



## About Us and the Services we provide

As an Independent Broker we offer products from a range of Insurers for Private Motor Vehicle, Motorcycle, Commercial Vehicle, Household Buildings, Household Contents and Commercial Insurance. For all quotes and sales, we source and arrange products but do not offer advice or make recommendations, when arranging your insurance. We will ask you questions to narrow down the selection of products on which we provide details. You will then need to make your own choice about how to proceed. Please refer to your policy documents for details of your insurer. A list of all insurers we transact with is provided below. We charge fees which are listed in the 'What You Pay' section below.

On specific products we may have a limited number of insurers who can offer cover and we will let you know when we are unable to review a fair analysis of the market. A list of these insurance undertakings is available upon request. We act on your behalf when arranging and administering your policy.

Insurer	What we receive from your insurer*
Ageas Insurance Limited	We receive commission, which is a percentage of the annual premium.
Aviva Insurance Limited	
AXA Insurance UK plc	
Covea Insurance plc	
CPD Underwriting Solutions Limited	
Eridge Underwriting Agency Limited	
ERS (Syndicate 218 at Lloyd's)	
Highway Insurance Company Limited	
Inspire Motor Limited	
KGM Underwriting Services Limited	
Liverpool Victoria Insurance Company Limited	
Markerstudy Insurance Services Limited	
Motorplus Limited trading as Coplus	
Premier Underwriting Limited	
Prestige Underwriting Services Limited	
Sabre Insurance Company Limited	
Somerset Bridge Insurance Services Limited	
AXA Assistance Limited	We receive commission, which is a percentage of the annual premium.
Midas Underwriting Limited	
Be Wiser (Phoenix) Insurance is underwritten by Ageas Insurance Limited	
RAC Insurance Limited	
	If the total policies reach a specific annual profit target we also receive a share of this.

## Regulatory Status

Be Wiser and Drive Wiser are trading names of Atlanta Insurance Intermediaries Limited authorised and regulated by the Financial Conduct Authority, firm reference number 309599. Our name, address and regulatory status may be verified by visiting their website at <https://register.fca.org.uk>.

We act as agents of the Insurer in collecting premiums and handling refunds due to our clients. Such monies are deemed to be held by the Insurer(s) with which your insurance is arranged.

## Policy Wording

Full policy wordings and Insurance Product Information Documents, including a summary of cover, are available from our Documents and Insurers section of our web site - [www.bewiser.co.uk](http://www.bewiser.co.uk). Please do read these and download them for your records. If the documentation you require is not available, please let us know.

If you prefer to receive paper copies of documents and correspondence, please let us know.

## Accuracy of Information

Your insurance contract, including terms, conditions and premiums are based upon the information provided and subject to acceptance by the Insurer. You must ensure that you are complying with your legal duty to answer all the questions honestly and to the best of your knowledge. Please note any questions incorrectly answered, being accidental or deliberate, may invalidate your insurance cover and could result in all or part of a claim not being paid. Your Insurers hold the right to cancel or void all cover in these circumstances. It is important that all documentation we send to you is checked immediately to ensure all information is correct. If any information is incorrect, please let us know us immediately.

It is your responsibility to provide complete and accurate information to the Insurer throughout the life of your policy and at renewal. Any change in your circumstance or the risk itself must be notified to us immediately, cover may be invalid until your Insurers have agreed cover based on any such change.

## What You Pay

All premiums quoted will be the total cost which you will pay including Insurance Premium Tax (IPT) and our commission and fees, but excludes interest that will be applied if you pay by the instalment credit facility. **Our commission, fees and charges are non-refundable.**

We will be pleased to provide details of the applicable commission on request.

Type of Transaction	Service Charge
Arranging your policy	£75*
Policy Renewal	£75*
Changes or Amendments to policy – Agent assisted	£35*
Changes or Amendments to policy – My Account	£15*
Cancellation within 14 days	£25
Cancellation after 14 days	£50

**If you have a telematics insurance policy, please also refer to the Telematics supplementary information for further information around the policy terms and telematics fees and charges.**

\*In addition to the new policy, mid-term amendment and renewal arrangement fees, where your insurer pays us, or we set the commission at less than 25% an additional fee may be levied. The monetary amount of any such fee will be fully disclosed to you prior to purchasing/amending/renewing the policy. In the event that your policy is cancelled and there is a refund of premium or there is a refund following a mid-policy change, a pro-rata refund of this fee will be made.

Where a transaction would result in a refund to you of less than £1 due to the cost of processing, this amount will be retained by us as an additional service charge.

We will retain a token for the credit or debit card details. This may be used for payment to collect or refund any premiums or charges that may become due upon changes to the policy. This also includes collecting payment if you have agreed to automatically renew. If you do not want us to use your details for these purposes, please contact us. We will retain your bank account details and if you agreed to automatically renew, we will use for the purpose of taking the renewal monthly payments. (see Renewals below).

We are a Credit Broker and we receive a percentage of the interest that you pay from Close Brothers Premium Finance Ltd or Premium Credit Finance Ltd. You are entitled at any time to request information regarding any commission which we have received as a result of placing your insurance business or arranging your premium finance.

Close Premium Finance Ltd Registered Office: The Bailey, Skipton, North Yorkshire BD23 1DN, originator number 3742453.

Premium Credit Finance Ltd Registered Office: Premium Credit Limited, Ermyn House, Ermyn Way, Leatherhead, Surrey KT22 8UX. Registered in England and Wales No 02015200.

We use Close Premium Finance & Premium Credit Finance to provide credit facilities to our customers and they are the Lender. Where you have selected to use the credit facilities your information will therefore be passed to Premium Credit Finance or Close Premium Finance.

To assess your application, Premium Credit Finance & Close Premium Finance may use credit scoring, credit reference agencies and automated decision-making systems. They will also carry out an Anti-Money Laundering assessment. The assessment will take place after Premium Credit Finance or Close Premium Finance has received your application, if it is unsuccessful, they will notify you in writing and you will then need to find an alternative way to pay for your insurance premium.

We receive a percentage of the interest you pay from Premium Credit Finance. Details are available on request. In the event that your credit agreement with Premium Credit Finance or Close Premium Finance is terminated and there is an outstanding balance, you will need to pay this balance to us.

## Payment of premium using Third Party instalment facilities

You have entered into a credit agreement with a third party lender (the 'Lender') under which the Lender has provided you with credit to finance the payment of premiums, fees or other sums payable by you under an insurance policy which we have arranged for you, as a result we have entered into arrangements with the Lender under which the Lender has the right to recover from us any money which you fail to pay to the Lender under the credit agreement and;

### You agree:

- 1) to pay promptly the instalments and other money which you are liable to pay to the Lender under the credit agreement;
- 2) to pay promptly all the premiums and other money which you are liable to pay to the insurer under the insurance policy (including any money payable under the policy which is not covered by the drawings you make under the credit agreement and any money which becomes payable under the policy following the cancellation or termination of the credit agreement); and
- 3) to indemnify us in full against any money which, under the arrangements between us and the Lender, we have paid, or are liable to pay, to the lender following a failure by you to pay any money you owe to the Lender under the credit agreement.

Should you wish to take advantage of the 14 day cooling off period and not to proceed with the credit agreement, the interest will not be charged.

If you cancel after the 14 days, the interest will be charged for the period the agreement was in place. Any return premium issued by your Insurer will be used to reduce the outstanding balance of the agreement.

**Should your policy be cancelled the credit agreement will terminate and any balance due will become payable in full.**

Cancellation of the credit agreement or non-payment of your premiums will be an instruction from you, to us, to cancel your policy unless the full balance of the agreement is paid. We reserve the right to cancel or lapse a policy where payments are not received by the date due.

Any adjustment confirmation schedule will show the amount due to the Insurers and you will be informed of the total cost, including any charges, when obtaining quotations for adjustments.



In the event that we are not able to collect the payment or you do not pay any balances due to us we will pass the debt to a debt recovery agency, including assignment of rights under the contract you have entered into, which means that your information and the debt will be passed to a third party company. Please note that where the debt is referred to, or the rights assigned to a debt recovery company, this may affect your credit rating and they may charge you an additional fee for their service. They may also perform credit checks, use tracking systems and legal services in order to retrieve monies owed to us, which could result in a County Court Judgment (CCJ) registered against you if the debt is not paid.

Calls to 0844 numbers will cost you 7 pence per minute plus your phone company's access charge, other telephone numbers are available, please see our website or documents.

#### Renewals

For your protection shortly before the renewal of your policy, we will send you a renewal invitation, which contains information on the premium due and the details we hold. It is important that you check the information we hold is accurate and you inform us of any changes in your circumstances.

To ensure that we continue to offer a policy that is suitable to your needs we may offer an alternative insurer at renewal. If you are happy with your renewal quote, with the insurer offered, there may be nothing further for you to arrange.

#### Claims

In the unfortunate event that an incident occurs which may give rise to a motor claim, whether fault or non-fault, it is your duty to inform your Insurers without delay. All correspondence received from any third party must be forwarded to us immediately upon receipt, failure to do so may prejudice your Insurer's position and they may seek recompense from you for such loss.

As part of our service to you we also offer assistance with any motor claim you may need to make including, if required, the recovery of any uninsured losses you may incur. This service is administered & provided by Carpenters who may in the event of a non-fault accident, provide you with a replacement vehicle for the period your vehicle is off the road. Free Claim Assistance to pursue any losses you may incur will be provided. Please note this service is not an insurance policy and as such is not governed by the personal customer code. Carpenters can be contacted on 0345 5043540.

#### Compensation

We are covered by the Financial Services Compensation Scheme. In the unlikely event that we are unable to meet our obligations you may be entitled to compensation from this scheme. Compensation depends on the type of your insurance contract and the claim circumstances. For legally compulsory insurance contracts, insurance advising and arranging is covered for 100% of the claim without any upper limit.

For other classes of insurance advising and arranging is covered for 90% of the claim without any upper limit. For further information please contact: The Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU, or [www.fscs.org.uk](http://www.fscs.org.uk).

#### Cancellation

You have the right to cancel your policy at any time during or before the period of cover. If you wish to cancel your policy please contact our office either by Phone, Email or in writing with your request and we will be happy to explain how any insurer refund is calculated, our charges that apply and whether there will be a refund due or any further payments due from you to settle the policy.

In the event that the policy is cancelled within fourteen days from either the start of date of your policy or, where cover has already started, when you receive your policy documentation, the premium you will pay will be calculated by the number of days insurance cover provided (the insurer may have an administration cost, this is outlined in the Insurance Product Information Document and the full policy wording). You will be charged our administration charge of £25. If any additional products you have purchased are cancelled within the fourteen day cooling off period, you will receive a full refund.

If the policy is cancelled after fourteen days you will receive a refund for the remaining period of insurance cover. Your Insurers may base their premium on "Short Period Rates", this could represent the time on cover with an additional charge equal to three months premium and the insurer may apply an administration cost which is outlined in the Insurance Product Information Document and the full policy wording). Any return premium to you will be the amount given by your insurers, less our administration charge of £50. Please note that we do retain our commission and any broker discounts given will be reversed prior to cancellation. If any additional products you have purchased are cancelled after the fourteen day cooling off period, you will be charged for the number of days cover that has been provided.

For non-annual, short term and optional additional policies the full premium will be payable and no refund will be given.

If you are entitled to a refund of your premium for any reason, we will only provide this where the amount due to you is greater than or equal to £10.00.

In the event that a claim has occurred under your contract, you will not be entitled to a refund of premiums unless your insurers have recovered all financial costs which may have been incurred as a result of dealing with your claim. If your additional products are cancelled and you or someone else has made a claim, no refund will be given, and you must pay the full premium. Please note if you have elected to pay by the instalment credit facility the credit agreement will be cancelled and the balance will become payable in full.

Insurers always retain the right to decline or not accept cover subject to 7 days notice. In the event of this happening your insurers will make a charge for the time on cover and Be Wiser will retain their arrangement charge.

#### Complaints

It is our intention to ensure exceptional service at all times. However, in the unlikely event that you are unhappy with our service please contact us immediately and we will endeavour to provide the service you deserve.

We have a formal procedure in place for handling complaints and, should there ever be an occasion where you need to complain, please contact us immediately on **0333 999 0838** or at [Customer.Care@bewiser.co.uk](mailto:Customer.Care@bewiser.co.uk). Upon notification of your complaint we will investigate your concerns and resolve the matter directly with you as quickly and fairly as possible.

Alternatively you can contact the Complaints Manager, Be Wiser, Wiser House, South Street, Andover, Hants, SP10 2BN. We would also remind you that if you are unhappy or dissatisfied with our resolution and final response you have the right to refer your complaint to the Financial Ombudsman Service.

Should you wish to contact the Financial Ombudsman Service, you can do so by visiting [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk), or by telephone on 0800 023 4567. Alternatively, you can write to Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

Where your policy is underwritten by Lloyds you may be entitled to pursue your complaint further with the Complaints Department at Lloyd's Market Services. They can be contacted at Fidentia House, Walter Burke Way, Chatham Maritime, Chatham, Kent, ME4 4RN. Email: [Complaints@lloyds.com](mailto:Complaints@lloyds.com). If you remain dissatisfied after Lloyd's has considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service.

#### Credit Searches and Third Party Information

To ensure our Insurers and credit providers can assess your insurance risk, identity, to help prevent fraud and to provide you with the best premium and payment options they may obtain information from third party private and public databases at quotation, renewal and mid-term.

This information includes a quotation search from a credit referencing agency which will appear on your credit report and will be visible to other credit providers. We may also validate the information you have provided by using additional services; this may include validation databases such as Claims and Underwriting, Identity and No Claims Bonus.

In addition, the personal information provided may be used in order to offer you associated products and services, as such this information may be passed to carefully selected partners. Should you prefer not to receive these offers please contact us on [Customer.Care@bewiser.co.uk](mailto:Customer.Care@bewiser.co.uk) or call **0333 999 0838**.

#### How we use your Information

The information that we hold about you, whether on our computer records or on paper, will be treated as private and confidential. Your personal information is collected and stored on a lawful basis and in accordance with the Data Protection Regulation. For full information please refer to our Privacy Policy at [www.bewiser.co.uk/privacy](http://www.bewiser.co.uk/privacy).

It is important that all your information is kept up to date and accurate. Therefore, please notify us of any changes. If you believe that there may be an error in the information that you have provided, please notify us to correct any inaccurate information in your records.

The information will be disclosed to your Insurers, their agents, the regulator and other third parties, and as stated under Credit Searches and Third Party Information, in the normal course of arranging and administering your insurance policy.

Under the Data Protection Act 2018 you have the right to request a copy of all the personal information we hold about you, or if you have any queries in respect of confidentiality and data protection please write to the Data Protection Officer, Wiser House, South Street, Andover, Hants, SP10 2BN.

For details relating to the collection, retention and use of your personal data please refer to our Privacy Policy at [www.bewiser.co.uk/privacy](http://www.bewiser.co.uk/privacy).

#### Long Term Credit

If you have chosen to pay by long term credit any return premium issued by your Insurer will be used to reduce the outstanding balance of the agreement. Should your policy be cancelled the credit agreement will terminate and any balance due will become payable in full. Payment will be collected from the credit or debit card token that has been retained for collection of premiums.

Cancellation of the credit agreement or non-payment of your premiums will be an instruction from you to us, to cancel your policy unless the full balance of the agreement is paid. We reserve the right to cancel or lapse a policy where payments are not received by the date due.

#### Telephone Calls

We record some telephone calls for our joint protection and training purposes, and to assist us in the prevention and detection of fraud.

#### Road Traffic Act 1988

It is an offence under the Road Traffic Act to make any false statement or withhold any material information for the purpose of obtaining a certificate of insurance.

#### Motor Insurance Database (MID)

Is the central record of all insured vehicles in the UK, therefore information relating to your policy is uploaded onto the MID by your insurer. The database is used by the Police, the Driver & Vehicle Licensing Agency (DVLA) to enforce motor insurance laws.

#### Rehabilitation of Offenders Act 1974

Please note that you are not required to disclose convictions regarded as "Spent Under the Rehabilitation of Offenders Act 1974"