0800 023 4567 or 0300 123 9123 (mobile friendly)
- Email: complaint.info@financial-ombudsman.org.uk
- Address: The Financial Ombudsman Service, Exchange Tower, London E14 9SR
- Website: www.financial-ombudsman.org.uk

Please note that complaints must be referred to the FOS within a maximum of six months of our final response to you.