

Terms of Business



This document outlines some key information about our insurance services and should be used to assess whether our services are right for you. By asking to us to quote for, arrange or handle your insurance you are providing your informed agreement to these Terms of Business

About Us

Intelligent Insurance is a trading name of Intelligent Advisory Services Ltd, which is authorised and regulated by the Financial Conduct Authority. Our Firm Reference Number is 624474.

Our permitted business includes arranging and advising on non-investment insurance. You can check this on the Financial Services Register at www.fca.org.uk or by contacting the FCA on 0800 111 6768.

We are an intermediary, acting as agents of the insurer in collecting client premiums and handling refunds. We only select from a limited number of insurers for our home insurance product. Monthly payment plans are available from a single provider of premium finance.

Our Service

If you speak with us over the phone, we will advise and make a recommendation for you after we have assessed your needs for home insurance and ancillary cover. If you purchase insurance directly on our website, our service is provided on a 'non-advised' basis and you should carefully assess the cover offered to ensure it meets your requirements.

At new business we offer a fair and personal analysis of the market. At renewal or mid-term adjustment of your policy we will endeavour to continue to provide insurance with the same underwriter, therefore the insurance is not offered based on a fair and personal analysis of the market.

To see a full list of our panel of insurers please visit our website: www.intelligentinsurance.co.uk/cover

We can provide you with payment options but do not provide advice nor make recommendations on methods of payment.

Fees

Administration and Cancellation

If you cancel the policy **within 14 days** from the day of purchase or the day on which you receive your policy documentation, whichever is the later, and providing you have not made a claim, you will receive a full refund of the premium. A cancellation charge of £50 will apply.

If you cancel the policy **after the first 14 days** and providing you have not made a claim, you will receive a pro rata refund based on the time you have been covered. If you have made a claim, no refund will be due. If you pay by installments please also refer to your credit agreement with Premium Credit Limited. A cancellation charge of £75 will apply.

You will pay no fee to us for arranging the insurance policy. We will be paid a commission by the insurer.

There is a £25 fee for any adjustments to your policy.

Policy Documents

Your policy documents will be sent to you via email free of charge, however you can also request printed documentation by contacting us or telling us when you buy the policy.

Monthly Direct Debit

If you pay for your premium using the monthly installment plan offered by Premium Credit Limited, they will charge you £10 for failing to sign your credit agreement and when the plan is in effect they will charge £27.50 for each and every failed payment collection.

Processing of your personal data

Where we process personal data we comply with statutory data processing requirements as set out by the Data Protection Act 2018. Full details in your Policy Booklet.

Complaints

We always aim to provide excellent levels of customer service. If you feel that we haven't met the high standards you expect during the sale or administration of your policy please contact us. We take all complaints seriously and will aim to resolve them quickly and fairly.

By Phone: 03333 11 11 10 In Writing: Intelligent Insurance, Bradley House, Salisbury Road, Ringwood, BH24 3PB.

By Email: complaints@intelligentinsurance.co.uk

If you are unhappy with the handling of your claim please contact the relevant insurer detailed on your policy documentation directly.

If you are unhappy with the final response to your complaint received from Intelligent Insurance or the insurer, you are entitled to refer it to the Financial Ombudsman Service.

Financial Services Compensation Scheme

The Financial Services Compensation Scheme (FSCS) is the UK's statutory compensation scheme for customers of authorised financial services businesses.

All insurers on our panel are covered by the FSCS, so you may be entitled to compensation from the scheme if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS:

Financial Services Compensation Scheme

Address: 10th Floor, Beaufort House, 15 St Botolph Street London EC3A 7QU.

Telephone: 0800 678 1100

Fax: 020 7892 7301

www.fscs.org.uk.