

Terms of Business: Pi4u Quick Quote system

Pi4u hereby responds to your request for quotations for professional liability insurance suitable to your business needs and requirements as detailed within your proposal form. Please be aware that you may also require other forms of insurance cover for which Pinsure Limited is unable to advise.

The Financial Services Authority (FSA) is the independent watchdog that regulates financial services. It requires us to provide you with the following information, use it to decide if the services are appropriate for you.

Permitted to arrange general insurance contracts Pinsure Limited is an FSA regulated firm trading in compliance with FSA regulations. Our FSA firm registration number is 306497 details of which may be checked on the FSA's register by visiting their website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

Pi4u offer quotations from insurers chosen on your behalf for their potential suitability to provide you with a product that meets your professional requirements.

Pinsure Limited normally receives a commission from the insurer with whom we place your business.

Please be advised that in the majority of cases professional liability insurances cannot be cancelled by the policy holder. Refer to your specific policy wording for the insurer's procedure. Pinsure Limited may charge a cancellation fee of £100 to cover administration should cancellation be granted.

All client monies received by Pinsure Limited are protected in Statutory Trust Client Bank Accounts pending settlement to insurers. Please be aware that Pinsure may transfer funds to other FSA authorised underwriters for them to make settlement to insurers. We do not pay any interest on premiums held by us in the course of arranging and administering your insurance.

We will treat all your personal information as private and confidential to us and anyone else involved in the normal course of arranging and administering your insurance, even when you are no longer a customer. We will not give anyone else any personal information except on your instructions or authority, or where we are required to do so by law, or by virtue of our regulatory requirements. We may use information we hold about you to provide information to you about other products and services, which we feel may be appropriate to you. Under the Data Protection Act 1998 you have the right to see any personal information about yourself, which we hold in our records. If you have any queries please write to us at our usual office address.

Our aim is to provide a first class service, however, if you wish to register a complaint, please contact us **by writing to** Pinsure Limited, 58 High Street, Steyning, West Sussex, BN44 3RD or, **by phone** 01903 815111, **by fax** 01903 815123. We will provide you with a copy of our full complaints procedure and respond to you as a matter of urgency, and always within 5 working days. We will aim to make a final response to you within eight weeks, or keep you informed as to why this is not possible. In the event that your complaint relates to activities or services provided by another party, we will ensure that your complaint is appropriately forwarded, and will track the progress of the complaint and responses of that party.

After our final response has been issued, if you still cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service, for an independent assessment and opinion.

The FOS Consumer Helpline is on **0845 080 1800** and their address is:

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR

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. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 100% of the first £2000.00 and 90% of the remainder of the claim, without any upper limit. For compulsory insurances e.g. employer's liability, 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.