

Our Status

Ralph A Rigby Insurance Services Ltd are independent Insurance Brokers. We are directly authorised and regulated by the Financial Services Authority (FSA).

Rigby Insurance is a trading title of Ralph A Rigby Insurance Services Ltd.

Our FSA registration number is 306240 and you can verify our status by either visiting the FSA website:- www.fsa.gov.uk/register or by telephoning them on 0845 606 1234.

Ownership

Ralph A Rigby Insurance Services Ltd is wholly owned subsidiary of Rigby Holdings Ltd and is controlled 100% by the working Directors of the firm and has no direct, or indirect, holding, with or in any insurer.

Our Service to you

Rigby Insurance provides wide a range of General Insurance Service's & products. We are able to discuss your needs and establish the best product best suited to you after we have discussed your demands and needs. We will arrange insurance cover on your behalf and process all documentation so that you the customer have peace of mind. We will assist you with any ongoing changes you make during the term of the policy and also assist you with any claims help that may arise.

Your Duty to us

In order to provide appropriate advice and arrange suitable insurance cover, we rely on you to provide complete and accurate information and documentation. Our enquiries are carried out to a high professional standard using our knowledge and experience to judge what information may be considered relevant to insurance carriers.

Customers have a duty and responsibility to disclose all circumstances that may affect the risk whether this is by signature of the declaration on insurers proposal form, claims form, or by information provided orally or in writing. This applies throughout the life of the policy and when you renew your insurance. This duty and responsibility extends to disclosure both before the insurance commences and during the policy.

Failure to comply with this duty of disclosure could lead to incorrect advice being given by us to customers and cause the insurance to be invalidated. Customers must ensure that all information supplied is full, accurate, and supplied in writing.

The Company cannot in all cases maintain a permanent record of such information disclosed to it and therefore it is the Customer's responsibility to disclose all material facts and to ensure that all statements contained in proposal forms are correct.

Claims and Underwriting Exchange Register and Motor Insurance Anti-Fraud Register – Insurers pass information to the Claims and Underwriting Exchange Register operated by Database Services Ltd and the Motor Insurance Anti-Fraud Register compiled by the Association of British Insurers. The objective is to check information provided and to prevent fraudulent claims. Motor insurance details are also added to the Motor Insurance Database operated by the Motor Insurers' Information Centre (MIIC) which has been formed to help identify uninsured drivers and may be accessed by the Police to help confirm who is insured to drive. In the event of an accident, this database may be used by Insurers, MIIC and the Motor Insurance Bureau to identify relevant policy information. Other insurance related databases may also be added in the future.

Confidentiality

We will treat all customers's personal information in a confidential manner, and we will ask a series of questions to ensure that we are speaking to our customer and not a person who is not authorised to ask questions or to give instructions to us. We will only take instructions to alter or affect a policy in some way from the policy holder or the policy holder's legal representative. We will only use and disclose the information we have about you in the normal course of arranging and administering your insurance and will not disclose any information to any other parties without your consent.

We may use information we hold about you to provide you with information about other services which we offer and that may be appropriate to you. We may pass information about you to credit reference agencies for the purpose of arranging payments by instalments, and may also pass to them details of your payment record with us.

Your data is held under the legislative requirements of Data Protection Act 1998.

You have the right to see personal information about you which is held on our records. If you have any queries please write to us at: 12 Ormskirk Road, Rainford, St Helens, Merseyside, WA11 8BT.

If you do not wish to receive information about the products or services from either us or carefully selected third parties, please put this in writing to us at the above address.

What will you pay for our services?

We apply the following fees which will be clearly disclosed before you make a commitment to buy:

Arrangement of New Policy	£20.00
Mid term adjustments	£10.00#
Mid term Cancellations	£25.00*
Renewals	£20.00
Duplicate Certificate	£10.00
Legal Assistance	FREE

In addition, some insurers make their own charges for these adjustments. Please note that, should our charges alter from those confirmed, we will advise you.

You may also be able to spread your payments through your insurer's instalment scheme or through a credit scheme which we can arrange for you with Premium Credit or Amber Credit finance providers.

If you decide to process your premium through the insurer's credit scheme, please refer to the insurer's policy wording for any extra charges which may be applicable.

Please note there is a extra service charge on premiums processed through Premium Credit. At inception of new business we require two months payments and then 10 monthly instalments (to be paid by direct debit). At renewal there are just 10 equal monthly payments only.

Policy Cancellations

You have certain rights of cancellation in the early stages of a policy life and these are shown in the insurer's policy details document. As well as any charge applied by your insurer the appropriate broker cancellation charge will be applied.

- o Policy cancellations "Mid term"

You may cancel annual policies by writing to the Company. The cancellation date cannot be prior to the date of the letter and must include the return of the policy and/or the current Certificate. Any return premium will be subject to no claims having occurred, the insurers terms allowing refund, and the deduction of the company's annual commission, or a mid term cancellation fee* whichever is the greater.

Unless otherwise stated quotations will remain valid for no longer than 30 days and are subject to final confirmation by insurers. Quotations will include details of any fee relating to the particular insurance policy.

The Company reserves the right to withdraw and cancel insurances on behalf of Customers who fail to pay premiums or instalments of premiums on demand or who fail within seven days of a written request from the Company to provide any documentation or information required by the Company.

- o Policy alteration Mid term

Amendments to policies after inception can normally be arranged upon receipt of full details but are subject to acceptance by insurers and payment of the premium quoted by the Company.

If the change produces a return of premium, then a refund will be made less our retained annual commission plus an administration charge#.

- o Cancellations or default of Instalments

If you wish to cancel a policy funded by a loan from a finance provider you must follow the procedures in Policy Cancellations "Mid Term" before cancelling your direct debit mandate.

In these circumstances and in the event of a default the finance provider will contact you and if you do not act as directed by them the Company will be entitled to immediately cancel all cover without further notice. You will be liable for any charges or "claw backs" made to the Company by the finance provider, the balance of the Company's commission, and a £25 administration charge.

What do you do if you have a Complaint

Rigby Insurance has in place a written procedure for the effective consideration and resolution of all complaints and a copy of this is available on request. This procedure complies with the requirements of the Regulator.

Our procedure ensures that your complaint will be dealt with promptly and, if it cannot be resolved within 24 hours, will be acknowledged in writing within 5 working days. In the event that you remain dissatisfied with our handling of your complaint, you will retain all of your rights to take further action including, if eligible, the right to refer the matter to the Financial Ombudsman Service (FOS).

...in writing Write to Andrew Rigby, Rigby Insurance, 12 Ormskirk Road, Rainford, Merseyside. WA11 8BT

...by telephone Telephone 01744 884508

- Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the 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 £2,000 and 90% of the remainder without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim without upper limit. Further information about compensation scheme arrangements is available from the FSCS.

Quotations

Quotations given by the company do not constitute offers. All proposals and requests for insurance are subject to acceptance by insurers and premiums and terms quoted are subject to confirmation by insurers. Amounts quoted include our commission but are subject to Insurance Premium Tax at the rate specified by the government body responsible for the collection of the tax at the time of inception and subsequent renewal of the policy and, if applicable, instalment fees, transaction charges and fees

Credit Searches and use of Third Party Information

In assessing your application, to prevent fraud, check your identity and to maintain our policy records, some insurers may:

- search files made available to us by credit reference agencies who may keep a record of that search. They may also pass to credit agencies information we hold about you and your payment record. The information will be used by other credit lenders for making credit decisions about you and the people with whom you are financially associated for fraud prevention, money laundering prevention and for tracing debtors. They may ask credit reference agencies to provide a credit scoring computation. Credit scoring uses a number of factors to work out risks involved in any application. A score is given to each factor and a total score obtained. Where automatic credit scoring computations are used by the insurer, acceptance or rejection of your application will not depend only on the results of the credit scoring process.
- use information relating to you and your vehicle supplied to us by other third parties

Renewals

Renewal notices will be issued to you 21 days prior to the date of renewal for retail clients. Unless you have authorised us at commencement to continue your insurance cover at renewal we will not maintain cover unless you instruct us to. If you have previously paid for your policy by direct debit whether it be straight to the insurer or through a premium finance house your policy will automatically renew unless we hear to the contrary before this date.

Customer's Money

Money paid by clients to Rigby Insurance will be regarded as money held by us as agents of the Insurance Company. This means that your premium has been regarded as received by the underwriter. This is dependent on the terms of business under which the individual insurer trades with us.

If we do not have risk transfer with the particular insurer or underwriter we may ask you to make your payment payable direct to them.

Payment Methods

Unless otherwise agreed payment for the Company's services and products must be received prior to the commencement of insurance cover and in the case of the renewal of insurance prior to renewal date. Payment may be made by:

- Cash/Cheque
- Instalments (subject to status)
- BACS (subject to prior consent)
- Debit Card
- Credit Card (1.5% charge levied by Streamline)
- Direct Debit

Please note that all payment methods are at the discretion of the company and that for all payments of premium by instalments the balance of an outstanding premium shall, at any time, be payable forthwith on demand by the company and shall be due to the Company as a debt. Until payment is made in full and without prejudice to its other rights, the Company may withhold any settlement or other monies owing to the customer as a lien against payment and may appropriate any monies held on the customer's account towards payment of any outstanding balance.

The onus is upon Customers to ensure that all information supplied to the Company is accurate and the Company cannot accept any responsibility in the event of such information being inaccurate. The Customer must, upon receipt of a policy document, check that the policy accurately reflects their instructions and changes required are notified to the Company immediately

Claims

We will handle customer's claims submission promptly and explain what you have to do. We will negotiate and work with insurers to ensure that your claims are handled fairly and promptly.

Customers are reminded of the conditions included in the policy and the fact that non-compliance may invalidate cover.

All incidents that could possibly give rise to a claim should be either notified in writing or reported to the relevant claims helpline without delay and a report form completed. All correspondence, claims, writs, summonses, and similar documents should be forwarded immediately, unanswered, either to us or to the insurer.

Legal Expenses

If you are involved in a motor accident we may refer you to one of the panel of solicitors which we use. We may receive a referral fee if you proceed with our advice. You reserve the right to use your own solicitor.

Conflicts of Interest

In the unlikely event that any conflict of interest arises, we will take the appropriate action at all times to ensure that all clients are treated fairly.

Governing Law

This agreement shall be governed by the laws of England, Wales and Scotland and the parties agree herewith that any dispute arising out of it shall be subject to the (non) exclusive jurisdiction of the relevant courts.

Definitions

Reference to RETAIL clients in this agreement is based on the Financial Services Authority regulation which states:

A retail customer is a policyholder or prospective policy holder who is an individual who is acting for purposes outside his trade, profession or business.

All other clients are regarded as Commercial customers.