

Initial Disclosure Document for Non-advised Sales

ABOUT OUR INSURANCE SERVICES

1. Who are we?

- Event Insurance Services Ltd is a general insurance intermediary.

2. We are authorised and regulated by the Financial Conduct Authority.

- The Financial Conduct Authority is the independent watchdog that regulates financial services.
- Our Financial Conduct Authority Register number is 309998. You can check this on the Financial Conduct Authority's Register by visiting www.fca.org.uk or by contacting the Financial Conduct Authority on 0845 606 1234. Our permissions enable us to act in relation to non-investment insurance contracts.

3. Whose products do we offer?

- We normally only offer products from a single insurer.

4. Which service will we provide you with?

- You will not receive advice or a 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.

5. What will you have to pay us for this service?

- There is no fee for our services.

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 us by telephone on 0800 515980 so that we can discuss and deal with your complaint or query as quickly and efficiently as possible.
- You can also email us at info@events-insurance.co.uk or alternatively put your complaint in writing to the Managing Director at the address overleaf. 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 Financial Services Compensation Scheme (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 any upper limit. Further information on the scheme is available from the FSCS.

8. Looking after your money.

- The insurer has appointed us as agents for the receipt of money, and in accordance with their instructions we hold your money 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 cheque, debit or credit card.

10. Your contract of Insurance – information and changes we need to know about.

You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out, make changes to and renew your policy. If you are in doubt please contact us.

If the information provided by you is not complete and accurate:

- The insurer may cancel your policy and refuse to pay any claims.
- The insurer may not pay any claim in full or your premium may be revised or an excess imposed, or
- The extent of the cover may be affected.

In addition, if you are taking out insurance related to your business, you must also disclose all material facts. A material fact is anything the insurer needs to know about the risk they are accepting. If in doubt, please ask and we will give you examples of what you must tell us or the insurer.

11. Your responsibility to read all documents.

- When a policy and related documents, e.g. policy summary, 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 tell us 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. Full details are provided in your policy summary. Any policies cancelled outside of this 14 day period may be subject to a £25 administration charge.
- This right does not apply to a short period policy of less than one month duration where cover has already commenced.

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 use your insurer claim line (details in your policy) or notify us immediately by telephone on 01425 470360.
- 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 your insurer or us.

15. Conflict of interest.

- Although we settle most claims on behalf of the insurer under a delegated authority agreement, our objective is to settle every customer claim in a fair manner in accordance with policy terms.
- If we believe in a particular claim that a conflict may arise, we will tell both the customer and the insurer in order that a mutually acceptable way forward can be agreed.

16. Quotation validity.

- Unless we specifically advise to the contrary, we will stand by quotations for 3 months from date of issue.

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.

- Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the **United Kingdom** in which your main residence is situated.

19. Environment.

- We are committed to being as environmentally friendly as possible and therefore will not send out postal documents unless requested by yourself. We will not charge you for this service.



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