Summit Insurance Services Limited

OUR TERMS OF BUSINESS

REGULATION

Summit Insurance Services Limited, 5 Cloisters House, Cloisters Business Centre, 8 Battersea Park Road, London SW8 4BG is authorised and regulated by the Financial Conduct Authority. We are permitted to act as an agent of insurers with the administration of insurance policies and services. Our FCA number is 300172. This can be checked on the Financial Services Register at https://www.fca.org.uk/ or by calling them on 0800 111 6768.

Should you have a complaint that we are unable to resolve to your satisfaction then this can always be escalated to the Financial Ombudsman Service (FOS) for their assistance and intervention. http://www.financial-ombudsman.org.uk/

OUR SERVICES

We act on behalf of the insurers when arranging and administrating both policies, and claims relating to those policies. We offer a non-advised service on all of our products. We provide cover underwritten by more than one underwriter. For a full list of the underwriters that we act on behalf of please contact us.

DOCUMENTS

We reserve the right to withhold any certificates of cover or other policy documentation until the full premium of the policy has been paid. As standard all of our insurance documents are emailed in an electronic form. Hard copies are available on request at no additional charge.

PREMIUMS

We hold all customer money relating to payment of policy premium, and claim monies, in a statutory trust account on behalf of the insurer. We do not hold client money directly.

CANCELLATION

As per the policy wording you have the right to cancel this policy at any time you wish, however a full refund will only be given if the policy is cancelled within 30 days of the policy documents being issued and no successful claim has been made in that time. We reserve the right to cancel your policy at any time, should this action be taken you will be entitled to a pro rata refund subject to no successful claim having been made.

YOUR OBLIGATIONS

Your insurance is based on the information that you have provided and it is your responsibility to ensure that all such information is complete and accurate. When you receive your policy documents you are advised to read through all of the information and ensure that you understand it and that it meets your requirements. Please contact us in the event that you do not understand any aspect, or if it does not meet your needs.

DATA PROTECTION

We are registered under the General Data Protection Regulation, and we undertake to comply with this Act in all our dealings with you. Your personal information will be kept secure. Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the General Data Protection Regulation, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.

HOURS OF BUSINESS

Our normal hours of business are 9am to 5pm Monday to Friday inclusive, excluding Public Holidays.